

Single Trip Travel Insurance for Non UK Residents: Sports & Activities List

No personal liability cover for pursuit of any business, trade, profession or occupation.

Personal liability cover includes legal costs and expenses for any compensation you become legally liable to pay if you cause accidental injury or death to another person, or accidental loss or damage to property.

Standard Activities:

The following list details the sports and activities that your travel insurance will cover:

- administrative, clerical or professional occupations
- aerobics
- archery
- badminton
- banana boating
- baseball
- basketball
- bmx biking (no stunting or racing)
- body boarding (boogie boarding)
- bowls
- bungee jumping (1 jump only within professional organiser's guidelines and wearing appropriate safety equipment)
- camel riding (no personal liability cover)
- canoeing (up to grade 2 rivers)
- casual or off road mountain biking (not endurance or racing)
- catamaran sailing (if qualified and no personal liability cover)
- clay pigeon shooting (no personal liability cover)
- climbing (on climbing wall only)
- cricket
- croquet
- curling
- cycling (no racing)
- deep sea fishing
- dinghy sailing (no personal liability cover)
- driving any motorised vehicle for which you are licensed to drive in the United Kingdom (no personal liability cover)
- elephant riding
- fell walking/running
- fencing
- fishing
- flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- football (amateur only and not main purpose of the trip)
- glacier walking
- go karting (within organiser's guidelines and no personal liability cover)
- golf
- hiking
- horse riding (excluding competitions, racing, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- hydro zorbing
- indoor climbing (on climbing wall)
- jet boating (no racing or personal liability cover)
- jet skiing (no racing or personal liability cover)
- jogging
- kayaking (up to grade 2 rivers)
- netball
- octopush
- open water swimming (professionally escorted tours only)
- orienteering
- overlanding
- paint balling (wearing eye protection and no personal liability cover)
- pony trekking
- quad biking (no personal liability cover)
- racket ball
- rambling
- rifle range shooting (no personal liability cover)
- ringos
- roller skating and blading (wearing pads & helmets)
- rounders
- rowing (except racing)
- running (non-competitive and not marathon)
- safari trekking in a vehicle (must be organised tour)
- safari trekking on foot (must be organised tour)
- sailing (if qualified and no personal liability cover)
- sand dune surfing/skiing
- sandboarding
- sandyachting (no personal liability cover)
- scuba diving to max depth 18 metres below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- shooting (within organiser's guidelines and no personal liability cover)
- skateboarding (wearing pads & helmets)
- small bore target shooting (within organiser's guidelines and no personal liability cover)
- snorkelling
- softball
- squash
- students working as counsellors or university exchanges for practical course work (non manual)
- surfing
- swimming
- swimming with dolphins
- sydney harbour bridge walk
- table tennis
- ten pin bowling
- tennis
- trampolining
- trekking up to 2,500 metres above sea level
- tug of war
- volleyball
- wake boarding
- walking
- war games (wearing eye protection and no personal liability cover)
- water polo
- water skiing
- whale watching
- wind surfing
- yachting (if qualified and no personal liability cover)
- zorbing

Category 1 Activities:

If you add category 1 sports and adventure cover to your travel insurance you will also be protected for these activities:

- abseiling (within organiser's guidelines)
- bamboo rafting
- blokarting (no personal liability cover)
- bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment)
- canoeing (up to grade 3 rivers)
- cycling (racing)
- fruit or vegetable picking
- gorilla trekking (professionally escorted tours only)
- gymnastics
- heptathlon
- high diving
- hockey
- kayaking (up to grade 3 rivers)
- lacrosse
- manual work (but not including the use of plant or power tools and machinery)
- marathon running
- motorcycle touring off road (no racing)
- occasional light manual work (but not including the use of plant or power tools and machinery)
- off road 4x4 driving (no racing)
- parascending - over water
- power boating
- rap jumping (within organiser's guidelines)
- retail trade including manual work (but not including the use of plant or power tools and machinery)
- scuba diving to max depth 30 metres below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- street hockey (wearing pads and helmets)
- superintendence of manual work
- trekking between 2,501 to 3,500 metres above sea level
- via ferrata
- white water rafting up to level 4 (within organiser's guidelines)

Category 2 Activities:

If you add category 2 sports and adventure cover to your travel insurance you will also be protected for these activities:

All Category 1 activities in addition to:

- american football
- canyoning
- caving
- expeditions up to 6,000 metres above sea level (professionally escorted tours only)
- flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
- football (amateur only and main purpose of the trip)
- gliding
- hang gliding
- judo
- karate
- microlighting
- paragliding
- rugby
- scuba diving to max depth 40 metres below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- trekking between 3,501 to 6,000 metres above sea level (professionally escorted tours only)
- triathlons

Activities Not Covered:

Activities excluded from cover are:

- base jumping
- black water rafting
- bouldering
- boxing
- bull fighting
- canoeing (grade 4 and above rivers)
- cave diving
- cave tubing
- cliff jumping
- coasteering
- dirt surfing
- dragon boat racing
- expeditions over 6,000 metres above sea level
- extreme mountain biking
- free diving
- gorge scrambling
- hunting
- hydrospeeding
- ice diving
- kayaking (grade 4 and above rivers)
- kick boxing
- kite buggying
- kite surfing
- luge
- martial arts (not otherwise listed)
- motocross
- motor rallies/competitions
- mountaineering requiring the use of guides or ropes
- outdoor rock climbing with ropes
- parachuting
- professional entertaining
- professional sports
- rafting
- river bugging
- scuba diving below 40 metres
- shark diving
- sky diving
- sky surfing
- slack lining
- storm chasing
- tobogganning
- trekking over 6,000 metres above sea level
- white water rafting level 5 and above
- wrestling

Standard Winter Sport Activities:

If you add winter sports cover to your travel insurance you will also be protected for these activities:

- dry slope skiing
- ice skating
- kick sledging
- ski - blading
- skiing - on piste
- skiing - mono
- skiing - off piste with a guide
- sledging
- sledging pulled by horse, dog or reindeer as a passenger (no personal liability cover)
- snow boarding
- snow shoe walking

Category 1 Winter Sport Activities:

If you add winter sports and category 1 sports and adventure cover to your travel insurance you will also be protected for these activities:

- ski-dooing
- snow biking
- snow bobbing
- snow carting (no personal liability cover)
- snow mobiling
- snow scooting

Category 2 Winter Sport Activities:

If you add winter sports and category 2 sports and adventure cover to your travel insurance you will also be protected for these activities:

All Category 1 winter sport activities in addition to:

- ice hockey
- skiing - cross country
- skiing - nordic

Winter Sport Activities Not Covered:

Winter sport activities excluded from cover are:

- bob sleigh
- skeleton
- ski - acrobatics
- ski flying
- ski jumping
- ski mountaineering
- ski randonee
- ski stunting
- ski yawing
- skiing - cat
- skiing - glacier
- skiing - heli
- skiing - para
- skiing - snowcat
- skiing- freestyle
- snowcat driving