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## **FREE COVER FOR OVER 50 ACTIVITIES**

A wide range of sports & activity cover is included free of charge under Backpacker, Longstay & Longstay Plus. See Activity Pack 1 below. Other sports and activities, not included in Activity Pack 1 can be covered on payment of an additional premium.

If your activity is not on the list as detailed on page 15 of your [insurance policy](#) – please call us on **02392 419 077**, and we'll see if we can provide cover. We are open Monday to Friday 8am – 6pm, closed Bank Holidays.

**Please Note:** those activities marked with an asterisk (\*) do not have Accidental Death & Disability Benefit or Personal Liability cover.

## **Activity Pack 1**

This is a selection of activities automatically covered without an additional premium

Abseiling, Aerobics, Amateur Athletic Field Events/Track Events, Angling, Animal Sanctuary/Refuge Work, Archery\*, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Beach Swimming, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging\*, Bungee Jumping\*, Camel Trekking, Camping, Canoeing\* (excluding white water), Caravanning, Catamaran Sailing\* (**inshore**), Chess, Clay Pigeon Shooting\*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Cycling (under 1,000m), Dancing, Darts, Deep Sea Fishing, Diving, Driving any Motorised Vehicle, Elephant Trekking (UK-booked), Farm Work, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as a passenger\* (private/small aircraft/helicopter), Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Gymnastics, Highland games, Hiking up to 1,000m, Hill Walking up to 1,000m, Historical Research, Horse Riding (no jumping), Hot Air Ballooning\*, Indoor Skating, Jet Boating\*, Jet Skiing\*, Jogging, Kayaking\* (upto grade 2 rivers only), Keepfit, Kiting, Korfbal, Low Ropes,

Manual Labour (work that involves the lifting or carrying of heavy items less than 25kg, work at below the level of 2 storeys high but excluding any form of work underground), Marathons, Model Flying, Model Sports, Motorcycling with appropriate UK licence, Mountain Biking (on road non-racing), Netball, Orienteering, Overland Trips, Paddle Boarding (**inshore**) Petanque, Pigeon racing, Pony Trekking, Pool, Power Lifting, Quoits, Rackets, Rafting\*, Rambling up to 1,000m, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range\*, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing\*, Running, Sprint/Long Distance, Safari (UK organised), Safari Trekking, Sailboarding\*, Sailing/Yachting\* (**inshore**), Scuba Diving\* (to 30m if qualified or with qualified instructor - not solo), Sea Fishing, Shinty, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling (inside marked areas and/or with a lifeguard present), Soccer, Softball, Squash (amateur), Stoolball, Stoopball, Surfing\* (amateur), Swimming (inside marked areas and/or with a lifeguard present), Swimming off a boat (with a qualified supervisor in attendance ie lifeguard), Swimming with Dolphins (inside marked areas and/or with a lifeguard present), Swimming Pool (with lifeguard present), Swim Trekking, Sydney Harbour Bridge (professionally organised and supervised), Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking 1,000m, Triathlon, Tubing\*, Tug of War, Volleyball, Water Skiing\* (amateur), Weight Lifting, Whale Watching, White Water Rafting\* (grade 1 to 3), Windsurfing\*, Yachting\* (**inshore**), Yoga, Zip lining/zip trekking (booked pre-trip – requires appropriate trekking altitude pack).

### **IMPORTANT NOTE APPLICABLE TO ALL ACTIVITIES**

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy.

Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim.

## Activity Pack 2

Additional premium required

Adventure Racing (up to 12 hours), Airsoft\*, American Football (training or amateur match, organised with safety equipment, Assault Courses (no high ropes), Big Foot Skiing, Blade Skating, Bobbing, Breathing Observation Bubble (BOB), Canoeing\* (White Water grade 1 to 3), Canyoning, Cat Skiing, Cross Country Skiing, Dragon Boat Racing, Dry Slope Skiing, Elephant Riding/Trekking (non-UK booked), Equestrian, Falconry, Fly Boarding\*, Flying crew/pilot\*, Flying Helicopter\* (Pilot), Football - Amateur, Gaelic Football (training or amateur match), Glacier Walking, Gliding (non competition), Go Karting\*, Gorge Walking (no ropes), Handball, Harness Racing, High Diving (indoor/outdoor swimming pools only), Hobie Catting (**inshore**), Hockey, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Ice Hockey (with Full Body Protection), Ice Skating, Indoor Climbing (on climbing wall), Iron Man, Judo, Jousting, Karate, Karting\*, Kayaking\* (grade 3 rivers only), Kayaking\* (**inshore**), Kendo, Kick Sledding, Kite Boarding, Lacrosse, Land Skiing, Land Yachting, Langlauf, Martial Arts (Training Only), Modern Pentathlon, Mono Skiing, Mountain Biking (off road non-racing) Mountain Boarding, Mountain Walking up to 1,000m, Mountaineering up to 1,000m, Off Road Motorcycling\* (up to 250cc), **Off-piste** Skiing, Paint Balling, Parasailing\* (over water), Parascending\* (over water), Passenger Sledge, Polo Cross, Power Boating\* (inshore), Professional Entertaining (acrobats, dancing and the like),

