

| Longstay / Backpacker Activity   | Pack 1          | Pack 2     | Pack 3      | Pack 4      |  |
|--|-----------------|------------|-------------|-------------|--|
| <b>Additional Premium (incl. IPT)</b>  | <b>Included</b> | <b>£55</b> | <b>£109</b> | <b>£164</b> |  |
| 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)  |                 | 2          |             |             |  |
| Adventure Racing (up to 24 hours)  |                 |            |             | 4           |  |
| Adventure Racing (up to 6 hours)   |                 | 2          |             |             |  |
| Aerobics   | 1               |            |             |             |  |
| Airsoft  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Amateur Athletic Field Events  | 1               |            |             |             |  |
| Amateur Athletic Track Events  | 1               |            |             |             |  |
| American Football  |                 | 2          |             |             |  |
| Angling  | 1               |            |             |             |  |
| Animal Sanctuary/Refuge Work   | 1               |            |             |             |  |
| Archery  | 1               |            |             |             |  |
| Assault Courses including High Ropes   |                 |            |             | 4           |  |
| Athletics  | 1               |            |             |             |  |
| Badminton  | 1               |            |             |             |  |
| Ballooning - Hot Air   | 1               |            |             |             |  |
| Bamboo Rafting   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Banana Boating   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Bar Work   | 1               |            |             |             |  |
| Baseball   | 1               |            |             |             |  |
| Basketball   | 1               |            |             |             |  |
| Beach Games  | 1               |            |             |             |  |
| Biathlon   | 1               |            |             |             |  |
| Big Foot Skiing  |                 | 2          |             |             |  |
| Billiards  | 1               |            |             |             |  |
| Bird Watching  | 1               |            |             |             |  |
| Black Water Rafting (Grades 1 to 3)  |                 |            |             | 4           | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Blade Skating  |                 | 2          |             |             |  |
| Blowcarting  |                 |            |             | 4           |  |
| BMX Freestyle & Racing   |                 |            |             | 4           |  |
| Boardsailing   |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Bobbing  |                 | 2          |             |             |  |
| Body Boarding  | 1               |            |             |             |  |
| Bowling  | 1               |            |             |             |  |

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| Bowls  | 1               |            |             |             |  |
| Boxing Training  | 1               |            |             |             |  |
| Breathing Observation Bubble (BOB)   |                 | 2          |             |             |  |
| Bridge   | 1               |            |             |             |  |
| Bridge Swinging  | 1               |            |             |             |  |
| Buggyng  |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Bungee Jumping   | 1               |            |             |             |  |
| Camel/Elephant Riding/Trekking   | 1               |            |             |             |  |
| Camping  | 1               |            |             |             |  |
| Canoeing   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Canoeing (excluding white water)   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Canoeing (White Water)   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Canyoning  |                 | 2          |             |             |  |
| Caravanning  | 1               |            |             |             |  |
| Cat Skiing   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Catamaran Sailing (In-shore)   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Cave Diving  |                 |            |             | 4           |  |
| Caving/Pot Holing  |                 |            | 3           |             |  |
| Chess  | 1               |            |             |             |  |
| Clay Pigeon Shooting   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Climbing   | 1               |            |             |             |  |
| Cricket  | 1               |            |             |             |  |
| Croquet  | 1               |            |             |             |  |
| Cross Country Running  |                 | 2          |             |             |  |
| Cross Country Skiing   |                 | 2          |             |             |  |
| Curling  | 1               |            |             |             |  |
| Cycle Racing   |                 |            |             | 4           |  |
| Cycle Touring  | 1               |            |             |             |  |
| Cyclo Cross  |                 |            | 3           |             |  |
| Dancing  | 1               |            |             |             |  |
| Darts  | 1               |            |             |             |  |

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| Deep Sea Fishing   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Devil Karting  |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Dinghy Sailing   |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Dirt Boarding  |                 |            | 3           |             |  |
| Diving   | 1               |            |             |             |  |
| Dragon Boat Racing   |                 | 2          |             |             |  |
| Driving Any Motorised Vehicle  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Dry Slope Skiing   |                 | 2          |             |             |  |
| Elephant Trekking (non-UK booked)  |                 | 2          |             |             |  |
| Elephant Trekking (UK-Booked)  | 1               |            |             |             |  |
| Equestrian   |                 | 2          |             |             |  |
| Expeditions  | 1               |            |             |             |  |
| Extreme Sports   |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not 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 not Personal Liability or Personal Accident |
| Flying crew/pilot  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Flying Helicopter (Pilot)  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Football   | 1               |            |             |             |  |
| Football - Amateur   |                 | 2          |             |             |  |
| Football - Beach Kick Around   | 1               |            |             |             |  |
| Freestyle Skateboarding  |                 |            |             | 4           | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Fresh Water Fishing  | 1               |            |             |             |  |
| Frisbee  | 1               |            |             |             |  |
| Fruit or Vegetable Picking   | 1               |            |             |             |  |
| Gaelic Football  |                 | 2          |             |             |  |

