

Full list of sports and activities



A comprehensive list of sports and activities covered under **your** travel insurance policy.

We are unable to provide cover for anyone participating in any sport or activity under the following circumstances:

- Participating in or training for a competition
- Participating on a professional or semi-professional basis
- Participating in part of a tournament
- Water-based activities must be on inland waters, or within 12 nautical miles of the coastline (all sailing and yachting activities are covered within European waters only).
- For any sport or activity listed under [“Sports and activities not covered”](#).

Cover is subject to **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and **you** following all the safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licensed.

For a list of winter sports, click [here](#).

| No Personal Liability Cover No Personal Accident Cover Inland waters or within 12 nautical miles of the coastline | |
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| Abseiling (within organiser’s guidelines) | Boogie boarding |
| Aerial safaris (in chartered aircraft and an organised excursion) | Bowling/bowls |
| Aerobics | Bungee jump (one jump only) |
| Amateur athletics | Cable car ride |
| Angling | Camel riding/trekking |
| Archaeological digging | Canoeing/rafting/white water rafting/kayaking up to grade 3 |
| Archery | Canoeing/rafting/white water rafting/kayaking grades 4 and 5 |
| Assault course | Catamaran/yachting/sailing |
| Badminton | Clay pigeon shooting/small-bore target shooting/rifle range |
| Bamboo rafting | Climbing (on climbing wall only) |
| Banana boating | Cricket |
| Bar and restaurant work | Croquet |
| Baseball | Cross-country running |
| Basketball | Curling |
| Beach games | Cycling (excluding mountain biking, BMX and touring) |
| Billiards | Dancing (including lesson participation) |
| Blading (no stunts) | Darts |
| Board sailing | Deep sea fishing |
| Bodyboarding | Dinghy sailing |

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| Dragon boat racing 🚣 🏆 📄 | Hydro zorbing |
| Dry slope skiing | Ice cricket 🏒 📄 |
| Elephant riding/trekking 🐘 📄 | Ice skating (rink only) |
| Falconry | Ice surfing 🏄 📄 |
| Fell running (up to 4,000 metres) | In-line skating (no stunts) |
| Fell walking (up to 4,000 metres) | Jet boating (passenger only) 🚤 🏆 📄 |
| Fencing 🥊 📄 | Jetskiing 🚤 🏆 📄 (must be 17 years of age or over) |
| Fishing 🎣 | Jogging |
| Fives | Korfball |
| Flag American football | Land skiing |
| Flying as a passenger in an aircraft (private plane/helicopter/glider) | Llama riding 🐫 📄 |
| Football | Mopeds (maximum 125cc, must have UK driving licence or valid CBT certificate, must wear a helmet and follow local safety laws on recognised roads) 🏍 📄 |
| Frisbee/ultimate frisbee | Motorcycling (maximum 125cc, must have UK driving licence or valid CBT certificate, must wear a helmet and follow local safety laws on recognised roads) 🏍 📄 |
| Fruit or vegetable picking (under 3 metres) | Mule trekking 🐴 📄 |
| Glass-bottom boats/bubbles | Netball |
| Gliding as a passenger and with a qualified pilot | Octopush |
| Go-karting (up to 120cc, wearing a helmet) 🏎 📄 | Orienteering (up to 4,000 metres above sea level) |
| Goalball | Ostrich riding 🦩 📄 |
| Golf (applicable to playing golf. There is no cover for loss of green fees, loss of golf, equipment or any hole-in-one fees) | Paddleboarding 🏄 |
| Gorilla trekking (organised tours only) | Paintballing/war games (wearing eye protection) 🎨 📄 |
| Gym – fitness | Parachuting (tandem only) 🪂 📄 |
| Gymnastics | Parascending/parasailing (towed by a boat over water) 🪂 |
| Handball | Pedalos 🚲 |
| Helicopter rides (passenger only) | Pilates |
| High diving (pool only) | Pony trekking (wearing a helmet) 🐎 📄 |
| Hiking up to 4,000 metres | Pool |
| Hobie cat sailing 🚤 🏆 📄 | Powerboating (passenger only) 🚤 🏆 📄 |
| Hockey/shinty (field only) 🏑 📄 | Racquet ball/rackets 🏑 📄 |
| Horse riding (wearing a helmet, and no more than 7 days in total for the duration of your trip). No cover for racing, jumping or hunting 🐎 📄 | Rambling (up to 4,000 metres above sea level) |
| Hot air ballooning (passenger only) | Reverse bungee 🪂 📄 |
| Hot dogging up to grade 3 | Rifle range 🏹 📄 |
| Hot springs | Ringos 🏊 |


