

Travel Insurance – Sports and activities

Our travel insurance automatically covers a wide range of sporting activities as standard; however, you may need to add additional cover for your specific activities and some more dangerous activities cannot be covered.

Please see below for details of what is and is not covered:

A

- abseiling (within organisers guidelines) **Included as standard**
- administrative, clerical or professional occupations **Included as standard**
- aerobics **Included as standard**
- alligator wrestling **Not Covered**
- amateur athletics (track and field) **Included as standard**
- american football **Not Covered**
- animal sanctuary/refuge work **Not Covered**
- archaeological digging **Included as standard**
- archery (amateur only and not main purpose of the trip) **Included as standard**
- arctic experience/survival skills course **Not Covered**
- assault course (amateur only and not main purpose of the trip) **Included as standard**
- athletics (amateur only and not main purpose of the trip) **Included as standard**

B

- badminton (amateur only and not main purpose of the trip) **Included as standard**
- ballooning - hot air (organised pleasure rides only) **Included as standard**
- bamboo rafting **Can be added to cover**
- banana boating **Included as standard**
- bar/restaurant work **Can be added to cover**
- base jumping **Not Covered**
- baseball (amateur only and not main purpose of the trip) **Included as standard**
- basketball (amateur only and not main purpose of the trip) **Included as standard**
- battle re - enactment **Included as standard**
- beach games **Included as standard**
- beauty therapist (professional occupation) **Included as standard**
- biathlon/triathlon **Not Covered**
- big game hunting **Not Covered**
- billiards/snooker/pool (amateur only and not main purpose of the trip) **Included as standard**
- black water rafting **Not Covered**

- blokarting (no liability cover) **Can be added to cover**
- bmx riding - stunt/obstacle **Not Covered**
- bob sleigh/luging **Not Covered**
- body boarding (boogie boarding) **Included as standard**
- body building **Can be added to cover**
- bouldering **Not Covered**
- bowls (amateur only and not main purpose of the trip) **Included as standard**
- boxing **Not Covered**
- breathing observation bubble (bob) **Included as standard**
- bridge swinging **Not Covered**
- bull fighting **Not Covered**
- bull running **Not Covered**
- bungee jumping (within organiser's guidelines)
- bungee slingshot
- bungee swoop (within organiser's guidelines)
- bungee trampolining **Can be added to cover**

C

- camel riding (no personal liability cover) **Included as standard**
- camp america - counsellor **Included as standard**
- canoeing (grade 4 and above rivers) **Can be added to cover**
- canoeing (up to grade 3 rivers) **Can be added to cover**
- canoeing (up to grade 2 rivers) **Included as standard**
- canoeing-sea (within sight of land) **Can be added to cover**
- canyon or gorge swinging **Not Covered**
- canyoning **Not Covered**
- capoeira - no contact - dance movement only **Can be added to cover**
- capoeira - some contact - but no fighting **Not Covered**
- carer **Included as standard**
- caring for children (au pair/nanny) **Included as standard**
- cat skiing **Not Covered**
- catamaran sailing (if qualified and no liability cover) **Included as standard**
- cave diving **Not Covered**
- cave tubing **Not Covered**
- caving/pot holing **Can be added to cover**
- charity/conservation work **Not Covered**
- clay pigeon shooting (no liability cover) **Included as standard**
- cliff jumping **Not Covered**
- climbing (on climbing wall only) **Included as standard**

- climbing outdoors (including sport, traditional/trad, multi pitch, big wall, soloing/rope solo/simul soloing and deep water soloing/psicobloc climbing) **Not Covered**
- coaching and playing/involvement in sport or activity - apply terms shown in this list for the sport or activity concerned **Can be added to cover**
- coaching only (no playing or involvement in sport or activity) **Included as standard**
- coasteering **Not Covered**
- conservation/charity work **Not Covered**
- cresta run **Not Covered**
- cricket (amateur only and not main purpose of the trip) **Included as standard**
- croquet (amateur only and not main purpose of the trip) **Included as standard**
- cross country running (amateur only and not main purpose of the trip) **Included as standard**
- cross country skiing/nordic skiing **Can be added to cover**
- curling (amateur only and not main purpose of the trip) **Included as standard**
- cycling (amateur only and not main purpose of the trip) **Included as standard**

D

- dancing (amateur only and not main purpose of the trip) **Included as standard**
- deep sea fishing **Included as standard**
- devil karting **Not Covered**
- dinghy sailing (no liability cover) **Included as standard**
- dirt surfing/boarding **Not Covered**
- drag racing **Not Covered**
- dragon boat racing **Not Covered**
- driving motorised vehicles (excluding Quad bikes) for which you are licensed to drive in the United Kingdom (other than in motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter and no liability cover **Included as standard**
- dune sliding **Can be added to cover**
- dune/wadi buggying/bashing **Can be added to cover**

