

## 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	Handball

	professional organisers and within organisers guidelines).	
Hiking/Walking up to 2,500 metres (recognised trails and man-made roads).	Hurling (amateur only and not main purpose of <b>trip</b> )	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
Trampolining	Track Events	Tree Canopy Walking
Trekking up to 3,500 metres above sea level (on organised tours and recognised routes, <b>not</b> 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 and NO cover under Section H – Personal Liability.

ACTIVITY CATEGORY 2 (Subject to an excess of £150) NO cover under Section C – Personal Accident and 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)	

#### ACTIVITY CATEGORY 3 (subject to a £300 excess)

Below is the list of Activities in Category 3 that will be covered under this insurance policy if the **policyholder** has paid the appropriate additional premium and this has been noted on the **Validation Certificate**, subject to the terms, conditions and exclusions within this policy. Please note the restrictions that apply to individual Activities and note that the following restrictions apply to all Activities shown below: All Activities have NO cover under Section C – Personal Accident and NO cover under Section H – Personal Liability.

ACTIVITY CATEGORY 3 (subject to an excess of £300). NO cover under Section C – Personal Accident <u>and</u> NO cover under Section H – Personal Liability		
Black Water Rafting (Grade 4. Only as a passenger with no solo right of control.)	Boxing / Kick Boxing	Canoeing / Kayaking (inland & coastal waters only. Up to grade 3 waters)
Dry Skiing	Heli skiing/Boarding (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand. Within organiser's guidelines and only as part of a pre-paid excursion led by professional guides/organisers.)	Hockey (Protective head gear to be worn)
Kite Surfing (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand. Within organiser's guidelines and only as part of a pre-paid excursion led by professional guides/organisers.)	Mountain Biking / Cycling off road (wearing a helmet and no racing)	Paragliding (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand. Within organiser's guidelines and only as part of a pre-paid excursion led by professional guides/organisers.)
Quad Biking (wearing a helmet and no racing)	Rock Climbing (not Mountain Climbing)	Rugby Amateur (Union/League)
Small Bore Target/Rifle Range Shooting (within organisers guidelines)	White Water Rafting Grades 4 & 5. Only as a passenger with no solo right of control.	Weight Lifting (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand. Within organiser's guidelines and only as part of a pre-paid excursion led by professional guides/organisers.)

#### ACTIVITY CATEGORY 4 (subject to a £500 excess)

Below is the list of Activities in Category 4 that will be covered under this insurance policy if the **policyholder** has paid the appropriate additional premium and this has been noted on the **Validation Certificate**, subject to the terms, conditions and exclusions within this policy. Please note the restrictions that apply to individual Activities and note that the following restrictions apply to all Activities shown below: All Activities must be carried out within organiser's guidelines and will only be covered as part of a pre-arranged/organised activity led or instructed by professional guides or organisers. All Activities have NO cover under Section C – Personal Accident and NO cover under Section H – Personal Liability.

ACTIVITY CATEGORY 4 (subject to an excess of £500) Only when carried out within organisers guidelines and only covered as part of a pre-arranged/organised activity led or instructed by professional guides or organisers NO cover under Section C – Personal Accident <u>and</u> Section H – Personal Liability.		
Canyoning	Cave Diving	Flying - recreational flying as a pilot (if current appropriate licence held)
Gliding (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand)	Hang Gliding (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand)	High Diving
Ice Hockey	Luging/tobogganing (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand)	Parachuting (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand)
Polo	Pot Holing (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand)	Scuba diving up to max 50 metres. Providing PADI/BSAC Certificate of Proficiency held otherwise no cover. Subject to endorsement in Appendix C.
Shooting/Hunting (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand)	Sky Diving (with licensed operator in EU, EEA, USA, Canada, Australia and New Zealand)	

## APPENDIX B – WINTER SPORTS COVER Extension (included activities)

Below are the list of activities included under the Winter Sports Cover Extension that are covered as standard within all policies, subject to the terms, conditions and exclusions within this policy. Please note however that the following restrictions apply: Activities marked with three asterisks (\*\*\*) have NO cover under Section H Personal Liability and must be carried out within organisers guidelines and will only be covered as part of an pre-arranged/organised activity led or instructed by professional guides or organisers. In addition to the above restriction, Husky Dog Activities have NO cover under Section C Personal Accident.

ACTIVITY - WINTER SPORTS COVER EXTENSION		
Activities marked with *** are only covered when within organisers guidelines and only covered as part of an organised activity led or instructed by professional guides or organisers		
Air-Boarding	Big Foot Skiing	Blade Skating
Curling	Cross Country Skiing (recognised paths)	Downhill Skiing/Snowboarding
Dry Slope Skiing/Walking	Glacier Walking	
*** Husky Dog (No Personal Accident Cover under Section C, or Personal Liability Cover under Section H)	Ice Cricket	*** Ice Go Carting (No Personal Liability Cover under Section H)
Ice Skating	Ice Windsurfing	Kick Sledging
Langlauf	Mono Ski	Nordic Skiing (recognised paths)
Ski Blading	Ski Boarding	Ski Randonnee
Ski Run Walking	Ski Swimming	Ski Touring
*** Sledging/Sleigh-riding as a passenger pulled by any animal (No cover under Section H Personal Liability)	Snow Blading	*** Snowcat Skiing (No Cover under Section H Personal Liability)
*** Snowmobiling / Skidooing (no Personal Liability Cover under Section H)	Snow Shoe Walking	*** Snow Tubing (no cover under Section H Personal Liability)
Snow Zorbing	Winter Walking (using crampons and ice picks only)	

**If the Activity you wish to undertake during a trip is not listed in the above tables, please contact Globelink International at [globelink@globelink.eu](mailto:globelink@globelink.eu) or call +557 240 30337 and they will advise whether or not the activity can be included under your policy and if any additional premium will be required**

## APPENDIX C - SCUBA DIVING ENDORSEMENT

This insurance is extended to cover **you** whilst engaging in underwater activities requiring the use of artificial breathing apparatus (scuba) subject to **you** being approved as medically fit to dive by the person or company who/which has organised the diving, and subject otherwise to all terms, conditions, exclusions and limitations of this insurance.

### **What is not covered:**

**This insurance does not cover claims directly or indirectly arising from, happening through or as a result of:**

1. Diving by persons not holding a recognised certificate for the type of diving being undertaken, or not under professional instruction.
2. Diving without proper equipment and/or contrary to codes of good practice according to bona fide organisations such as PADI or BSAC.
3. Diving to depths greater than 30 metres (or 50 metres if additional premium paid).
4. Solo diving or night diving or specifically organised cave diving or diving for hire or reward.
5. Flying within 24 hours of last dive or diving whilst suffering from a cold, influenza, infection or obstruction of the sinuses or ears.
6. Diving by persons aged under 12 years of age or over 65.