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| Glacier Skiing   |                 |            | 3           |             |  |
| Glacier Walking  |                 | 2          |             |             |  |
| Glass Bottom Boats   | 1               |            |             |             |  |
| Gliding  |                 | 2          |             |             |  |
| Gliding (competition)  |                 |            |             | 4           | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Gliding (learning non competition)   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Gliding (non competition)  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Go Karting   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Golf   | 1               |            |             |             |  |
| Gorge Walking (no ropes)   |                 | 2          |             |             |  |
| Gorilla Trekking   | 1               |            |             |             |  |
| Gymnastics   | 1               |            |             |             |  |
| Handball   |                 | 2          |             |             |  |
| Hang Gliding   |                 |            |             | 4           |  |
| Harness Racing   |                 | 2          |             |             |  |
| Heliskiing   |                 |            | 3           |             |  |
| 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 not Personal Liability or Personal Accident |
| Hockey   |                 | 2          |             |             |  |
| Hockey (Ice) With Full Body Protection   |                 | 2          |             |             |  |
| Horse Jumping (no Polo, Hunting)   |                 | 2          |             |             |  |
| Horse Riding   | 1               |            |             |             |  |
| Horse Riding (Eventing)  |                 | 2          |             |             |  |
| Hot Air Ballooning   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Hurling  |                 |            | 3           |             |  |
| Husky Dog Sledding   |                 | 2          |             |             |  |
| Hydro Zorbing  |                 | 2          |             |             |  |
| Hydrospeeding  |                 |            | 3           |             |  |
| Ice Climbing   |                 |            | 3           |             |  |

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| Ice Go Carting   |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Ice Hockey   |                 | 2          |             |             |  |
| Ice Skating  |                 | 2          |             |             |  |
| Ice Windsurfing  |                 |            | 3           |             |  |
| 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 not Personal Liability or Personal Accident |
| Jet Skiing   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Jet Skiing (non incidental)  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Jogging  | 1               |            |             |             |  |
| Jousting   |                 | 2          |             |             |  |
| Judo   |                 | 2          |             |             |  |
| Karate   |                 | 2          |             |             |  |
| Karting  |                 | 2          |             |             |  |
| Kayaking (grade 3 rivers only)   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Kayaking (In-land waters)  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Kayaking (up to grade 2 rivers only)   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Keepfit  | 1               |            |             |             |  |
| Kendo  |                 | 2          |             |             |  |
| Kick Sledging  |                 | 2          |             |             |  |
| Kite Boarding  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Kite Buggyng   |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Kite Surfing   |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Kiting   | 1               |            |             |             |  |
| Korfball   | 1               |            |             |             |  |

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| Lacrosse   |                 | 2          |             |             |  |
| Land Skiing  |                 | 2          |             |             |  |
| Land Yachting  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Langlauf   |                 | 2          |             |             |  |
| Low Ropes  | 1               |            |             |             |  |
| Manual Labour  | 1               |            |             |             |  |
| Marathons  | 1               |            |             |             |  |
| Martial Arts (Training Only)   |                 | 2          |             |             |  |
| Micro Lighting   |                 |            |             | 4           | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Model Flying   | 1               |            |             |             |  |
| Model sports   | 1               |            |             |             |  |
| Modern Pentathlon  |                 | 2          |             |             |  |
| Mono Skiing  |                 | 2          |             |             |  |
| MotoCross  |                 |            |             | 4           | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Motor Racing/Rallies/Competitions (all types)  |                 |            |             | 4           | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Motorcycling with appropriate UK licence   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Mountain Biking (on road non racing)   | 1               |            |             |             |  |
| Mountain Biking (off road non racing)  |                 | 2          |             |             |  |
| Mountain Biking (on road racing)   |                 |            |             |             |  |
| Mountain Biking (off road racing)  |                 |            |             |             |  |
| Mountain Boarding  |                 | 2          |             |             |  |
| Mountain Walking up to 1000m   |                 | 2          |             |             |  |
| Mountaineering up to 1000m   |                 | 2          |             |             |  |
| Mountaineering up to 2,000m  |                 |            | 3           |             |  |
| Mountaineering up to 3,000m  |                 |            |             | 4           |  |
| Netball  | 1               |            |             |             |  |
| Octopush   |                 |            | 3           |             |  |
| Off Road Motorcycling (up to 250cc)  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Off-piste skiing   |                 | 2          |             |             |  |
| Orienteering   | 1               |            |             |             |  |
| Outdoor Endurance Tests  |                 |            | 3           |             |  |
| Overland Trips   | 1               |            |             |             |  |
| Paint Balling  |                 | 2          |             |             |  |