E

- elephant polo **Can be added to cover**
- elephant riding/trekking **Included as standard**
- endurance activities (up to 2,500 metres above sea level) **Not Covered**
- endurance tests **Not Covered**
- expeditions **Not Covered**
- extreme ironing **Not Covered**

F

- falconry **Included as standard**
- fell walking/running (up to 2,500 metres above sea level) **Included as standard**
- fencing **Included as standard**
- field hockey **Can be added to cover**
- fishing **Included as standard**
- fives **Included as standard**
- flying fox (cable car) **Included as standard**
- football (American) (amateur only and not main purpose of the trip) **Included as standard**
- football (Association) (amateur only and not main purpose of the trip) **Included as standard**
- free diving **Not Covered**
- free mountaineering **Not Covered**
- frisbee/ultimate frisbee including competitions **Included as standard**
- Fruit or vegetable picking **Can be added to cover**

G

- gaelic football - amateur only and not main purpose of the trip **Included as standard**
- glass bottom boats/bubbles (no liability cover) **Included as standard**
- gliding (no cover for crewing or piloting) **Not Covered**
- go karting (within organisers guidelines and no liability cover) **Included as standard**
- golf(amateur only and not main purpose of the trip) **Included as standard**
- gorge or canyon swinging **Not Covered**
- gorge scrambling **Not Covered**
- gorilla trekking **Not Covered**
- grass skiing **Can be added to cover**
- gymnastics **Can be added to cover**

H

- handball (amateur only and not main purpose of the trip) **Included as standard**
- hang gliding **Not Covered**
- heli skiing **Not Covered**
- heptathlon (amateur only) **Not Covered**
- high diving (amateur only and not main purpose of the trip) **Can be added to cover**
- hiking between 2,501 and 3,500 metres above sea level **Can be added to cover**
- hiking up to 2,500 metres above sea level **Included as standard**
- hitchhiking (organised groups of adults) **Included as standard**
- hobie catting (if qualified and no liability cover) **Included as standard**

- hockey **Not Covered**
- horse riding (excluding competitions, racing, jumping and hunting) **Included as standard**
- hot air ballooning (organised pleasure rides only) **Included as standard**
- hovercraft driving/passenger (no liability cover) **Included as standard**
- hunting **Not Covered**
- hurling - amateur only and not main purpose of the trip **Included as standard**
- husky dog farmwork **Not Covered**
- hydro zorbing **Included as standard**
- hydrospeeding **Not Covered**

I

- ice climbing **Not Covered**
- ice cricket **Can be added to cover**
- ice diving **Not Covered**
- ice hockey **Can be added to cover**
- ice marathon **Not Covered**
- ice skating **Can be added to cover**
- in - line skating/roller blading (wearing pads and helmets) **Included as standard**
- indoor climbing **Included as standard**
- indoor skating/skateboarding (wearing pads and helmets) **Included as standard**

J

- javelin throwing(amateur only and not main purpose of the trip) **Included as standard**
- jet boating (no racing or liability cover) **Included as standard**
- jet skiing **Not Covered**
- jogging **Included as standard**
- jousting **Not Covered**
- judo(amateur only and not main purpose of the trip) **Can be added to cover**

K

- karate(amateur only and not main purpose of the trip) **Can be added to cover**
- karting (no racing or liability cover) **Included as standard**
- kayaking (grade 4 and above rivers) **Can be added to cover**
- kayaking (up to grade 3 rivers or coastal waters) **Can be added to cover**
- kayaking (up to grade 2 rivers) **Included as standard**

- kayaking-sea (within sight of land) **Can be added to cover**
- kick boxing **Not Covered**
- kite boarding **Not Covered**
- kite bugging **Not Covered**
- kite surfing **Not Covered**
- kloofing (aka canyoning) **Not Covered**
- korfbal(amateur only and not main purpose of the trip) **Included as standard**

L

- lacrosse (amateur only and not main purpose of the trip) **Can be added to cover**
- land skiing **Can be added to cover**
- luge/bobsleigh **Not Covered**

