

Hazardous Pursuits

Hazardous Pursuits – Grade 1 – No additional charge

You are covered under the Personal Accident, Personal Liability (unless otherwise specifically excluded under this section) and the Medical Expenses Sections for the following activities automatically, provided that the activity is on an Incidental basis. You do not need to contact your issuing agent.

Archery (amateur)	Paintballing
Badminton (amateur)	Parascending/Parasailing (over water)
Baseball (amateur)	Pony Trekking
Basketball (amateur)	Racquetball
Beach Games	Rambling
Bungee Jump (1)	River Canoeing up to Grade 3
Camel/Elephant Riding (incidental)	Roller Blading
Canoeing (up to Grade 3)	Roller Skating
Clay Pigeon Shooting	Rounders
Cricket (amateur)	Rowing
Cycling (other than specified)	Running – sprint/long distance (amateur)
Dinghy Sailing	Safari (UK organised)
Fell Walking	Sailing within Territorial Waters
Fencing	Sail Boarding
Fishing	*Scuba Diving (up to 30m if adequately supervised with a qualified instructor – see notes below)
Football (amateur)	Skate Boarding
Golf (amateur)	Snorkelling
Hiking (under 2000m altitude)	Squash (amateur)
Hockey (amateur)	Surfing (amateur under 14 days)
Horse Riding (up to 7 days – no Polo, Hunting, Jumping)	Tennis (amateur)
Jet Boating	Tour Operator Safari
Jogging	Track Events
Manual Work (bar and restaurant, waitress, waiter, chalet, maids, au pair, nanny's, occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery)	Trekking (under 2000m altitude)
Marathon Running (amateur)	Volleyball (amateur)
Motorcycling up to 50cc (wearing a crash helmet, no racing)	War Games
Netball (amateur)	Water Polo (amateur)
Non Manual Work (including professional, administrative or clerical duties only)	Water Skiing (amateur)
Orienteering	Windsurfing (amateur)
Outwardbound Pursuits	Yachting (racing/crewing inside territorial waters)
*Scuba diving to the following depths, provided you are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guideline of the relevant diving or training agency or organisation and you are not diving alone: PADI Open Water – 18 metres PADI Advanced Open Water – 30 metres BSAC Ocean Diver – 20 metres BSAC Sports Diver – 30 metres BSAC Dive Leader – 30 metres We must agree with any equivalent qualification. If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres. You will not be covered under this policy if you travel by air within 24hrs after participating in Scuba Diving.	

Hazardous Pursuits – Grade 2 – 50% Loading to cover all activities

You can be covered under the Personal Accident and Medical Expenses Sections for the following activities, provided that the activity is on an Incidental basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess
increased to £320

Personal Accident sum insured
reduced by 50%

Personal Liability
Cover is Excluded

Boxing Training (no contact)	Parascending/Parasailing (over water, non incidental)
Black Water Rafting (grade 1 to 4) Life jacket and helmet must be worn	Rambling/Trekking between 2001 and 4000m
Bungee Jump (up to 3 additional)	Safari (non UK organised)
Camel/Elephant Riding/Trekking (non incidental)	*Scuba Diving (non incidental/down to 50m – see notes below)
Cycle Touring	Sea Canoeing
Go Karting (specific use)	Sea Fishing (non incidental)
Horse Riding (no Polo, Hunting or Jumping)	Snorkelling (non incidental)
Hot Air Ballooning (non incidental)	Surfing (amateur)
Hurling (amateur)	Triathlon
Jet Skiing (non incidental)	Waterskiing(non incidental)
Martial Arts (training only)	White Water Rafting – Grades 1 to 4
Mountain Biking	Windsurfing (non incidental)
*Scuba diving to the following depths, provided you are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guideline of the relevant diving or training agency or organisation and you are not diving alone: PADI Open Water – 18 metres PADI Advanced Open Water – 30 metres BSAC Ocean Diver – 20 metres BSAC Sports Diver – 35 metres BSAC Dive Leader – 50 metres We must agree with any equivalent qualification. If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres. You will not be covered under this policy if you travel by air within 24hrs after participating in Scuba Diving.	

Hazardous Pursuits – Grade 3 – 100% Loading to cover all activities

You can be covered under the Personal Accident and Medical Expenses Sections for the following activities, provided that the activity is on an Incidental basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess
increased to £650

Personal Accident sum insured
reduced by 50%

Personal Liability
Cover is Excluded

Abseiling	Paragliding
American Football (amateur)	Quad Biking
Gliding	Rugby (amateur competition)
Kayaking	Sand Yachting
Motorcycling with a licence (over 50cc, with a motorcycle licence appropriate to the cc of the motorcycle, wearing a crash helmet-no racing)	Tandem Skydive (up to 2 jumps maximum) Yachting (racing/crewing) – outside territorial waters

Hazardous Pursuits – Grade 4 – 200% Loading to cover all activities

You can be covered under the Personal Accident and Medical Expenses Sections for the following activities, provided that the activity is on an Incidental basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess
increased to £650

Personal Accident sum insured
reduced by 50%

Personal Liability
Cover is Excluded

Canyoning	Kite Surfing
Hand Gliding	Micro Lighting
High Diving under 5m (amateur, excluding cliff diving)	Parasailing/Parascending (over land)
Horse Jumping (no Polo, Hunting)	Rock Climbing (under 2000 metres)
	Rock Scrambling (under 4000 metres)