

IS THAT ACTIVITY COVERED?

Our international Options and Essentials policies include a comprehensive list of popular activities covered for no additional premium.

Our plans automatically include cover for popular activities such as:

- Abseiling
- Archery
- Hot Air Ballooning
- Bungy Jumping
- Flying Fox
- Horse Riding
- Jet Boating
- Jet Skiing
- Kayaking
- Paragliding
- Parasailing
- Skydiving
- Snorkelling
- White Water Rafting
- Working Holidays

Participation in these and other activities is subject to the terms of the Policy Wording.

For more information please contact your travel agent or call us on 0800 500 225.

Effective June 2017

For all activities we cover please note:

- Reasonable care must be taken
- Participation in any activity in a Professional capacity is not covered
- Racing (other than walking or running races) is not covered
- Cover for sporting equipment damaged whilst in use is not included.



Cover-More
TRAVEL INSURANCE

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Activity	Description	Is that activity covered?
Abseiling	A descent down a nearly vertical surface by using a doubled rope that is coiled around the body and attached to some higher point.	Yes.
Archery	The practice of using a bow that is drawn by hand and held, free of any mechanical device, to shoot arrows.	Yes.
BASE Jumping	Is similar to Skydiving (except it's not from a plane). BASE stands for the four main types of objects that are jumped, Building, Antenna, Span (bridge), Earth (cliff). BASE jumping can be a dangerous sport and if not approached in the correct manner can result in serious injury or death. Margins of error are small as most BASE jumps are performed well below skydiving's perceived minimum altitude and often next to solid objects such as cliffs and dams.	No. It's excluded in the Policy Wording General Exclusions.
Black Water Rafting or Cave Tubing	Involves the use of an inflated rubber inner tube, the kind you would normally find in a car or truck tyre, as a flotation device to take you down a river, which may be in a cave or a canyon.	Yes. Cover is included if participating in an organised guided tour.
Body Boarding or Boogie Boarding	Catching waves while lying on a rubber board.	Yes.
Boxing	A combat sport, in which two participants fight each other with their fists.	No. It's excluded in the Policy Wording General Exclusions.
Bungee Jumping	An activity in which a person jumps off from a very high place (generally of several hundred feet/metres) with one end of an elastic cord tied to his/her ankle and the other end tied to the jumping off point.	Yes.
Canyoning	Known in the U.S. as canyoneering. Involves travelling down creeks or streams within a canyon by a variety of means including walking, scrambling, climbing, abseiling, swimming and "li-loing" (using an inflatable air bed).	Yes.
Caving	The recreational sport of exploring caves	Yes. Cover is included if participating in an organised guided tour.
Cross Country Skiing	Cross-country skiing is travel on skis over snow-covered terrain. The skier relies on self-propulsion rather than on lifts or other motorised pulls.	Refer to the Policy Wording. Note: Off piste skiing is excluded.
Cycling	Cycling on roads and paths by bicycle.	Yes. Cover is included if reasonable care is taken, not competing in a Professional capacity and not racing. The bicycle isn't covered for damage whilst in use. See the luggage section of the Policy Wording.
Dancing	To move one's feet or body, or both, rhythmically in a pattern of steps, especially to the accompaniment of music. To leap, skip, as from excitement or emotion; move nimbly or quickly.	Yes. Cover is included if not competing in a Professional capacity.
Dog Sledding	A dog sled is a sled pulled by one or more sled dogs used to travel over ice and through snow.	Yes. Cover is included if reasonable care is taken.
Fencing	The sport of fighting with swords (especially the use of foils, epees or sabres to score points under a set of rules).	Yes. Cover is provided wearing standard protective equipment.



