

Hazardous Sports and Activities

“Terms” - If the sport or activity is “Accept” it is covered automatically, if shown as “Decline” it is not covered, if shown as Level 1, Level 2 or Level 3 cover can be included for a loading to the standard premium

| Hazardous Sports and Activities | Terms | Winter sports required |
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| abseiling (within organisers guidelines) | Accept | N |
| administrative, clerical or professional occupations * | Accept | N |
| aerobics | Accept | N |
| airboarding | Accept | Y |
| aligator wrestling | Decline | N |
| athletics, amateur only and not the main purpose of the trip | Accept | N |
| american football (no coaching and not main purpose of trip) | Accept | N |
| animal sanctuary/refuge work | Decline | N |
| archaeological digging (use of hand tools only) | Accept | N |
| archery * | Accept | N |
| arctic experience/survival skills course | Decline | Y |
| assault course (amateur only and not the main purpose of the trip) | Level 1 | N |
| athletics (amateur only and not the main purpose of the trip) | Accept | N |
| badminton | Accept | N |
| ballooning - hot air (organised pleasure rides only) | Accept | N |
| bamboo rafting | Level 2 | N |
| banana boating /donuts/inflatables behind power boat | Accept | N |
| bar/restaurant work * | Level 1 | N |
| base jumping | Decline | N |
| baseball (amateur) | Accept | N |
| basketball (amateur) | Accept | N |
| battle re - enactment * | Level 1 | N |
| beach games | Accept | N |
| beauty therapist (professional occupation) | Level 1 | N |
| biathlon/triathlon | Decline | N |
| bicycle riding / cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2500 metres above sea level | Accept | N |
| big game hunting | Decline | N |
| billiards/snooker/pool | Accept | N |
| black water rafting | Decline | N |
| blade skating | Accept | Y |
| blokarting * | Level 1 | N |
| body building * | Level 1 | N |
| BMX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level | Accept | N |
| BMX riding - stunt/obstacle | Decline | N |
| bob sleigh/luging | Decline | Y |
| body boarding / boogie boarding | Accept | N |
| bouldering (outdoor) | Decline | N |
| bouldering (indoor) | Decline | N |
| bowls | Accept | N |
| boxing | Decline | N |
| breathing observation bubble (bob) | Accept | N |
| bridge swinging | Decline | N |
| bull fighting | Decline | N |
| bull running | Decline | N |
| bungee jumping / swoop within organiser's guidelines and wearing appropriate gear | Accept | N |
| bungee slingshot | Level 3 | N |
| bungee swoop within organisers guidelines and wearing safety equipment amateur only and not the main purpose of the trip | Level 3 | N |
| bungee trampolining | Level 3 | N |

