

Groups Activity List	Pack 1 Included	Pack 2 50%	Pack 3 100%	Pack 4 150%	Pack 5 200%	Pack 6 300%	Pack 7 400%	Pack 8 500%	
All activities are covered on a <u>non professional</u> basis unless otherwise stated and all activities involving waterborne craft or motorised vehicles exclude cover for Personal Liability & Personal Accident									
Abseiling	1								
Adventure Racing (up to 12 hours)			3						
Adventure Racing (up to 24 hours)						6			
Adventure Racing (up to 36 hours)							7		
Adventure Racing (up to 48 hours)								8	
Adventure Racing (up to 6 hours)		2							
Aerobics	1								
Airboarding								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Airsoft		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Alligator Wrestling								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Amateur Athletic Field Events	1								
Amateur Athletic Track Events	1								
American Football			3						
Angling	1								
Animal Sanctuary/Refuge Work	1								
Archery	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Assault Courses including High Ropes						6			
Athletics	1								
Badminton	1								
Balloonng - Hot Air	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Bamboo Rafting	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident

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Banana Boating	1								
Bar Work	1								
Baseball	1								
Basketball	1								
Beach Games	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Biathlon	1								
Big Foot Skiing			3						
Big Game Hunting								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Billiards	1								
Bird Watching	1								
Black Water Rafting (Grades 1 to 3)						6			PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Black Water Rafting (Grades 4 to 6)								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Blade Skating			3						
Blowcarting						6			
BMX Freestyle & Racing						6			
Boardsailing				4					PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Bobbing			3						
Bobsleigh								8	
Body Boarding	1								
Bouldering								8	
Bowling	1								
Bowls	1								
Boxing								8	
Boxing Training	1								
Breathing Observation Bubble (BOB)			3						

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Bridge	1								
Bridge Swinging	1								
Buggying					5				PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Bull Running								8	
Bungee Jumping	1								
Camel/Elephant Riding/Trekking	1								
Camping	1								
Canoeing	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Canoeing (excluding white water)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Canoeing (White Water)			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Canyoning			3						
Caravanning	1								
Cat Skiing			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Catamaran Sailing (In-shore)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Cave Diving						6			
Cave Tubing								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Caving/Pot Holing			3						
Chess	1								
Clay Pigeon Shooting	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident

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Climbing	1								
Coasteering								8	
Cricket	1								
Croquet	1								
Cross Country Running		2							
Cross Country Skiing			3						
Curling	1								
Cycle Racing						6			
Cycle Touring	1								
Cycling	1								
Cyclo Cross				4					
Dancing	1								
Darts	1								
Deep Sea Fishing	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Deer Stalking								8	
Devil Karting				4					PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Dinghy Sailing				4					PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Dirt Boarding				4					
Diving	1								
Downhill Mountain Biking							7		
Drag Racing								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Dragon Boat Racing		2							
Driving Any Motorised Vehicle	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Dry Slope Skiing		2							
Elephant Trekking (non-UK booked)		2							

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Elephant Trekking (UK-Booked)	1								
Equestrian			3						
Expeditions	1								
Extreme Sports				4					PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Falconry		2							
Fell Running	1								
Fell Walking	1								
Fencing	1								
Fishing	1								
Fives	1								
Flag football	1								
Flying as passenger (private/small aircraft)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Flying crew/pilot			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Flying Helicopter (Pilot)			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Football	1								
Football - Amateur		2							
Football - Beach Kick Around	1								
Free Diving								8	
Free Mountaineering								8	
Freestyle Skateboarding						6			PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Fresh Water	1								
Frisbee	1								
Fruit or Vegetable Picking	1								
Gaelic Football		2							

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Glacier Skiing					5				
Glacier Walking			3						
Glass Bottom Boats	1								
Gliding			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Gliding (competition)						6			PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Go Karting			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Golf	1								
Gorge Walking (no ropes)		2							
Gorilla Trekking	1								
Gymnastics	1								
Handball		2							
Hang Gliding						6			
Harness Racing			3						
Heliskiing					5				
High Diving		2							
Highland games	1								
Hiking/Trekking/Walking	1								
Hill Walking up to 2000m	1								
Historical Research	1								
Hobie Catting (In-shore)		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Hockey		2							
Hockey (Ice) With Full Body Protection			3						
Horse Jumping (no Polo, Hunting)			3						

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Horse Riding	1								
Horse Riding (Eventing)			3						
Hot Air Ballooning	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Hunting/Shooting								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Hurling					5				
Husky Dog Sledding			3						
Hydro Zorbing			3						
Hydrospeeding					5				
Ice Climbing					5				
Ice Diving								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Ice Go Carting					5				
Ice Hockey			3						
Ice Holing								8	
Ice Marathon								8	
Ice Skating			3						
Ice Speedway								8	
Ice Windsurfing					5				
Indoor Climbing (on climbing wall)		2							
Indoor Skating	1								
Iron Man		2							
Jet Boating	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident

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Jet Skiing	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Jet Skiing (non incidental)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Jogging	1								
Jousting			3						
Judo		2							
Karate		2							
Karting		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Kayaking (grade 3 rivers only)		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Kayaking (In-land waters)		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Kayaking (up to grade 2 rivers only)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Keepfit	1								
Kendo		2							
Kick Sledging			3						