Quad Bikes\*, Rambling up to 2,000m, River Tubing\*, Rodeo, Roller Derby (safety equipment must be worn), Roller Blading (Line Skating/Skate Boarding), Roller Hockey, Roller skating, Rugby (amateur game), Rugby League, Rugby (training), Rugby Union, Safari (non UK Organised), Sand Boarding, Sand Dune Surfing/Skiing\*, Sand Yachting, Sea Kayaking/Canoeing\*, Shark Cage Diving\*, Skateboarding, Ski Boarding, Ski Dooing, Skiing, Skiing - Mono, Skiing - Nordic, Ski Resort Occupations (Chalet/Bar Work not including Ski Instructing), , Sledging, Sleigh riding (reindeer, horses or dogs), Snow Biking\*, Snow Blading, Snow Bobbing, Snow Mobile/Ski Doo\*, Snow Mobilizing\*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing\*, Speed Skating, Speed Trials/Time Trials (amateur - organised not public roads), Sphereing, Street Hockey, Surfcasting, Summer Tobogganing, Swimming (outside marked areas and/or without a lifeguard present), Swimming off a boat (unsupervised and/or no lifeguard) Taw Kwon Do, Telemarking, Tobogganing, Trampolining, Tree Top Canopy Walking, Trekking 2,000m, Under 17 Driving\* (not public roads), War Games/Paint Balling, Water Polo (amateur), Water Ski Jumping\*, White Water Rafting\* (grade 4 to 6), **Winter sports**, Wrestling, Zip lining/zip trekking (booked pre-trip – requires appropriate trekking altitude pack).

### **IMPORTANT NOTE APPLICABLE TO ALL ACTIVITIES**

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Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy.

Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim.

## **Activity Pack 3**

Additional premium required

Buggyng\*,  
Caving/Pot Holing, Climbing (rock & ice – harnessed up to 3,000m), Cyclo Cross,  
Devil Karting\*, Dinghy Sailing\*, Dirt Boarding,  
Glacier Skiing,  
Heliskiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Kite Buggyng\*, Kite Surfing,  
Mountaineering up to 2,000m,  
Octopush, Outdoor Endurance Tests,  
Paragliding, Paramotoring\*, Parascending (over land), Power Gliding\*, Power Kiting,

River Buggyng,  
Skeleton, Ski Biking, Ski Blading, Ski Randonee, Ski Touring,  
Ski Yawing, Skiing - Freestyle, Skiing - Glacier, Skiing - Snowcat, Snow Carting, Snow Go Karting\*, Snow Kiting,  
Trekking up to 3,000m,  
Via Ferratta,  
Wake Boarding, Wind Tunnel Flying, Winter Walking (poles & special shoes).

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## **Activity Pack 4**

Additional premium required

Adventure Racing (up to 24 hours), Assault Courses (including high ropes & harnessed), Black Water Rafting\* (Grades 1 to 3), Blowcarting, BMX Freestyle & Racing, Cave Diving, Climbing (rock & ice – harnessed up to 4,000m), Cycle Racing, Freestyle Skateboarding, Gliding\* (competition), Hang Gliding, Micro Lighting, MotoCross\*, Motor Racing/Rallies/Competitions\* (all types),

Mountaineering up to 3,000m, Parapenting/Paraponting\*, Polo, Scuba Diving\* (to 40m if qualified and with qualified instructor - not solo), Ski Flying\*, Ski Mountaineering, Ski Run Walking, Skiing - **Off piste** Without a Guide, Sky Dive – Tandem\* (maximum of 2 jumps per trip), Sky Dive – Solo\* (maximum of 1 jump per trip), Slack-Lining, Trekking up to 5,000m, Wicker Basket Tobogganing, Zorbing.

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