M

- manual work (but not including the use of power tools and machinery) **Can be added to cover**
- marathon running (amateur only and not main purpose of the trip) **Can be added to cover**
- martial arts (not otherwise listed) **Not Covered**
- microlighting **Not Covered**
- minjin swinging **Can be added to cover**
- mixed gas diving (nitrox/trimax and not commercial) to 18 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) **Included as standard**
- mixed gas diving (nitrox/trimax and not commercial) to 30 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) **Can be added to cover**
- mixed gas diving (nitrox/trimax and not commercial) to 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) **Can be added to cover**
- mixed gas diving (nitrox/trimax and not commercial) when below 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) **Not Covered**
- motor cycling other than quad biking (full UK licence held and no liability cover) **Included as standard**
- motor rallies/competitions **Not Covered**
- mountain biking (amateur only and not main purpose of the trip) **Included as standard**
- mountain boarding **Not Covered**
- mountaineering requiring the use of guides or ropes **Not Covered**
- mud bugging **Can be added to cover**

N

- netball (amateur only and not main purpose of the trip) **Included as standard**

O

- occasional light manual work (but not including the use of tools and machinery) **Can be added to cover**
- octopush(amateur only and not main purpose of the trip) **Included as standard**
- off piste skiing with a guide **Can be added to cover**
- off piste skiing without a guide(not against local authoratative warning or advice) **Can be added to cover**
- orienteering **Included as standard**
- ostrich riding or racing **Not Covered**

P

- paint balling/war games (wearing eye protection and no liability cover) **Included as standard**
- parachuting **Not Covered**
- paragliding **Not Covered**
- paramotoring **Not Covered**
- parapenting/paraponting **Not Covered**
- parasailing/parascending - over land **Not Covered**
- parasailing/parascending - over water **Can be added to cover**
- passenger sledge **Included as standard**
- pedalos **Included as standard**
- polo **Not Covered**
- polo cross **Not Covered**
- pony trekking **Included as standard**
- pool/billiards/snooker **Included as standard**
- pot holing/caving **Can be added to cover**
- power boating (no racing, non-competitive and no liability cover) **Included as standard**
- professional entertaining **Not Covered**
- professional sports **Not Covered**

Q

- quad biking **Not Covered**

R

- racing (other than on foot and not professional) **Not Covered**
- racket ball (amateur only and not main purpose of the trip) **Included as standard**
- rafting **Not Covered**
- rambling **Included as standard**
- rap jumping/running (within organisers guidelines) **Not Covered**
- refereeing (amateur only and not main purpose of the trip) **Included as standard**
- restaurant/bar work **Can be added to cover**
- retail trade including manual work (but not including the use of power tools and machinery) **Can be added to cover**
- rhino trekking **Not Covered**
- rifle range shooting **Included as standard**
- ringos **Included as standard**
- river bugging **Not Covered**
- river tubing **Can be added to cover**
- rock climbing (maximum grade HVS) **Not Covered**
- rock scrambling **Not Covered**
- rodeo **Not Covered**
- roller hockey (amateur only and not main purpose of the trip) **Can be added to cover**
- roller skating/blading/in line skating (wearing pads and helmets) **Included as standard**
- rounders (amateur only and not main purpose of the trip) **Included as standard**
- rowing (amateur only and not main purpose of the trip) **Included as standard**
- rugby - amateur only and not main purpose of the trip **Can be added to cover**
- running (amateur only and not main purpose of the trip) **Included as standard**

S

- safari trekking/tracking in the bush (must be organised tour) **Included as standard**
- sail boarding/windsurfing **Included as standard**
- sailing (if qualified or accompanied by a qualified person and no liability cover or racing) **Included as standard**
- sand boarding/surfing/skiing **Included as standard**
- sand dune surfing/skiing **Included as standard**
- sand yachting (no liability cover) **Included as standard**
- scuba diving to 18 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) **Included as standard**

- scuba diving to 30 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) **Can be added to cover**
- scuba diving to 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) **Can be added to cover**
- scuba diving when below 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) **Not Covered**
- shark diving **Not Covered**
- shinty **Can be added to cover**
- shooting/small bore target shooting (within organisers guidelines) **Included as standard**
- skateboarding (wearing pads & helmets) **Included as standard**
- skeleton **Not Covered**
- ski - acrobatics **Not Covered**
- ski - dooing/snow mobiling **Can be added to cover**
- ski biking **Can be added to cover**
- ski flying **Not Covered**
- ski instructor **Not Covered**
- ski instructor course **Not Covered**
- ski jumping **Not Covered**
- ski mountaineering **Not Covered**
- ski racing (including FIS) **Not Covered**
- ski randonee **Not Covered**
- ski stunting **Not Covered**
- ski touring **Not Covered**
- ski yawing/ski joring **Not Covered**
- skiing **Can be added to cover**
- skiing - cat **Not Covered**
- skiing - freestyle **Not Covered**
- skiing - glacier **Not Covered**
- skiing - heli **Not Covered**
- skiing - off piste without a guide (not against local authoritative warning or advice) **Can be added to cover**
- skiing - para **Not Covered**
- skiing - snowcat **Not Covered**
- sky diving **Not Covered**
- sky jumping (from Sky Tower in Auckland, New Zealand only) **Can be added to cover**
- sky surfing **Not Covered**
- slack lining **Not Covered**
- sledging/tobogganing on snow **Can be added to cover**
- small bore target shooting (within organisers guidelines and no Liability cover) **Included as standard**
- snooker/pool/billiards(amateur only and not main purpose of the trip) **Included as standard**

