

Plan My Gap Year Activities Covered

Plan My Gap Year Standard Activity List

Below you will find the activities that are covered on the Plan My Gap Year Standard Policy.

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

Standard Activities:

- administrative, clerical or professional occupations
- aerobics
- archery
- badminton
- banana boating
- baseball
- basketball
- bmx biking (wearing a helmet; 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; no personal liability cover)
- clay pigeon shooting (no personal liability cover)
- climbing (on climbing wall only)
- cricket
- croquet
- curling
- cycling / mountain biking (wearing a helmet – casual or off-road only and not endurance, downhill or racing)
- deep sea fishing
- dinghy sailing (no personal liability cover)
- driving any motorised vehicle for which you are licensed to drive in the UK (other than in motor rallies or competitions; 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; no personal liability cover)
- golf
- hiking
- horse riding (wearing a helmet; 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; no personal liability cover)
- sand dune surfing/skiing
- sandboarding
- sand yachting (no personal liability cover)
- scuba diving to max depth 18m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- shooting (within organiser's guidelines)
- skateboarding (wearing pads & helmets)
- small bore target shooting (within organiser's guidelines; no personal liability cover)
- snorkeling
- softball
- squash
- students working as counsellors or university exchanges for practical course work (no manual)
- surfing
- swimming
- swimming with dolphins
- Sydney harbour bridge walk
- table tennis
- ten pin bowling
- tennis
- trampolining
- trekking up to 2,500m 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; no personal liability cover)
- zorbing

Additional Activities available under * Volunteering - Community, Conservation & Wildlife as standard:

No cover under section 7 – Personal Liability for these activities

- caring / nursing (excluding the administering of drugs or medicine)
- classroom teacher
- child care
- counselling or mentoring youngsters
- field work
- fruit or vegetable picking
- general classroom duties
- orphanage work (excluding the administering of drugs or medicine)
- manual work (but not including the use of plant or power tools and machinery)
- occasional light manual work (but not including the use of plant or power tools and machinery)
- ranch work (but not including the use of plant or power tools and machinery)
- farm work (but not including the use of plant or power tools and machinery)
- retail trade including manual work (but not including the use of plant or power tools and machinery)
- sports coach (general sports including: football, netball, athletics, basketball, swimming, cricket, volleyball, rugby, tennis)
- superintendence of manual work
- supervised construction duties (but not including the use of plant or power tools and machinery)
- working with animals and wildlife (excluding hunting and direct contact with snakes, crocodiles, alligators, sharks, hippos, elephants and lions) under the constant supervision of the conservation staff in a controlled environment and working within the guidelines of the organisation that you are working with.
- White water rafting up to grade 2 (fully supervised, full safety equipment and training provided)

Plan My Gap Year Plus Activity List

If you choose the Plan My Gap Year Plus Policy you will also be covered for the following activities:

Please note that cover under section 7 – Personal liability is excluded where a beneficiary is participating in any sport or activity marked with *

- abseiling (within organiser's guidelines)
- bamboo rafting
- *blokartering (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)
- gorilla trekking (professionally escorted tours)
- gymnastics
- heptathlon
- high diving
- hockey
- kayaking (up to grade 3 rivers)
- lacrosse
- marathon running
- American football
- canyoning
- caving
- expeditions up to 6,000m 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
- motorcycle touring off road (no racing)
- off road 4x4 driving (no racing)
- parascending - over water
- power boating
- rap jumping (within organiser's guidelines)
- scuba diving to max depth 30m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- street hockey (wearing pads and helmets)
- trekking between 2,501 to 3,500m above sea level
- via ferrata
- white water rafting up to level 4 (within organiser's guidelines)
- karate
- microlighting
- paragliding
- rugby
- scuba diving to max depth 40m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- trekking between 3,501 to 6,000m above sea level (professionally escorted tours only)
- triathlons