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| camel riding * | Accept | N |
| camp america - counsellor * | Accept | N |
| canoeing (grade 4 rivers) | Level 3 | N |
| canoeing (up to grade 3 rivers) | Level 2 | N |
| canoeing (up to grade 2 rivers) | Accept | N |
| canoeing – sea (within sight of land) | Accept | N |
| canyon or gorge swinging | Decline | N |
| canyoning | Decline | N |
| capoeira - no contact - dance movement only | Accept | N |
| capoeira - some contact - but no fighting | Decline | N |
| caring for adults or children* | Accept | N |
| catamaran sailing (if qualified and no racing) * | Accept | N |
| cat skiing | Decline | Y |
| cave diving | Decline | N |
| cave tubing | Decline | N |
| caving/pot holing | Level 3 | N |
| charity/conservation work | Decline | N |
| clay pigeon shooting * | Accept | N |
| cliff jumping | Decline | N |
| climbing (indoors on climbing wall only) | Accept | N |
| climbing outdoors (including sport, traditional/trad, multi pitch, big wall, soloing/rope solo/ simuloloing and deep water soloing/psicobloc climbing) | Decline | N |
| coaching only (no playing or involvement in sport or activity) | Accept | Y/N |
| coaching and playing/involvement in sport or activity - apply terms shown in this list for the sport or activity concerned | See list | Y/N |
| coasteering | Decline | N |
| conservation/charity work | Decline | N |
| cresta run | Decline | Y |
| cricket (amateur) | Accept | N |
| croquet | Accept | N |
| cross country running (up to 2,500 metres above sea level, non-competitive, not part of a triathlon and not a marathon of any type) | Accept | N |
| cross country skiing/nordic skiing | Accept | Y |
| curling (amateur) | Accept | N |
| cycling (wearing a helmet and no racing) up to 2,500 metres above sea level | Accept | N |
| dancing (including instruction) | Accept | N |
| deep sea fishing | Accept | N |
| devil karting | Decline | N |
| dinghy sailing, no racing | Accept | N |
| dirt surfing/boarding | Decline | N |
| drag racing | Decline | N |
| dragon boat racing | Decline | N |
| driving motorised vehicles* (excluding Quad bikes) for which you are licenced to drive in the United Kingdom (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped, scooter, Segway or assisted bicycle and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use. | Accept | N |
| dry slope skiing | Accept | Y |
| dune/wadi buggying/bashing | Level 1 | N |
| dune sliding | Level 1 | N |
| elephant polo | Level 2 | N |
| elephant riding/trekking as part of an organised tour * | Accept | N |
| endurance activities (up to 2,500 metres above sea level) | Refer | N |
| endurance tests | Decline | N |
| expeditions | Decline | N |
| extreme frisbees (amusement park rides) | Accept | Y |
| extreme ironing | Decline | N |
| falconry | Accept | N |
| farm work | Refer | N |
| fell walking/running (up to 2,500 metres above sea level) | Accept | N |

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| fencing * (training only) | Accept | N |
| field hockey | Level 1 | N |
| fishing | Accept | N |
| fives | Accept | N |
| flying (as a fare paying passenger in a fully licensed passenger carrying aircraft) | Accept | N |
| flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft) | Decline | N |
| flying fox (cable car) | Accept | N |
| football (American) - amateur only and not main purpose of the trip * | Accept | N |
| football (Association) - amateur only and not main purpose of the trip * | Accept | N |
| free diving | Decline | N |
| free mountaineering | Decline | N |
| frisbee/ultimate frisbee including competitions | Accept | N |
| Fruit or vegetable picking | Level 1 | N |
| gaelic football - amateur only and not main purpose of the trip | Accept | N |
| glass bottom boats/bubbles * | Accept | N |
| gliding (no cover for crewing or piloting) | Decline | N |
| go karting (wearing a helmet and no racing, amateur only and within organisers guidelines) * | Accept | N |
| golf | Accept | N |
| gorge scrambling | Decline | N |
| gorge or canyon swinging | Decline | N |
| gorilla trekking (must be organised tour) | Accept | Y |
| grass skiing | Level 2 | N |
| great wall of china | Accept | N |
| gymnastics | Level 1 | N |
| handball (amateur) | Accept | N |
| hang gliding | Decline | N |
| Helicopter rides (as a fare paying passenger in licensed aircraft) | Accept | N |
| heli skiing | Decline | Y |
| heptathlon (amateur only) | Decline | N |
| high diving (amateur only and not main purpose of the trip) | Level 1 | N |
| hiking up to 2,500 metres above sea level | Accept | N |
| hiking between 2,501 and 3,500 metres above sea level | Level 2 | N |
| hiking above 3,500 metres above sea level | Refer | N |
| hobie catting (if qualified, no racing) * | Accept | N |
| hockey | Level 1 | N |
| horse riding (excluding competitions, racing, jumping and hunting) | Accept | N |
| hot air ballooning (organised pleasure rides only) | Accept | N |
| hovercraft driving/passenger * | Accept | N |
| hunting | Decline | N |
| hurling - amateur only and not main purpose of the trip | Accept | N |
| Husky / horse / reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow | Accept | N |
| Husky dog sledging (organised, non-competitive and with experienced local guide and adequate training in driving and handling the huskies) * | Level 2 | Y |
| *husky dog sledging (organised, non competitive with local driver) | Accept | Y |
| husky dog farmwork | Decline | N |
| hydrospeeding | Decline | N |
| hydro zorbing | Accept | N |
| ice climbing | Decline | Y |
| ice cricket | Level 1 | Y |
| ice diving | Decline | N |
| ice fishing | Accept | Y |
| ice go karting (within organisers guidelines) * | Accept | Y |
| ice hockey | Level 3 | Y |
| ice marathon | Decline | Y |
| ice skating | Accept | Y |
| ice windsurfing * | Accept | Y |
| in - line skating/roller blading (wearing pads and helmets) | Accept | N |

