

## Sports, Winter Sports & Activities

This is a summary of the cover Cover4 Insurance's Travel Insurance provides for Sports, Winter Sports & Activities and if this cover is included as standard or requires an additional premium.

For all Sports, Winter Sports & Activities listed (whether covered as standard or with an additional premium) cover is provided on the basis that you are participating on a recreational and amateur basis.

Cover is subject to your compliance with local laws and regulations and the use of recommended safety equipment such as safety helmet, harness, goggles, knee and/or elbow pads and life jackets.

No cover will be provided under any section of the policy if you are:

- participating in, or training for any professional or semi-professional sporting competition or event;
- participating in, or training for any amateur sporting competition while on your trip. This exclusion also applies to sporting competitions related to scholarships, but does not include participating in informal recreational sporting competitions and tournaments organised by hotels, resorts, cruise lines or an educational establishment for leisure purposes;
- participating in, or training for any sport or activity with a company that (where required) is not regulated or licensed or where the sport or activity is otherwise prohibited by law;
- participating in, or training for any sport or activity not listed.

If you are participating in a sports scholarship at a College or University abroad, please ensure you have selected the correct activity pack.

### Activity Pack 1

Cover for taking part in Activity Pack 1 activities is included as standard on all policies, but cover for *Section O - Missed activity, Sporting equipment and Search & rescue* is not included, unless you pay the additional premium for *Section O - Sports cover* and it is shown on your policy schedule.

If you wish to include cover for *Section O - Missed activity, Sporting equipment and Search & rescue*, you can select this when purchasing a policy.

### Activity Pack 2

Cover for taking part in Activity Pack 2 activities can be included with an additional premium. It will also include cover for *Section O - Missed activity, Sporting equipment and Search & rescue*.

If you wish to include cover for Activity Pack 2 activities, you can select this when purchasing a policy.

### Activity Pack 3 (Winter Sports)

Cover for taking part in Activity Pack 3: Winter Sports can be included with an additional premium and is limited to 10 days in total during the period of cover. It will also include cover for *Section O - Missed activity, Sporting equipment and Search & rescue*.

If you wish to include cover for taking part in Activity Pack 3 activities (winter sports), please call Cover4 Insurance on **0161 772 3390** or email [customerservices@cover4insurance.com](mailto:customerservices@cover4insurance.com).

Full details, including any specific terms that are applicable, are available in the Policy Wording.

## ACTIVITY PACK 1 – INCLUDED AS STANDARD

Personal liability cover is excluded if the Sport or Activity below is marked with +

Travel accident cover is excluded if you are operating motorcycles with 125cc or larger engine capacity \*

|  |   |   |  |
|--|---|---|--|
| Aerobics   | Dancing<br>(including dance scholarships)                                       | Model Sports+   | Segway   |
| Angling  | Darts   | Motorcycling (EU ONLY - on road and provided you hold an appropriate UK licence for the capacity of the motorcycle you are riding)+*                    | Shooting+<br>(target range-not hunting)  |
| Animal Sanctuary/Refuge Work<br>(excluding big cat)                      | Diving (indoor up to 5 metres)  | Mountain Biking<br>(not downhill or freeriding)   | Snooker  |
| Archery+   | Elephant/Camel Riding   | Netball   | Snorkelling  |
| Athletics (track & field)<br>including athletics scholarships            | Fell Walking  | Orienteering  | Softball   |
| Badminton  | Fencing   | Outward-Bound Pursuits<br>(ground level only)   | Squash   |
| Balloon - Hot Air (as passenger only)                                    | Flag Football   | Paddle Boarding   | Stoolball  |
| Banana Boating   | Flying a kite   | Paintballing (including Airsoft)+   | Surfing  |
| Baseball   | Football<br>(excluding football scholarships)                                   | Parascending/Parasailing<br>(over water) towed by boat  | Swimming (not open water)  |
| Basket Ride  | Fresh Water/Sea Fishing<br>(not Deep Sea Fishing)                               | Petanque  | Swimming Scholarships (pool only)  |
| Basketball<br>(excluding basketball scholarships)                        | Frisbee (not Ultimate Frisbee)  | Pigeon Racing   | Swimming with Dolphins   |
| Beach Games  | Glass Bottom Boats  | Pony Trekking   | Sydney Harbour Bridge  |
| Billiards  | Golf (including golf scholarships)  | Pool  | Table Tennis   |
| Bird Watching  | Gymnastics (including cheerleading)   | Quoits  | Ten Pin Bowling  |
| BMX (excluding freestyle, stunts,<br>obstacles & racing)                 | Handball<br>(excluding handball scholarships)                                   | Rackets   | Tennis<br>(including tennis scholarships)  |
| Board Sailing  | Helicopter<br>(sightseeing as a passenger)                                      | Racquet Ball  | Trampoline   |
| Body Boarding  | Highland games  | Rambling (up to 3,000m)   | Tree Top Canopy Walking  |
| Bowling  | Hiking/Trekking/Walking up to<br>3,000m excluding the use of ropes or<br>guides | Rifle Range+  | Tug of War   |
| Bowls  | Horse Riding<br>(no hunting, jumping or polo)                                   | Ringos  | Volleyball   |
| Bungee Jumping (maximum of 2<br>jumps)                                   | Ice Skating (ice rink only)   | River Walking   | Wake Boarding  |
| Camel/Elephant Riding  | Indoor Climbing (on climbing wall)  | Roller Blading / Roller Skating   | Water Polo   |
| Camping  | Jet Boating/Power Boating<br>(as a passenger, no racing)+                       | Rounders  | Water Skiing (no jumping)  |
| Canoeing/Kayaking/Rafting/Tubing<br>(not white water) river only         | Jet Skiing+   | Rowing (not ocean rowing)   | Whale Watching   |
| Catamaran Sailing (In-shore)+  | Jogging   | Running Sprint/Long Distance (up to<br>and including Marathon distance)   | Windsurfing  |
| Clay Pigeon Shooting+  | Keepfit   | Safari (animal) but not an aerial safari  | Working (excluding manual labour<br>but including bar & restaurant work,<br>office & clerical work, music<br>performance & singing and fruit<br>picking (not involving the use of<br>machinery)) |
| Cricket+   | Korfball  | Sail Boarding   | Yachting (in-shore)+   |
| Croquet  | Low Ropes   | Sailing including dinghy's (in-shore)+  | Yoga   |
| Curling  | Marathons (Maximum of 2 and not<br>extreme marathons)                           | Scuba Diving to 30m if qualified and<br>not diving alone, or down to 18<br>metres if not qualified and must be<br>accompanied by a qualified instructor | Zip Lining   |
| Cycling including e-cycles (excluding<br>touring, BMX & mountain biking) | Model Flying+   | Sea Kayaking as a beach activity<br>(within sight of the shore)   | Zorbing<br>(including Hydro Zorbing)   |