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| River bugging up to grade 3 🇬🇧 🇯🇲 🇺🇸 | Swimming 🇬🇧 |
| River sledging up to grade 3 🇬🇧 🇯🇲 🇺🇸 | Swimming with dolphins 🇬🇧 |
| River tubing up to grade 3 🇬🇧 🇯🇲 🇺🇸 | Swimming/bathing with elephants 🇬🇧 🇯🇲 🇺🇸 |
| Rollerskating/blading/in-line (incidental, wearing pads, helmet and no stunts) | Sydney Harbour Bridge walk (organised and walking across clipped onto a safety line) |
| Rounders | Table tennis |
| Rowing 🇬🇧 | Tall ship crewing 🇬🇧 🇯🇲 🇺🇸 |
| Safari in a vehicle/trekking/tracking (organised tour, no firearms) | Ten-pin bowling |
| Sailing/yachting (European waters only) 🇬🇧 🇯🇲 🇺🇸 | Tennis |
| Sand duning 🇬🇧 🇯🇲 🇺🇸 | Touch football |
| Sand skiing 🇬🇧 🇯🇲 🇺🇸 | Trampoline |
| Sand surfing 🇬🇧 🇯🇲 🇺🇸 | Treetop trekking/canopy walking |
| Sand yachting 🇬🇧 🇯🇲 🇺🇸 | Trekking (below 4,000 metres only) |
| Sandboarding 🇬🇧 🇯🇲 🇺🇸 | Tubing |
| Scuba diving up to a depth of 30 metres (if qualified or accompanied by qualified instructor and not diving alone) 🇬🇧 | Tug of war |
| Sea fishing 🇬🇧 | Volleyball |
| Shark diving (professionally supervised in a cage) 🇬🇧 | Wakeboarding 🇬🇧 |
| Skateboarding (wearing pads and helmet, no stunts) | Walking (below 4,000 metres only) |
| Skin diving up to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone) 🇬🇧 | Water hockey |
| Skydiving (tandem only) 🇬🇧 🇯🇲 🇺🇸 | Water polo |
| Sledding/sledging or sleigh riding (passenger only if pulled by horse, dogs or reindeer) | Water skiing (no jumping) 🇬🇧 |
| Small-bore target shooting 🇬🇧 🇯🇲 🇺🇸 | Whale watching 🇬🇧 |
| Snooker | Wheelchair basketball |
| Snorkelling 🇬🇧 | Wicker basket tobogganing |
| Soccer | Windsurfing 🇬🇧 |
| Softball | Wind tunnel flying (wearing pads and helmet) |
| Speedboating (passenger only) 🇬🇧 🇯🇲 🇺🇸 | Yachting/sailing (European waters only) 🇬🇧 🇯🇲 🇺🇸 |
| Sphering | Yoga |
| Spinning class | Ziplining/trekking |
| Squash | Zorbing/hydro zorbing |
| Surfing 🇬🇧 | |

Sports and activities not covered under this policy:

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| Battle re-enactment | Martial arts |
| BMX/mountain biking/cycle touring/electric/mechanically assisted bicycles | Microlighting |
| Canoeing/kayaking/rafting/white water rafting grade 6 | Motorcycling/mopeds with an engine capacity over 125cc |
| Canyoning | Motorsports/racing of any kind (land/sea) |
| Cave diving or potholing | Polo |
| Cliff or base diving/jumping | Quad biking/ATVs |
| Endurance activities | River bugging/ledging/tubing grades 4 and above |
| Flying (as a pilot) | Rock climbing |
| Gliding/hanggliding/paragliding | Sailing/boating/yachting of any kind outside of 12 nautical miles from the coastline or outside of European waters |
| Gymkhana | Scuba diving 30+ metres |
| Hot air ballooning (as a pilot) | Segway/electronic scooters |
| Hunting, any use of firearm | Slacklining |
| Jousting | Tightrope/high rope walking |
| Kite bugging/boarding/surfing | Walking/fell walking/running/trekking/hiking/orienteering/rambling above 4,000 metres |
| Lacrosse | Walking/fell walking/running/trekking/hiking/orienteering/rambling that requires specialised equipment/ropes/guides/crampons |
| Marathon running | |

Winter sports cover upgrade – available for an additional premium

If you have paid an additional premium for the winter sports package prior to your departure, you will be covered for the following activities:

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| Air boarding | Ski blading |
| Big foot skiing | Skidooring   |
| Cross-country or Nordic skiing or randonnée (on recognised paths) | Skiing |
| Kick sledging | Snowblading |
| Langlauf | Snowboarding |
| Mogul skating | Snowmobiling   |
| Mono-skiing | Tobogganing |
| Off-piste skiing/snowboarding (within resort boundaries) | |