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Fishing	Including Game Fishing and Sport Fishing.	Yes. Cover is included if wearing standard protective equipment.
Football	Team sport played with a ball.	Yes. Cover is included if not competing in a Professional capacity.
Flying Fox	Consists of a pulley and cable system mounted on an incline. The user traverses from the top to the bottom of the inclined rope or cable, by holding onto the freely moving pulley. Often found at outdoor adventure camps where they are usually one element on a larger challenge course, or ropes course.	Yes.
Free Climbing	A form of rock climbing whereby the climber ascends a mountain 'free from aid' but uses basic climbing equipment for safety purposes only, such as tri-cams, nuts and fixed anchors	No. It's excluded in the Policy Wording General Exclusions.
Freediving	A form of diving that involves the participant holding their breath underwater for extended periods of time as opposed to using traditional SCUBA gear or other breathing apparatus	Yes. Cover is included if reasonable care is taken and participation is not in a Professional capacity.
Freestyle BMX Riding	Freestyle BMX is bicycle motocross stunt riding on BMX bikes. It is an extreme sport descended from BMX racing that consists of five disciplines: street, park, vert, trails, and flatland.	No. It's excluded in the Policy Wording General Exclusions.
Glacier Walking	Is hiking over a glacier (long-lasting flow of ice that is formed on land and moves in response to gravity).	Yes. Cover is included if participating in an organised guided tour.
Gliding	A recreational activity and competitive sport where individuals fly unpowered aeroplanes usually called gliders or sailplanes.	No. It's excluded in the Policy Wording General Exclusions.
Hang Gliding	A recreational activity closely related to gliding, but using much more minimalistic craft often consisting of a metal-framed fabric wing, with the pilot mounted on a harness hanging from the wing frame and exercising control by shifting body weight against a triangular bar also attached to the frame.	No. It's excluded in the Policy Wording General Exclusions.
Heli-skiing	An excursion by helicopter to remote, pristine skiing areas.	No. Off piste skiing is excluded in the Policy Wording General Exclusions.
Horse Riding	Saddled riding on a horse.	Yes. Cover is included if reasonable care is taken, not competing in a Professional capacity, not racing and not playing polo.
Hot Air Ballooning	A small number of people are carried aloft in a basket suspended from a large balloon made lighter than the surrounding air by being filled with heated air.	Yes.
Hunting	The activity of hunting wild animals or game.	No. It's excluded in the Policy Wording General Exclusions.
Hydro Speed	The recreational activity of swimming down rapids whilst wearing high-buoyancy floats and flippers.	Yes. Cover is included if reasonable care is taken.
Ice Climbing	Recreational activity of climbing ice formations and frozen waterfalls	No. Refer to Cover-More.
Ice Fishing	The activity of catching fish with lines and fish hooks or spears through an opening in the ice on a frozen body of water.	Yes. Cover is included if reasonable care is taken.
Ice Hockey	Often referred to simply as hockey, is a team sport played on ice.	Yes. Cover is included if reasonable care is taken and not competing in a Professional capacity.



Activity	Description	Is that activity covered?
Jet Boating	A powered boat which travels through narrow gorges and difficult waterways.	Yes. Cover is included if reasonable care is taken, not competing in a Professional capacity and not racing.
Jet Skiing	A one-person, motorised water vehicle on which the driver stands upright on ski-like pad.	Yes. Cover is included if not racing and not competing in a Professional capacity.
Kayaking	The use of a kayak for moving across water. Kayaking is generally differentiated from canoeing by the sitting position of the paddler and the number of blades on the paddle.	Yes. Cover is included if reasonable care is taken, not competing in a Professional capacity and not travelling in international waters.
Kite Surfing	One person stands on a board with foot straps or bindings and uses the power of a large controllable kite to propel him and the board across the water.	Yes. Cover is included if reasonable care is taken.
Martial Arts	Various sports which originated chiefly in Japan, Korea, and China as forms of self-defence or attack. Sports such as judo, karate, kendo and tae kwon do.	No. Refer to Cover-More.
Muay Thai (Thai Boxing)	Muay Thai or Thai boxing is the national sport and cultural martial art of Thailand. It was developed several hundreds of years ago as a form of close-combat that utilises the entire body as a weapon.	No. Refer to Cover-More.
Moped-Driving or Riding as a Pillion Passenger	A motorised two-wheeled vehicle subject to local speed regulations. Typically, mopeds are restricted to 30-35 mph (about 50-55 km/h).	Refer to the Policy Wording for details.
Moto Cross	Cross-country racing on motorcycles.	No. It's excluded in the Policy Wording General Exclusions.
Motorcycling-Driving or Riding as a Pillion Passenger	Riding of a two wheeled motor vehicle powered by an engine.	Refer to the Policy Wording for details.
Mountaineering	In its usual sense, it concerns the ascent of mountains of various statures, using various types and amounts of mountaineering equipment. An umbrella term that can be used to describe the actions of climbing, hill walking and scrambling.	No. It's excluded in the Policy Wording General Exclusions.
Mountain Biking	Cycling off-road in mountainous areas using a sturdy bicycle.	Yes. Cover is included if reasonable care is taken, not racing in a Professional or free styling capacity. The bicycle isn't covered for damage whilst in use. See the luggage section of the Policy Wording.
Off Roding	Travelling by 4WD on unpaved and sometimes unmarked trails.	Yes. Cover is included if reasonable care is taken, not competing in a Professional capacity and not racing. Hiring a 4WD: The Rental Car insurance excess is not covered if damage occurs while the vehicle is driven on an unsealed surface.
Open Water Swimming	Swimming in outdoor bodies of water such as open oceans.	Yes. Cover is included if reasonable care is taken and not racing.
Paragliding	A recreational sport that is best described as a mix of hang gliding and parachuting. A Paraglider is free flying, unlike the parachutes used in parasailing, which is generally a passive amusement ride rather than an active sport.	Yes.
Parachuting	See Skydiving	See Skydiving.
Parasailing	A recreational activity where a person is towed behind a boat while attached to a parachute.	Yes.