## ACTIVITY PACK 2 – SUBJECT TO AN ADDITIONAL PREMIUM

Personal liability cover is excluded if the Sport or Activity below is marked with +

|  |   |                          |   |
|--|---|--------------------------|---|
| Abseiling                                    | Dragon Boating  | Gorilla Trekking         | Street Hockey+  |
| Aerial Safari (animal)                       | Dry Slope Skiing/Snowboarding (including indoor artificial snow slopes) | Handball Scholarship+    | Summer Tobogganing  |
| Basketball Scholarship+                      | Falconry  | Hockey (not Ice Hockey)+ | Swim Trekking   |
| Breathing Observation Bubble (BOB)           | Fell Running  | Hurling+                 | Swimming Open Water (organised and subject to boat escort e.g. swim trek. No cover for across channel etc...) |
| Climbing (indoor only)                       | Fives   | Lacrosse+                | Triathlon (not extreme)   |
| Cross Country Running                        | Football Scholarship+   | Octopush                 | Ultimate Frisbee  |
| Cycle Touring including e-cycles             | Go Karting (motorised)+   | Roller Hockey+           | War Games+  |
| Deep Sea Fishing (inside territorial waters) | Gorge Walking   | Shinty                   |   |

## ACTIVITY PACK 3 (WINTER SPORTS) – SUBJECT TO AN ADDITIONAL PREMIUM

Cover is available for a maximum of 10 days in total during the period of cover

Personal liability cover is excluded if the Sport or Activity below is marked with +

If you wish to include cover for taking part in Activity Pack 3 activities (winter sports), please call Cover4 Insurance on 0161 772 3390 or email [customerservices@cover4insurance.com](mailto:customerservices@cover4insurance.com).

|  |                                       |  |  |
|--|---------------------------------------|--|--|
| Airboarding  | Ice Windsurfing                       | Skiing (Nordic)  | Snowboarding (off-piste) except in areas considered to be unsafe by local resort management) |
| Biathlon   | Kick Sledging                         | Skiing (off-piste) except in areas considered to be unsafe by local resort management) | Snow Mobiling (as driver + or passenger)   |
| Big Foot Skiing  | Langlauf                              | Skiing (Telemark)  | Snow Parascending  |
| Blade Skating  | Ski Blading                           | Ski Randonee   | Snow Shoe Walking  |
| Cat Skiing (with a guide)  | Ski Boarding                          | Ski Run Walking  | Snow Surfing   |
| Cross-Country Skiing   | Ski-Dooing (as driver + or passenger) | Ski Touring  | Snow Tubing  |
| Glacier Skiing/Walking (up to 3,000m)                            | Skiing                                | Sledge/Sleigh Riding as a passenger (pulled by horse or reindeer)                      |  |
| Husky Dog Sledding (as passenger, with experienced local driver) | Skiing (Alpine)                       | Sledging/Tobogganing (on snow)   |  |
| Ice Go Karting+  | Skiing (Mono)                         | Snowboarding   |  |

If the sport or activity you wish to participate in is not listed then please contact Cover4insurance on **0161 772 3390** or email [customerservices@cover4insurance.com](mailto:customerservices@cover4insurance.com) to enquire as to whether cover may be provided.