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Model sports	1								
Modern Pentathlon			3						
Mono Skiing			3						
MotoCross						6			PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Motor Racing/Rallies/Competitions (all types)						6			PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Motorcycling with appropriate UK licence	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Mountain Biking	1								
Mountain Boarding			3						
Mountain Walking up to 1000m			3						
Mountaineering up to 1000m			3						
Mountaineering up to 2,000m				4					
Mountaineering up to 3,000m						6			
Mountaineering up to 4,000m							7		
Mountaineering up to 5,600m								8	
Netball	1								
Octopush					5				
Off Road Motorcycling (up to 250cc)			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Off-piste skiing			3						
Orienteering	1								
Outdoor Endurance Tests					5				
Overland Trips	1								
Paint Balling		2							

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Parachuting								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Paragliding				4					PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Parapenting/Paraponting						6			PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Parasailing (over water) incidental		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Parascending (over land)				4					PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Parascending (Over water)		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Parascending (over water, non incidental)		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Passenger Sledge			3						
Petanque	1								
Pigeon racing	1								
Polo						6			
Polo cross			3						



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River Bugging					5				PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
River Tubing			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
River Walking	1								
Rock Climbing (under 2,000m)					5				
Rock Scrambling (under 4,000m)	1								
Rodeo			3						
Roller Blading (Line Skating/Skate Boarding)		2							
Roller Hockey			3						
Roller skating		2							
Rounders	1								
Rowing	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Rugby (amateur game)		2							
Rugby (training)		2							
Rugby League		2							
Rugby Union		2							
Running, Sprint/Long Distance	1								
Safari (non UK Organised)		2							
Safari (UK Organised)	1								
Safari Trekking	1								
Sail Boarding	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Sailing	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident

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Sailing/Yachting inshore (recreational)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Sailing/Yachting offshore (recreational)								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Sand Boarding			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Sand Dune Surfing/Skiing			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Sand Yachting		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Scuba Diving to 18m	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Scuba Diving to 30m	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Scuba Diving to 40m						6			PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Scuba Diving to 9m	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident

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Sea Canoeing/Kayaking		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Sea Fishing	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Shark Cage Diving		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Shark Free Diving								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Shinty	1								
Shooting	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Shooting (target range-not hunting)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Skateboarding		2							PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Skeleton					5				
Ski Acrobatics								8	
Ski Biking				4					
Ski Blading					5				
Ski Boarding			3						
Ski Dooing			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident

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Ski Flying						6			
Ski Jumping								8	
Ski Mountaineering						6			
Ski Racing								8	
Ski Randonee					5				
Ski Run Walking						6			
Ski Stunting								8	
Ski Touring					5				
Ski Yawing					5				
Skiing			3						
Skiing - Cat			3						
Skiing - Freestyle					5				
Skiing - Glacier					5				
Skiing - Mono			3						
Skiing - Nordic			3						
Skiing - Off Piste Without a Guide						6			
Skiing - Para								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Skiing - Snowcat				4					
Sky Diving								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Sky Jumping								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Sky Surfing								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Slack-Lining						6			
Sledging			3						
Sledging/Tobogganing			3						
Sleigh riding (reindeer, horses or dogs)			3						

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Small Bore Target Shooting	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Snooker	1								
Snorkelling	1								
Snow Biking			3						
Snow Blading			3						
Snow Bobbing			3						
Snow Carting				4					PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Snow Go Karting				4					PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Snow Kiting					5				
Snow Mobile/Ski Doos			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Snow Mobiling			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Snow Parascending			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Snow Scooting			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Snow Shoe Walking			3						
Snow Tubing			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident

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Snowboarding			3						
Snowcat Driving			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Soccer		2							
Softball	1								
Solo Climbing							7		
Solo Mountaineering							7		
Solo Scuba Diving							7		
Speed Sailing			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Speed Skating			3						
Speed Trials/Time Trials			3						
Sphereing		2							
Squash (amateur)	1								
Stoolball	1								
Stoopball	1								
Street Hockey		2							
Summer Tobogganing			3						
Surfcasting		2							
Surf life saving (comp)		2							
Surfing (amateur)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Swim Trekking	1								
Swimming	1								
Swimming with Dolphins	1								
Sydney Harbour Bridge	1								
Table Tennis	1								
Tandem Skydive (up to 2 jumps maximum)							7		PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Tae Kwon Do		2							



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Whale Watching	1								
White Water Rafting (grade 4 to 6)			3						PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
White Water Rafting + Canoeing (grade 1 to 3)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Wicker Basket Tobogganing						6			
Wind Tunnel Flying					5				PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Windsurfing	1								
Winter sports			3						
Winter Walking				4					
Working	1								
Wrestling			3						
Yachting (inland and coastal waters)	1								PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Yachting (racing/crewing) - outside territorial waters								8	PLEASE NOTE: Cover is provided for all sections of cover but <u>not</u> Personal Liability or Personal Accident
Yoga	1								
Zip Trekking						6			
Zorbing						6			