Activity	Description	Is that activity covered?
Quad Biking	A quad bike is an all-terrain vehicle with a straddle seat and handlebars. It is often used for off road tours and adventures.	Yes. Cover is included if reasonable care is taken, not competing in a Professional capacity and not racing. Please note: a quad bike is not considered a motorcycle/moped or a Rental Car.
River Rafting	A sedate and slow pace float downstream on a wooden (bamboo) raft using a large stick to guide and steer the raft	Yes. Cover is included if reasonable care is taken and not racing.
Rock Climbing	Scaling rock masses on mountain-sides (especially with the help of ropes and special equipment).	No. It's excluded in the Policy Wording General Exclusions.
Rodeo	Events include bull riding and bareback bronco riding.	No. It's excluded in the Policy Wording General Exclusions.
Roller Derby	Recreational activity of skating in the same direction around a track played by 2 teams	Yes. Cover is included if not competing in a Professional capacity and all recommended safety gear is being worn.
Running of the Bulls	<p>The Running of the Bulls is a practice that involves running in front of a small group of cattle, typically six, of the toro bravo breed that have been let loose on a course of a sectioned-off subset of a town's streets.</p> <p>The most famous running of the bulls is that of the eight-day festival of Sanfermines in honour of Saint Fermin in Pamplona, although running of the bulls is held in other in towns and villages across Spain, in Portugal, in some cities in Mexico, at the San José Festival held in Trujillo, in Peru, Mesquite, Nevada and southern France during the summer amongst others.</p>	No. It's excluded in the Policy Wording General Exclusions.
Sailing	The sport of operating or riding in a sailboat.	Yes. Cover is included if not travelling in International Waters in a private sailing vessel or a privately registered vessel.
Sea Kayaking	Paddling on the open waters of the ocean with a kayak.	Yes. Cover is included if reasonable care is taken, not competing in a Professional capacity, not racing and not travelling in international waters.
Segway	A two-wheeled self-balancing electric personal transport vehicle.	Yes. Cover is included if reasonable care is taken and not racing.
Scuba Diving	Scuba diving is an underwater activity using a tank and air pressure regulator in order to allow the diver to breathe air during the immersion.	Yes. Cover is included if an Open Water Diving Certificate is held or if diving with a qualified diving instructor.
Shooting	To hit, wound, or kill with a missile fired from a weapon. To make (a hole, for example) by firing a weapon.	Yes. Cover is included if reasonable care is taken, not hunting and not competing in a Professional capacity. Please note: Personal liability is not covered.
Skiing (Snow)	The human activity of gliding over snow using skis planks strapped to the feet with ski bindings.	Refer to the Policy Wording.
Skydiving	Also known as Parachuting – involves individuals jumping out of aircraft, usually travelling at approximately 4000 metres altitude, and freefalling for a period of time before activating a parachute to slow the landing down to safe speeds.	Yes.



Activity	Description	Is that activity covered?
Snorkelling	Surface swimming while using a snorkel (tube) to breathe through.	Yes. Cover is included if reasonable care is taken.
Snowboarding	Involves descending a snow covered slope with a snowboard attached to your feet.	Refer to the Policy Wording.
Snowmobiling	Involves the use of a land vehicle that is commonly propelled by a continuous track or tracks at the rear and steered by skis at the front. They are designed to be operated on snow and ice, and require no road or trail.	Refer to the Policy Wording.
Surfing	The sport of riding a surfboard toward the shore on the crest of a wave.	Yes. Cover is included if reasonable care is taken and not competing in a Professional capacity. Surfboards or waterborne craft are not covered unless lost, stolen or damaged whilst in the custody of a Transport provider.
Taekwondo	Taekwondo is an empty-hand combat form that entails the use of the whole body. Tae means to kick or smash with the feet. Kwon implies punching or destroying with the hand or fist. Do means way or method.	No. Refer to Cover-More.
Tobogganing	A long, narrow, runner-less sled constructed of thin boards curled upward at the front end.	Yes. Cover is included if reasonable care is taken.
Trekking	A journey on foot, especially in the mountains.	Yes. Cover is included provided reasonable care is taken and you are not using ropes or other mountaineering equipment (which would become mountaineering/ rock climbing and therefore not covered).
Tuk-tuk	A three-wheeled motor vehicle used as a taxi in Asia.	Yes. Cover is included if reasonable care is taken.
Wake boarding	A buoyant board (resembling a surfboard) that is used to ride over water while being pulled behind a motorboat.	Yes. Cover is included if reasonable care is taken.
Water skiing	Skiing on water. Skiers are pulled along by a rope handle attached to a powerboat.	Yes. Cover is included if reasonable care is taken and not competing in a Professional capacity.
White Water Rafting	A recreational activity utilising a raft to navigate a river or other body of water.	Yes. Cover is included if the portion of the river being navigated does not exceed grade 4 rapids.
Windsurfing	The sport of sailing standing up on a sailboard that is equipped with a mast, sail, and wishbone boom Also called boardsailing, sailboarding	Yes. Cover is included if reasonable care is taken and not competing in a Professional capacity.
Wrestling	The sport of hand-to-hand struggle between unarmed contestants who try to throw each other down.	Yes. Cover is included if reasonable care is taken and not competing in a Professional capacity.
Zip Lining	Consists of a pulley suspended on a cable, usually made of stainless steel, mounted on an incline. It is designed to enable a user propelled by gravity to travel from the top to the bottom of the inclined cable by holding onto, or attaching to, the freely moving pulley.	Yes.

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