- snorkelling **Included as standard**
- snow biking **Can be added to cover**
- snow boarding **Can be added to cover**
- snow carting (no liability cover) **Can be added to cover**
- snow carving (using non powered hand tools only and not working above 3 metres from the ground) **Can be added to cover**
- snow go karting (no liability cover) **Can be added to cover**
- snow hockey **Not Covered**
- snow kiting **Not Covered**
- snow mobiling/skidooring (no liability cover) **Can be added to cover**
- snow park/terrain park **Not Covered**
- snow scooting **Can be added to cover**
- snow tubing **Can be added to cover**
- snowcat driving **Not Covered**
- soccer(amateur only and not main purpose of the trip) **Included as standard**
- softball(amateur only and not main purpose of the trip) **Included as standard**
- spear fishing (without tanks) **Included as standard**
- speed sailing **Not Covered**
- speed trials/time trials **Not Covered**
- sphering **Included as standard**
- squash **Included as standard**
- storm chasing **Not Covered**
- street hockey (wearing pads and helmets) **Can be added to cover**
- street luge **Can be added to cover**
- students working as counsellors or university exchanges for practical course work(non manual) **Included as standard**
- summer tobogganing **Not Covered**
- superintendance of manual work. **Can be added to cover**
- surfing(amateur only and not main purpose of the trip) **Included as standard**
- swimming(amateur only and not main purpose of the trip) **Included as standard**
- swimming with dolphins **Included as standard**
- swimming with killer whales/Orcas **Not Covered**
- swimming/bathing with elephants **Included as standard**
- swimtrek - hellespont (between greece and turkey) **Not Covered**
- Sydney harbour bridge (walking across clipped onto safety line) **Included as standard**

I

- table tennis(amateur only and not main purpose of the trip) **Included as standard**
- tai chi **Can be added to cover**
- tall ship crewing (no racing and no liability cover) **Included as standard**

- telemarking **Can be added to cover**
- ten pin bowling **Included as standard**
- tennis **Included as standard**
- terrain park **Not Covered**
- time trials/speed trials **Not Covered**
- tobogganing/sledging **Can be added to cover**
- tombstoning **Not Covered**
- trampolining(amateur only and not main purpose of the trip) **Included as standard**
- tree canopy walking **Included as standard**
- trekking between 2,501 to 3,500 metres above sea level **Can be added to cover**
- trekking up to 2,500 metres above sea level **Included as standard**
- triathlon/biathlon **Not Covered**
- tubing **Can be added to cover**
- tug of war **Included as standard**

V

- via ferrata **Can be added to cover**
- volleyball(amateur only and not main purpose of the trip) **Included as standard**

W

- wadi/dune/dune bugging/bashing **Can be added to cover**
- wake boarding(amateur only and not main purpose of the trip) **Included as standard**
- walking between 2,501 to 3,500 metres above sea level **Can be added to cover**
- walking up to 2,500 metres above sea level **Included as standard**
- war games/paintballing (wearing eye protection and no liability cover) **Included as standard**
- water polo(amateur only and not main purpose of the trip) **Included as standard**
- water ski jumping(amateur only and not main purpose of the trip) **Included as standard**
- water skiing(amateur only and not main purpose of the trip) **Included as standard**
- weightlifting **Not Covered**
- whale watching **Included as standard**
- white water canoeing/kayaking/touring up to grade 4 **Can be added to cover**
- white water rafting up to grade 4 (within organisers guidelines) **Can be added to cover**
- white water sledging **Not Covered**
- wicker basket tobogganing **Included as standard**
- wind surfing/sailboarding **Included as standard**

- wind tunnel flying (pads and helmets to be worn) **Included as standard**
- wrestling **Not Covered**

Y

- yachting (if qualified and no liability cover) **Included as standard**

Z

- zap cats **Included as standard**
- zip lining/trekking (safety harness fixed to rope must be worn) **Included as standard**
- zorbing/hydro zorbing **Included as standard**

If you are not sure about any of the activities listed please contact our specialist travel branch on [01252 728 316](tel:01252728316)