

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 where the sporting activities are marked with *) 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.

Archaeological digging (use of hand tools only)	Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
Archery (amateur)	Flying fox (cable car)
Athletics including training camps, competing (amateur)(non incidental)	Football (amateur)
Badminton (amateur)	Freefall/sky diving simulator
Banana boating/donuts/inflatables behind power boat	Frisbee/ultimate Frisbee (including competitions)
Baseball (amateur)	*Glass bottom boats/bubbles
Basketball (amateur)	Golf (amateur)
Beach Games	Gorge/Bridge Swing (1)
Billiards/snooker/pool	Great Wall of China
Body boarding (boogie boarding)	Handball
Bowls	Helicopter rides (as a fare paying passenger in a licensed aircraft)
Breathing observation bubble (bob)	Hiking (under 2000m altitude)
Bungee Jump (1)	*Hobie catting (if qualified and no racing)
Camel/Elephant Riding (incidental)	Hockey (amateur)
*Camp America – counsellor	Horse Riding (up to 7 days – no Polo, Hunting, Jumping)
Canoeing (up to Grade 3)	Hot air ballooning (organised pleasure rides only)
Capoeira – no contact- dance movement only	*Hovercraft driving/passenger
*Clay Pigeon Shooting	Husky/horse/reindeer sledging or sleigh riding as a passenger only with a local driver and not on snow
Climbing indoors (on climbing wall only)	Hydro zorbing
Cricket (amateur)	Indoor skating/skateboarding (wearing pads and helmets)
Croquet	In-line skating/roller blading (wearing pads and helmets)
Cross country running (amateur)	Javelin throwing (amateur)
Curling (amateur)	*Jet boating (no racing)
Cycling (other than specified)	Jogging
Dancing (including instruction)	*Karting (wearing a helmet and no racing)
Deep sea fishing (incidental)	Kayaking (up to grade 2 rivers)
*Dinghy Sailing	Korfball (amateur)
Extreme Frisbees (amusement park rides)	Manual Work (bar and restaurant, waitress, waiter, chalet, maids, au pair, nanny's, occasional light manual work including retail
Falconry	
Fell Walking	
Fell walking (under 2,000m altitude)	
Fencing	
Fencing (training only)	
Fishing	

work and fruit picking but excluding the use of power tools and machinery)
Marathon Running (amateur)
Motorcycling up to 50cc (wearing a crash helmet, no racing)
Netball (amateur)
Non Manual Work (including professional, administrative or clerical duties only)
Octopus
Orienteering
Outwardbound Pursuits
Paintballing
Paintballing (wearing eye protection)
Parascending/Parasailing (over water)
Pilates
Pony Trekking
Racquetball
Rambling
Refereeing (amateur)
Ringos
River Canoeing up to Grade 3
Roller Blading
Roller Skating
Rounders
Rowing
Running – sprint/long distance (amateur)
Safari (UK organised)
Sail Boarding
*Sailing within Territorial Waters
#Scuba Diving (up to 30m if adequately supervised with a qualified instructor – see notes opposite)
*Shooting/small bore target/rifle range shooting (within organiser’s guidelines)
Skate Boarding
Snorkelling
Softball (amateur)
Spear fishing (without tanks)
*Speed sailing (no racing)
Squash (amateur)
Students working as counsellors or university exchanges for practical course work (non manual)
Surfing (amateur under 14 days)
Swimming
Swimming with dolphins
Swimming/bathing with elephants
Sydney Harbour Bridge (organised and walking across clipped onto a safety line)

Table tennis
*Tall ship crewing (no racing)
Ten pin bowling
Tennis (amateur)
Tour Operator Safari
Track Events
Trampolining
Tree canopy walking
Trekking (under 2000m altitude)
Trekking/walking/hill walking (under 2,000m altitude)
Tug of war
Volleyball (amateur)
Wake boarding
War Games
Water Polo (amateur)
Water Skiing (amateur)
Whale watching
Wicker basket tobogganing
Wind tunnel flying (pads and helmets to be worn)
Windsurfing (amateur)
*Yachting (racing/crewing inside territorial waters)
*Zap cats
Zip lining/trekking (safety harness must be worn)
Zorbing/hydro zorbing/sphering
#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 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)
Bungee Jump (up to 3 additional)
Black Water Rafting (grade 1 to 4) Life jacket and helmet must be worn
Camel/Elephant Riding/Trekking (non incidental)
Cycle Touring
Go Karting (specific use)
Horse Riding (no Polo, Hunting or Jumping)
Hot Air Ballooning (non incidental)
Hurling (amateur)
Jet Skiing (non incidental)
Martial Arts (training only)
Mountain Biking
Parascending/Parasailing (over water, non incidental)
Rambling/Trekking between 2001 and 4000m
River Tubing
Safari (non UK organised)
#Scuba Diving (non incidental/down to 30m – see notes below)
Sea Canoeing
Sea Fishing (non incidental)
Snorkelling (non incidental)

Surfing (amateur)
Triathlon
Waterskiing(non incidental)
White Water Rafting – Grades 1 to 4
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 – 30 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 9 metres. **You** will not be covered under this policy if **you** travel by air within 24hrs after participating in scuba diving

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	Sand Yachting
Motorcycling with a licence (up to 125cc, with a motorcycle licence appropriate to the cc of the motorcycle, wearing a crash helmet-no racing)	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
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)