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| Paragliding  |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Parapenting/Paraponting  |                 |            |             | 4           | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Parasailing (over water) incidental  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Parascending (over land)   |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Parascending (Over water)  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Parascending (over water, non incidental)  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Passenger Sledge   |                 | 2          |             |             |  |
| Petanque   | 1               |            |             |             |  |
| Pigeon racing  | 1               |            |             |             |  |
| Polo   |                 |            |             | 4           |  |
| Polo cross   |                 | 2          |             |             |  |
| Pony Trekking  | 1               |            |             |             |  |
| Pool   | 1               |            |             |             |  |
| Power Boating  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Power Gliding  |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Power Kiting   |                 |            | 3           |             |  |
| Power lifting  | 1               |            |             |             |  |
| Professional Entertaining  |                 | 2          |             |             |  |
| Quad Bikes   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Quoits   | 1               |            |             |             |  |
| Rackets  | 1               |            |             |             |  |
| Rafting  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Rambling   | 1               |            |             |             |  |
| Rambling under 1,000m  | 1               |            |             |             |  |
| Rambling up to 2,000m  |                 | 2          |             |             |  |
| Rap Running/Jumping  | 1               |            |             |             |  |

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| Racquet Ball   | 1               |            |             |             |  |
| Re-Enactment   | 1               |            |             |             |  |
| Restaurant Work  | 1               |            |             |             |  |
| Rifle Range  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Ringos   | 1               |            |             |             |  |
| River Bugging  |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| River Tubing   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| River Walking  | 1               |            |             |             |  |
| Rock Climbing (under 2,000m)   |                 |            | 3           |             |  |
| Rock Scrambling (under 4,000m)   | 1               |            |             |             |  |
| Rodeo  |                 | 2          |             |             |  |
| Roller Blading (Line Skating/Skate Boarding)   |                 | 2          |             |             |  |
| Roller Hockey  |                 | 2          |             |             |  |
| Roller skating   |                 | 2          |             |             |  |
| Rounders   | 1               |            |             |             |  |
| Rowing   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not 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 not Personal Liability or Personal Accident |
| Sailing  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Sailing/Yachting inshore (recreational)  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Sand Dune Surfing/Skiing   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |

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| Sand Yachting  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Scuba Diving to 18m  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Scuba Diving to 30m  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Scuba Diving to 40m  |                 |            |             | 4           | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Scuba Diving to 9m   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Sea Fishing  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Sea Kayaking/Canoeing  |                 | 2          |             |             |  |
| Shark Cage Diving  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Shinty   | 1               |            |             |             |  |
| Shooting   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Skateboarding  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Skeleton   |                 |            | 3           |             |  |
| Ski Biking   |                 |            | 3           |             |  |
| Ski Blading  |                 |            | 3           |             |  |
| Ski Boarding   |                 | 2          |             |             |  |
| Ski Dooing   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Ski Flying   |                 |            |             | 4           |  |
| Ski Mountaineering   |                 |            |             | 4           |  |
| Ski Randonee   |                 |            | 3           |             |  |
| Ski Run Walking  |                 |            |             | 4           |  |
| Ski Touring  |                 |            | 3           |             |  |
| Ski Yawing   |                 |            | 3           |             |  |
| Skiing   |                 | 2          |             |             |  |
| Skiing - Freestyle   |                 |            | 3           |             |  |
| Skiing - Glacier   |                 |            | 3           |             |  |
| Skiing - Mono  |                 | 2          |             |             |  |