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| indoor climbing (on climbing wall) | Accept | N |
| indoor skating/skateboarding (wearing pads and helmets) | Accept | N |
| javelin throwing (amateur)* | Accept | N |
| jet boating (excluding racing and /or competitions) * | Accept | N |
| jet skiing * | Level 1 | N |
| jogging | Accept | N |
| jousting | Decline | N |
| judo* (amateur only and not main purpose of the trip) | Level 3 | N |
| karate* (amateur only and not main purpose of the trip) | Level 3 | N |
| karting (wearing a helmet, no racing, amateur only and within organisers guidelines) * | Accept | N |
| kayaking up to grade 2 rivers | Accept | N |
| kayaking (grade 4 rivers) | Level 3 | N |
| kayaking (up to grade 3) | Level 2 | N |
| kayaking– sea (within sight of land) | Accept | N |
| kick boxing | Decline | N |
| kick sledging | Accept | Y |
| kite boarding | Decline | N |
| kite buggying | Decline | N |
| kite surfing | Decline | N |
| kloofing (aka canyoning) | Decline | N |
| korfball (amateur) | Accept | N |
| lacrosse (amateur only and not main purpose of the trip) | Level 1 | N |
| land skiing | Decline | N |
| luge/bobsleigh | Decline | Y |
| marathon running (amateur only and not main purpose of the trip) | Level 1 | N |
| martial arts (not otherwise listed) | Decline | N |
| microlighting * | Decline | N |
| minjin swinging | Level 1 | N |
| mixed gas diving (nitrox/trimax and not commercial) | See scuba diving | N |
| motor cycling other than quad biking * | Accept | N |
| motor rallies/competitions | Decline | N |
| mountain biking (wearing a helmet up to 2500 metres above sea level and no racing) | Accept | N |
| mountain biking (wearing a helmet, only casual or off road not endurance or racing, downhill grades 1&2 only. No free-riding, four cross, dirt jumping or trails) * | Accept | N |
| mountain boarding | Decline | N |
| mountaineering requiring the use of guides or ropes | Decline | N |
| mud buggying * | Level 1 | N |
| netball (amateur) | Accept | N |
| occasional light manual work (but not including the use of tools and machinery) | Level 2 | N |
| octopush | Accept | N |
| orienteering | Accept | N |
| orphanage work * | Refer | N |
| ostrich riding or racing | Decline | N |
| paint balling/war games * | Level 1 | N |
| parachuting | Decline | N |
| paragliding | Decline | N |
| paramotoring | Decline | N |
| parapenting/paraponting | Decline | N |
| parasailing/parascending - over land | Decline | N |
| parasailing/parascending - over water | Accept | N |
| pedalos | Accept | N |
| pilates | Accept | N |
| polo | Decline | N |
| polo cross | Decline | N |
| pony trekking (wearing a helmet) | Accept | N |
| pool/billiards/snooker | Accept | N |
| pot holing/caving | Level 3 | N |
| power boating * | Accept | N |

