

## SPORTS & OTHER ACTIVITIES

Terms and Conditions for the provision of cover. Effective in respect of policies underwritten by ETI only.

### Hazardous Activities – Grade 1 – No additional charge

The following sporting activities when participated in for recreational purposes incidental to a trip and not in organized competitions or in any professional capacity are not considered to be **Hazardous Pursuits**.

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

### Hazardous Activities – Grade 2 – 50% Loading to cover all activities

Cover for the following activities that are considered to be **Hazardous Pursuits** is included for recreational purposes only and not for competitions or any professional activity subject to the following endorsement:

*The exclusion of **Hazardous Pursuits** in the General Exclusions is deleted only with respect to cover under **Medical and Other Expenses** and under **Curtailement** cover (but not cancellation) for participation in the following **Hazardous Pursuits** on a non-professional (amateur) and recreational basis provided that **You** ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) are worn at all times and **You** do not participate in such **Hazardous Pursuits** for more than 90 days in any one **Period of Insurance**.*

**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.

The following activities are examples of what are known as ‘**Hazardous Pursuits**’ and are not covered by this insurance unless an additional premium has been paid and the validation certificate shows the cover has been provided:

**Medical Excess, Increased to £320, Personal Accident Cover is reduced by 50%, Personal Liability Cover is Excluded**

Boxing Training (no contact)	Surfing (amateur)
Bungee Jump (up to 3 additional)	Triathlon
Black Water Rafting (grade 1 to 4) Life jacket and helmet must be worn	Waterskiing( non incidental)
Camel/Elephant Riding/Trekking (non incidental)	White Water Rafting – Grades 1 to 4 Windsurfing (non incidental)
Cycle Touring	*Scuba diving to the following depths, provided <b>You</b> 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 <b>You</b> are not diving alone:
Go Karting (specific use)	PADI Open Water – 18 metres
Horse Riding (no Polo, Hunting or Jumping)	PADI Advanced Open Water – 30 metres
Hot Air Ballooning (non incidental)	BSAC Ocean Diver – 30 metres
Hurling (amateur)	BSAC Sports Diver – 30 metres
Jet Skiing (non incidental)	BSAC Dive Leader – 30 metres
Martial Arts (training only)	<b>We</b> must agree with any equivalent qualification. If <b>You</b> do not hold a qualification, <b>We</b> will only cover <b>You</b> to dive to a depth of 9 metres. <b>You</b> will not be covered under this policy if <b>You</b> travel by air within 24hrs after participating in scuba diving
Mountain Biking	
Parascending/Parasailing (over water, non incidental)	
Rambling/Trekking between 2001 and 4000m	
Safari (non UK organised)	
*Scuba Diving (non incidental/down to 30m – see notes below)	
Sea Canoeing	
Sea Fishing (non incidental)	
Snorkelling (non incidental)	

**Hazardous Activities – 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 is 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	Tandem Skydive (up to 2 jumps maximum)
Motorcycling with a licence (up to 125cc, with a motorcycle licence appropriate to the cc of the motorcycle, wearing a crash helmet-no racing)	Sand Yachting
	Yachting (racing/crewing) – outside territorial waters

**Hazardous Activities – 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 75% Personal Liability Cover is Excluded**

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