

Automatically included Activities and Sports:

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

Abseiling	overlanding
administrative or clerical occupations	Paddle Boarding (within half a mile, 1 kilometre, of the coast)
Aerial Safaris (with a licensed operator)	paint balling (wearing eye protection)
aerobics	Parachuting (static line or tandem with a licensed operator)
Angling	Paragliding (tandem with a licensed operator)
Archery (supervised)	Parasailing (towed by boat by a licensed operator)
Badminton	Pedalo
Banana Boating	pony trekking
baseball	Pony Trekking (protective headgear must be worn)
basketball	Quad Biking (non-competitive, booked with a licensed operator. Protective headgear must be worn)
Beach Games	quad biking (wearing a helmet)
bmx biking (wearing a helmet and no stunting)	Racket Ball
Boccia	Rambling
body boarding (boogie boarding)	Refereeing and Umpiring
Bowls - indoor and crown green	rifle range shooting
Boxing Training (no contact)	ringos
bungee jumping (1jump only within professional organiser's guidelines and wearing appropriate safety equipment)	River Canoeing, Kayaking and Rafting (in calm water excluding the sea or white water grade 4 or above)
Camel Riding	roller skating and blading (wearing pads & helmets)
canoeing (up to grade 2 rivers)	Rounders
catamaran sailing (if qualified)	Rowing (inland waters)
Clay Pigeon Shooting (supervised)	running (non-competitive and not marathon)
climbing (on indoor climbing wall only)	Safaris (provided that the Insured Person will not be using firearms or bow and arrows and it is booked with a licensed operator)
Cricket	Sail Boarding
Croquet	sailing (if qualified or accompanied by a qualified person)
Curling	sand dune surfing/skiing
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)	shooting/small bore target shooting (within organisers guidelines) skateboarding (wearing pads & helmets)
Elephant Riding/Trekking (supervised)	snorkelling
Eton Fives	softball
Fell Running	squash
Fell Walking	students working as counsellors or university exchanges for practical course work (non manual)
Fencing	surfing
Fishing (excluding Deep Sea Fishing)	swimming
football (amateur only and not main purpose of Trip)	Swimming with dolphins
glacier walking	Sydney harbour bridge walk
go karting (within organisers guidelines)	table tennis
golf hiking	ten pin bowling
horse riding (wearing a helmet and excluding competitions, jumping and hunting)	tennis
hot air ballooning (organised pleasure rides only)	trampolining
hydro zorbing	trekking up to 2,500 metres (8,202 feet) altitude
jet boating	tug of war
jet skiing	volleyball
jogging	wake boarding
kayaking (up to grade 2 rivers)	walking
Korfball	war games (wearing eye protection)
Mechanics	water polo
Netball	water skiing
Obstacle Course Racing	whale watching
octopush	wind surfing
open water swimming (professionally escorted tours only)	yachting (if qualified)
Orienteering	Zorbing

COMPREHENSIVE ACTIVITIES AND SPORTS

The following additional Activities and Sports are only covered if the Insured Person has paid the appropriate premium for the Comprehensive cover.

abseiling (within organiser's guidelines)	street hockey (wearing pads and helmets)
bamboo rafting	trekking between 2,501 (8,205 feet) to 3,500m (11,482 feet) above sea level
*bolkarting (no personal liability cover)	via ferrata
bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment)	white water rafting up to level 4 (within organiser's guidelines)
canoeing (up to grade 3 rivers)	American football
cycling (racing)	canyoning
gorilla trekking (professionally escorted tours)	caving
Gymnastics (non-competitive)	expeditions up to 6,000m (19,685 feet) above sea level (professionally escorted tours only)
heptathlon	flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
high diving	football (amateur only and main purpose of the trip)
hockey	gliding
kayaking (up to grade 3 rivers)	hang gliding
lacrosse	judo
marathon running	karate
motorcycle touring off road (no racing)	microlighting
off road 4x4 driving (no racing)	paragliding
parascending - over water	rugby
power boating	scuba diving to max depth 40m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
rap jumping (within organiser's guidelines)	trekking between 3,501 (11,486 feet) to 6,000m (19,685 feet) above sea level (professionally escorted tours only)
scuba diving to max depth 30m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)	triathlons

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