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| professional entertaining | Decline | N |
| professional sports | Decline | N |
| quad biking | Decline | N |
| racket ball | Accept | N |
| rambling | Accept | N |
| rap jumping/running (within organisers guidelines) | Decline | N |
| refereeing (amateur only) | Accept | N |
| restaurant/bar work | Level 1 | N |
| retail trade including manual work (but not including the use of power tools and machinery) | Level 1 | N |
| rhino trekking (must be organised tour) | Accept | N |
| rifle range shooting * | Accept | N |
| ringos | Accept | N |
| river bugging | Decline | N |
| river tubing | Level 1 | N |
| rock climbing (maximum grade HVS) | Decline | N |
| rock scrambling | Decline | N |
| rodeo | Decline | N |
| roller hockey (amateur only and not main purpose of the trip) | Level 1 | N |
| roller skating/blading/in line skating (wearing pads and helmets) | Accept | N |
| rounders (amateur) | Accept | N |
| rowing (except racing) | Accept | N |
| rugby - amateur only and not main purpose of the trip | Level 3 | N |
| running (non-competitive, not part of a triathlon and not marathon) | Accept | N |
| safari trekking/tracking in the bush (must be organised tour) | Accept | N |
| sailing/yachting (if qualified or accompanied by a qualified person and no racing) * | Accept | N |
| sail boarding/windsurfing | Accept | N |
| sand boarding/surfing/skiing | Accept | N |
| sand dune surfing/skiing | Accept | N |
| sand yachting (no racing) * | Accept | N |
| scuba diving to 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after your last dive) | Accept | N |
| scuba diving to 30 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) | Level 2 | N |
| scuba diving to 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) | Level 3 | N |
| scuba diving below 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving) | Decline | N |
| sea canoeing/kayaking (within sight of land) | Accept | N |
| Segway Riding (organised tours only, wearing correct safety equipment including a helmet) * | Accept | N |
| shark diving | Decline | N |
| shinty | Decline | N |
| shooting/small bore target /rifle range shooting * | Accept | N |
| skateboarding (wearing pads & helmets) | Accept | N |
| skeleton | Decline | Y |
| ski - acrobatics | Decline | Y |
| ski biking | Accept | W |
| ski - blading | Accept | Y |
| ski boarding | Accept | Y |
| ski - dooing/snow mobiling * | Accept | Y |
| ski flying | Decline | Y |
| ski instructor | Decline | Y |
| ski instructor course | Decline | Y |
| ski jumping | Decline | Y |
| ski mountaineering | Decline | Y |
| ski racing (including FIS) | Decline | Y |
| ski randonee | Decline | Y |
| ski run walking | Accept | Y |
| ski stunting | Decline | Y |

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| ski touring (as part of an organised tour) | Accept | Y |
| ski yawing/ski joring | Decline | Y |
| skiing alpine | Accept | Y |
| skiing - big foot | Accept | Y |
| Ski biking | Accept | Y |
| skiing - cat | Decline | Y |
| skiing - cross country | Accept | Y |
| skiing - freestyle | Decline | Y |
| skiing - glacier | Accept | Y |
| skiing - heli | Decline | Y |
| skiing - mono | Accept | Y |
| skiing - nordic | Accept | Y |
| skiing - off piste with a guide | Accept | Y |
| skiing - off piste without a guide (not against local authoritative warning or advice) | Level 3 | Y |
| Skiing on piste | Accept | Y |
| skiing - para | Decline | Y |
| skiing - snowcat | Decline | Y |
| skiing - tandem | Accept | Y |
| sky diving | Decline | N |
| sky jumping (from Sky Tower in Auckland, New Zealand only) | Level 3 | N |
| sky surfing | Decline | N |
| slack lining | Decline | N |
| sledging/tobogganing on snow | Accept | Y |
| sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of 2 nights for Lapland trips | Accept | N |
| sledging/sleigh riding as a passenger (pulled by horse or reindeer) * | Accept | Y |
| small bore target shooting * | Accept | N |
| snooker/pool/billiards | Accept | N |
| snorkelling | Accept | N |
| snow biking | Accept | Y |
| snow blading | Accept | Y |
| snow boarding on piste | Accept | Y |
| snow boarding off piste with a guide | Accept | Y |
| snow boarding - off piste without a guide (not against local authoritative warning or advice) | Level 3 | Y |
| snow bobbing | Accept | Y |
| snow carting * | Accept | Y |
| snow carving (using non powered hand tools only and not working above 3 metres from the ground) | Decline | Y |
| snow hockey | Level 3 | Y |
| snow kiting | Decline | Y |
| snow go karting | Accept | Y |
| snow mobiling/skidooing * | Accept | Y |
| snow park/terrain park | Decline | N |
| snow scooting | Accept | Y |
| snow shoe walking | Accept | Y |
| snow tubing | Decline | Y |
| snowcat driving | Decline | Y |
| soccer (amateur only and not main purpose of the trip) | Accept | N |
| softball (amateur) | Accept | N |
| spear fishing (without tanks) | Accept | N |
| speed sailing * | Accept | N |
| speed trials/time trials | Decline | N |
| sphering | Accept | N |
| squash | Accept | N |
| storm chasing | Decline | N |
| street hockey (wearing pads and helmets) | Level 1 | N |
| street luge | Level 1 | N |

