

APPENDIX A – INCLUDED SPORTS & ACTIVITIES

We will not pay for claims arising directly or indirectly from:

1. Professional sports or entertaining:

Your participation in or practice of any professional sports or professional entertaining.

2. Other sports or activities:

Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle in motor rallies or competitions or racing unless:

- a) specified in the lists under this Appendix A below or
- b) shown as covered in the **Validation Certificate** when the additional premium is paid to extend policy cover for specified activities.

If **you** are going to take part in any activity which may be considered dangerous that is not detailed below please contact the person/company who sold the **policyholder** this policy who will contact **us** to see if **we** can provide cover.

When undertaking any of the activities shown in the tables below **you** must ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) is worn at all times.

Please note that under Section H (Personal Liability) **you** will not be covered for liability caused directly or indirectly by **you** owning or using any animals, aircraft, firearms or weapons of any kind; or the ownership or use of any vehicle, watercraft or leisure equipment that is motorised or mechanically or jet propelled.

All activities below are covered as standard within all policies subject to the terms, conditions and exclusions within this policy.

Below are the list of Activities and the Category under which they are classified in this policy. All Activities are subject to the terms, conditions and exclusions within all policies and restrictions apply to some Activities. An additional premium is required to cover any Activity listed in Category 3 and 4.

ACTIVITY CATEGORY 1

Below is the list of Activities in Category 1 that will be covered as standard within all policies subject to the terms, conditions and exclusions within this policy. Please note restrictions apply to Activities marked with an asterisk or asterisks. Activities marked with (*) have NO cover under Section H – Personal Liability. Activities marked with two asterisks (**) have NO cover under Section C – Personal Accident.

ACTIVITY CATEGORY 1		
Activities marked with ‘*’ have NO cover under Section H – Personal Liability. Activities marked with ‘**’ have NO cover under Section C – Personal Accident		
Aerobics	Amateur Athletics (track and field)	Archery
Assault Course	Badminton	* Banana Boating / Water Sled (Only as a passenger with no right of control)
Baseball / Basketball	Beach games (Volley Ball, beach mini golf, Frisbee, boules, petanque)	Billiards/Snooker/Pool
* Black water rafting / Cave Tubing Only as a passenger with no solo right of control. (up to max Grade 3 Waters only)	Blade Skating	Body Boarding / Boogie Boarding
Bowls	** Bungee Jumping (Only as short duration incidental day excursion with licensed public hirer).	Canoeing / Kayaking (Inland & coastal waters only. Up to grade 2 waters)
** Clay Pigeon Shooting (must be adequately supervised and as part of organised activity instructed by professional organisers & within organisers guidelines)	Cricket	Croquet
Curling	Cycling (on road / no racing)	Deep Sea Fishing
* Dinghy Sailing (small non-motorised hand/foot/sail propelled watercraft with a max 4 person capacity. Inland & coastal waters only. Max grade 2 waters only.)	** Falconry	Fell Walking/Running
Fencing	Fishing (course fishing / Angling)	Fives
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft.	Football/soccer (amateur only)	Golf

* Glass Bottom Boats/Bubbles (Only as a passenger with no right of control).	* Go Karting (Excludes Super-Karts. Only as a short duration incidental day activity with a licensed public hirer, instructed by professional organisers and within organisers guidelines).	Handball
Hiking/Walking up to 2,500 metres (recognised trails and man-made roads).	Hurling (amateur only and not main purpose of trip)	Jogging
Korfball	Lacrosse	Lapland Activates (Husky/Reindeer Ride, * Snowmobile, * Sledging, Short 3 Days Trips) Excludes Bobsleighs.
Marathon Running	Netball	Octopush
Orienteering (no climbing)	Racket Ball	Rambling
Refereeing (amateur only)	Ringo	Roller Skating/Blading/In Line Skating
Rounders	* Rowing / * River Canoeing	Running (non-competitive recreational)
* Sail Boarding (inland & coastal waters only)	Skateboarding	Sledging (not on snow)
Snorkelling	Softball	Spear Fishing (without tanks)
Squash	*Surfing No Competitions. Inland and Coastal waters only.	Swimming
Swimming with Dolphins	Swimming/Bathing with Elephants	Sydney Harbour Bridge
Table Tennis	Ten Pin Bowling	Tennis
Trampolineing	Track Events	Tree Canopy Walking
Trekking up to 3,500 metres above sea level (on organised tours and recognised routes, not involving any technical climbing. Search & Rescue for medical reasons only.)	Triathlon	Tug of War
Volleyball	Wake Boarding	Water Polo
Whale Watching	White Water Rafting only inland and coastal waters and only as a passenger with no solo right of control Up to Grade 3 water only.	* Wind Tunnel Flying (pads and helmets to be worn)
** Wind Surfing/Sailboarding only inland and coastal waters and only as a passenger with no solo right of control Up to Grade 3 water only.	Zip Lining (Safety Harness must be worn)	** Zorbing/Hydro Zorbing/Sphering

ACTIVITY CATEGORY 2 (Subject to a €150 excess)

Below is the list of Activities in Category 2 that will be covered as standard within all policies subject to the terms, conditions and exclusions within this policy and an **excess** of €150 applies. Please note restrictions apply to all Category 2 Activities and all Activities shown have NO cover under Section C – Personal Accident and NO cover under Section H – Personal Liability.

ACTIVITY CATEGORY 2 (Subject to an excess of €150) NO cover under Section C – Personal Accident <u>and</u> Section H – Personal Liability		
Abseiling (within organisers guidelines)	Administrative or Clerical Occupations	Archaeological Digging
BMX Riding (up to Grade 2 slopes)	Camel Riding	Catamaran Sailing (Territorial waters only)
Clerical work	Elephant Riding/Trekking	Gymnastics
Heptathlon	Hot air Ballooning (organised one day excursion pleasure rides only as fare paying passenger. Not as a pilot or ballooning safaris.)	Horse Riding (excluding competitions, racing, jumping and hunting)
Hovercraft Passenger	Jet Boating (no racing. Only as a short duration incidental day excursion with a licensed public hirer. Inland & coastal waters only).	Jet Skiing (No racing. Only as a short duration incidental day excursion with a licensed public hirer. Inland & coastal waters only).
Judo (Training only & no contact).	Kung Fu (Training only & no contact).	Karate (training only & no contact)
Manual Occupations including Voluntary Work (only at ground level and involving no more than hand tools)	Martial Arts (Training only & no contact).	Motor Cycling (Max 250cc. Safety helmet must be worn. No off road.)
Paintballing/War Games(wearing eye protection)	Parascending (must be licensed operator with professional guide and only in EU, EEA, USA, Canada, Australia & New Zealand).	Pony Trekking wearing protective gear

Power Boating (no racing and non-competitive)	Safari Trekking (must be organised tour)	Sailing/Yachting (includes amateur racing competitions, inland and territorial waters only)
Sand Boarding	Sand Dune Surfing / Sand skiing	Sand Yachting (no racing)
Scuba Diving to maximum depth of 30 metres (Providing PADI/BSAC Certificate of Proficiency held, or with a qualified instructor where diving up to 9 metres only). Subject to endorsement in Appendix C.	Street Hockey	Students working as counsellors or university exchanges for practical course work (manual work at ground level using no more than hand tools)
Tall Ship Crewing (no racing)	Volunteer Work (includes manual work at ground level using no more than hand tools)	War Games / Paint Balling (wearing eye protection)
Water Skiing/Water Ski Jumping	Working Abroad (Includes Volunteer work / manual work at ground level using no more than hand tools)	