

ACTIVITIES AND SPORTS

We will not cover any Trip where the primary purpose is to:

- a. set or break a speed, distance, endurance or other record;
- b. to participate in a commercial film, documentary or other program;
- c. to test a product;

unless this has been declared in advance to Us and We have agreed in writing to provide cover for such activities.

Please note when participating in any approved sport or activity, cover is accepted provided that:

- a. the Insured Person has not been advised by a doctor against participating in such sport or activity;
- b. the Insured Person wears and/or uses the recommended/recognised safety equipment; and
- c. the Insured Person follows safety procedures, rules and regulations as specified by the activity organisers and/or providers.

Please also refer to the General Exclusions on page 35 and the relevant exclusions under each Section of this insurance, which continue to apply.

Please specifically note the exclusion under Section G - Personal Liability relating to the ownership or use of: airborne craft, horse- drawn, motorised, mechanically-propelled or towed vehicles, vessels, sail or powered boat (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), firearms.

AUTOMATICALLY INCLUDED ACTIVITIES AND SPORTS

Provided the Insured Person is 65 years of age or under at the date of buying this Policy, cover is available for the activities and sports listed below at no extra charge:

Abseiling	Orienteering
administrative or clerical occupations	Overlanding
Aerial Safaris (with a licensed operator)	Paddle Boarding (within half a mile, 1 kilometre, of the coast)
Aerobics	Paint balling (wearing eye protection)
Angling	Parachuting (static line or tandem with a licensed operator)
Archery (supervised)	Paragliding (tandem with a licensed operator)
Badminton	Parasailing (towed by boat by a licensed operator)
Banana Boating	Pedalo
Baseball	Pony trekking
Basketball	Pony Trekking (protective headgear must be worn)
Beach Games	Quad Biking (non-competitive, booked with a licensed operator. Protective headgear must be worn)

Bmx biking (wearing a helmet and no stunting)	Quad biking (wearing a helmet)
Boccia	Racket Ball
Body boarding (boogie boarding)	Rambling
Bowls - indoor and crown green	Refereeing and Umpiring
Boxing Training (no contact)	Rifle range shooting
Bungee jumping (1jump only within professional organiser's guidelines and wearing appropriate safety equipment)	Ringos
Camel Riding	River Canoeing, Kayaking and Rafting (in calm water excluding the sea or white water grade 4 or above)
Canoeing (up to grade 2 rivers)	Roller skating and blading (wearing pads & helmets)
Catamaran sailing (if qualified)	Rounders
Clay Pigeon Shooting (supervised)	Rowing (inland waters)
Climbing (on indoor climbing wall only)	Running (non-competitive and not marathon)
Cricket	Safaris (provided that the Insured Person will not be using firearms or bow and arrows and it is booked with a licensed operator)
Croquet	Sail Boarding
Curling	Sailing (if qualified or accompanied by a qualified person)
Cycling / mountain biking (wearing a helmet – casual or off-road only and not endurance, downhill or racing)	Sand yachting
Deep sea fishing	Sandboarding
Dinghy sailing	Scuba diving to max depth 18 metres below sea level (if qualified scuba diver and not diving alone, or accompanied by qualified instructor)
Driving any motorised vehicle for which the Insured Person are licensed to drive in their Home Country (other than in motor rallies or competitions)	Shark cage diving (fully supervised and relevant safety equipment in use)
Elephant Riding/Trekking (supervised)	Shooting/small bore target shooting (within organisers guidelines) skateboarding (wearing pads & helmets)
Eton Fives	Snorkelling
Feeding elephants (Zimbabwe & Sri Lanka only, fully supervised, and relevant safety equipment in use)	Softball
Feeding big Cats ((Lions, Tigers, Pumas, Cheetahs, Leopards, Jaguars, and similar wild cats) separate enclosure, no direct contact, fully supervised and relevant safety equipment in use))	Squash
Fell Running	Students working as counsellors or university exchanges for practical course work (non manual)
Fell Walking	Surfing
Fencing	Swimming

Fishing (excluding Deep Sea Fishing)	Swimming with dolphins
Football (amateur only and not main purpose of Trip)	Sydney harbour bridge walk
Glacier walking	Table tennis
Go karting (within organisers guidelines)	Ten pin bowling
Golf hiking	Tennis
Horse riding (wearing a helmet and excluding competitions, jumping and hunting)	Trampolining
Hot air ballooning (organised pleasure rides only)	Trekking up to 2,500 metres (8,202 feet) altitude
Hydro zorbing	Tug of war
Jet boating	Volleyball
Jet skiing	Wake boarding
Jogging	Walking
Kayaking (up to grade 2 rivers)	War games (wearing eye protection)
Korfball	Water polo
Mechanics	Water skiing
Netball	Whale watching
Obstacle Course Racing	Wind surfing
Octopush	Yachting (if qualified)
Open water swimming (professionally escorted tours only)	Zorbing
Sand dune surfing/skiing	

EXCLUDED ACTIVITIES AND SPORTS

Any organised competitive or professional sporting event or activity	Parascending over land
Abseiling (without a licensed operator)	Rock or Ice climbing
Big game hunting	Safaris (where the Insured Person will be using a firearm)
BMX stunt riding	Sailing (cross ocean)
Boxing	Scuba diving below 50 metres or when flying within 24 hours of last dive
Bungee jumping (without a licensed operator)	Show jumping
Extreme downhill mountain biking	Sky diving (unless tandem with licensed operator)
Free climb mountaineering	Sky surfing
Freediving	Stunt events
Gymnastics (competitive)	Trekking above 6,000 metres, 19,265 feet
High diving (other than from a purpose built diving board over a man made swimming pool, maximum 5 metres)	Underground activities (other than as part of an organised excursion or tour)
Horse riding involving jumping, trials, hunting, racing or jousting	Water-ski jumping
Martial arts (other than those shown as covered in the relevant categories)	White water rafting (in sea or grade 6 or above)
Outdoor endurance sports	Wrestling

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