| Activity   | Pack 1          | Pack 2     | Pack 3      | Pack 4      |  |
|--|-----------------|------------|-------------|-------------|--|
| <b>Additional Premium (incl. IPT)</b>  | <b>Included</b> | <b>£55</b> | <b>£109</b> | <b>£164</b> |  |
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| Skiing - Nordic  |                 | 2          |             |             |  |
| Skiing - Off Piste Without a Guide   |                 |            |             | 4           |  |
| Skiing - Snowcat   |                 |            | 3           |             |  |
| Sky Diving (up to 2 jumps)   |                 | 2          |             |             |  |
| Sky Diving (multiple jumps)  |                 |            |             | 4           |  |
| Slack-Lining   |                 |            |             | 4           |  |
| Sledging   |                 | 2          |             |             |  |
| Sledging/Tobogganing   |                 | 2          |             |             |  |
| Sleigh riding (reindeer, horses or dogs)   |                 | 2          |             |             |  |
| Small Bore Target Shooting   | 1               |            |             |             |  |
| Snooker  | 1               |            |             |             |  |
| Snorkelling  | 1               |            |             |             |  |
| Snow Biking  |                 | 2          |             |             |  |
| Snow Blading   |                 | 2          |             |             |  |
| Snow Bobbing   |                 | 2          |             |             |  |
| Snow Carting   |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Snow Go Karting  |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Snow Kiting  |                 |            | 3           |             |  |
| Snow Mobile/Ski Doos   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Snow Mobiling  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Snow Parascending  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Snow Scooting  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Snow Shoe Walking  |                 | 2          |             |             |  |
| Snow Tubing  |                 | 2          |             |             |  |
| Snowboarding   |                 | 2          |             |             |  |
| Snowcat Driving  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Soccer   |                 | 2          |             |             |  |
| Softball   | 1               |            |             |             |  |
| Speed Sailing  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |

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| <b>Additional Premium (incl. IPT)</b>  | <b>Included</b> | <b>£55</b> | <b>£109</b> | <b>£164</b> |  |
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| Speed Skating  |                 | 2          |             |             |  |
| Speed Trials/Time Trials   |                 | 2          |             |             |  |
| Sphereing  |                 | 2          |             |             |  |
| Squash (amateur)   | 1               |            |             |             |  |
| Stoolball  | 1               |            |             |             |  |
| Stoopball  | 1               |            |             |             |  |
| Street Hockey  |                 | 2          |             |             |  |
| Summer Tobogganing   |                 | 2          |             |             |  |
| Surfcasting  |                 | 2          |             |             |  |
| Surfing (amateur)  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Swim Trekking  | 1               |            |             |             |  |
| Swimming   | 1               |            |             |             |  |
| Swimming with Dolphins   | 1               |            |             |             |  |
| Sydney Harbour Bridge  | 1               |            |             |             |  |
| Table Tennis   | 1               |            |             |             |  |
| Taw Kwon Do  |                 | 2          |             |             |  |
| Team Games   | 1               |            |             |             |  |
| Telemarking  |                 | 2          |             |             |  |
| Ten Pin Bowling  | 1               |            |             |             |  |
| Tennis   | 1               |            |             |             |  |
| Tobogganing/Sledging   |                 | 2          |             |             |  |
| Trampolining   |                 | 2          |             |             |  |
| Tree Top Canopy Walking  |                 | 2          |             |             |  |
| Trekking 1000m   | 1               |            |             |             |  |
| Trekking 2000m   |                 | 2          |             |             |  |
| Trekking 3000m   |                 |            | 3           |             |  |
| Triathlon  | 1               |            |             |             |  |
| Tubing   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Tug of War   | 1               |            |             |             |  |
| Ultimate   |                 | 2          |             |             |  |
| Under 17 Driving (not public roads)  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Via Ferratta   |                 |            | 3           |             |  |
| Volleyball   | 1               |            |             |             |  |
| Wake Boarding  |                 |            | 3           |             |  |
| Walking  | 1               |            |             |             |  |
| War Games/Paint Balling  |                 | 2          |             |             |  |
| Water Polo (amateur)   |                 | 2          |             |             |  |

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| 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 |                 |            |             |             |  |
|  |                 |            |             |             |  |
|  |                 |            |             |             |  |
|  |                 |            |             |             |  |
| Water Ski Jumping  |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Water Skiing (amateur)   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Weight Lifting   | 1               |            |             |             |  |
| Whale Watching   | 1               |            |             |             |  |
| White Water Rafting (grade 4 to 6)   |                 | 2          |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not 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 not Personal Liability or Personal Accident |
| Wicker Basket Tobogganing  |                 |            |             | 4           |  |
| Wind Tunnel Flying   |                 |            | 3           |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Windsurfing  | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Winter sports  |                 | 2          |             |             |  |
| Winter Walking   |                 |            | 3           |             |  |
| Working  | 1               |            |             |             |  |
| Wrestling  |                 | 2          |             |             |  |
| Yatching (inland and coastal waters)   | 1               |            |             |             | PLEASE NOTE: Cover is provided for all sections of cover but not Personal Liability or Personal Accident |
| Yoga   | 1               |            |             |             |  |
| Zip Treking  |                 |            |             | 4           |  |
| Zorbing  |                 |            |             | 4           |  |