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| students working as counsellors or university exchanges for practical course work (non manual) * | Accept | N |
| summer toboganing | Decline | N |
| superintendance of manual work. | Level 1 | N |
| surfing (including on board surf simulators) | Accept | N |
| swimming | Accept | N |
| swimming with dolphins | Accept | N |
| swimming/bathing with elephants | Accept | N |
| swimming with killer whales/Orcas | Decline | N |
| swimtrek - hellespont (between greece and turkey) | Decline | N |
| sydney harbour bridge (organised and walking across clipped onto safety line) | Accept | N |
| table tennis | Accept | N |
| tai chi | Level 3 | N |
| tall ship crewing (no racing) * | Accept | N |
| telemarking | Level 3 | Y |
| ten pin bowling | Accept | N |
| tennis | Accept | N |
| terrain park | Decline | N |
| time trials/speed trials | Decline | N |
| tombstoning | Decline | N |
| training camps - all sports and activities including up to national standard | Refer | Y/N |
| trampolining | Accept | N |
| tree canopy walking | Accept | N |
| trekking up to 2,500 metres above sea level | Accept | N |
| Trekking between 2,501 to 3,500 metres above sea level | Level 2 | N |
| trekking over 3,500 metres above sea level | Refer | N |
| triathlon/biathlon | Decline | N |
| tubing | Level 1 | N |
| tug of war | Accept | N |
| via ferrata | Level 2 | N |
| volleyball | Accept | N |
| wadi/dune/dune buggying/bashing | Level 1 | N |
| wake boarding | Accept | N |
| walking - glacier | Accept | Y |
| walking up to 2,500 metres above sea level | Accept | N |
| walking between 2,501 to 3,500 metres above see level | Level 2 | N |
| walking over 3,500 metres above sea level | Refer | N |
| war games/paintballing * | Level 1 | N |
| water polo (amateur) | Accept | N |
| water skiing | Accept | N |
| water ski jumping * | Accept | N |
| weightlifting | Decline | N |
| whale watching * | Accept | N |
| white water canoeing/kayaking /touring/rafting up to grade 2 rivers | Accept | N |
| white water rafting (within organisers guidelines) up to grade 4 | Level 3 | N |
| White water canoeing/kayaking/touring up to grade 4 | Level 3 | N |
| white water sledging | Decline | N |
| wicker basket toboganing | Accept | N |
| wind surfing/sailboarding | Accept | N |
| winter walking (using crampons and ice picks only) | Accept | Y |
| wind tunnel flying (pads and helmets to be worn) | Accept | N |
| wrestling | Decline | N |
| yachting (if qualified or accompanied by a qualified person and no racing)* | Accept | N |
| yoga | Accept | N |
| zap cats * | Accept | N |
| zip lining/trekking (safety harness must be worn) | Accept | N |
| zorbing/hydro zorbing | Accept | N |