

Sports and Activities we cover

We cover overseas medical treatment for an injury when **you** participate on a non-professional basis in the listed **sports** below:

1. Abseiling
2. Acrobatics
3. Aerobics
4. American football
5. Athletics
6. Archery
7. Badminton
8. Banana boat rides
9. Baseball
10. Basketball
11. BMX cycling (exclude racing and competition)
12. Blackwater rafting
13. Boating, sailing
14. Bowling (lawn & ten pin)
15. Boxing (training, no contact)
16. Bungee jumping less than 30 meters when **you** use a body harness as a back-up
17. Camel riding for a day or if **you** are on a camel trek
18. Canoeing (inland or 10km coastal waters **limit**)
19. Canyon swing less than 30 meters when **you** use a body harness as a back-up
20. Clay pigeon shooting
21. Cricket
22. Curling
23. Cycling (exclude racing and competition)
24. Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)
25. Dirt boarding
26. Dragon boating
27. Dune buggy
28. Elephant riding for an hour, a day or overnight
29. Fencing
30. Fishing (deep sea, angling, fly fishing, on a river, boat, or standing in a lake: exclude ice fishing or commercial fishing)
31. Fly by wire
32. Football
33. Go karting (recreational)
34. Golf
35. Gym - including weights, Pilates, aqua aerobics, yoga
36. Gymnastics
37. Handball



38. Hiking (under 6,000 meters altitude / organised tours / clearly marked routes. Exclude solo treks, mountaineering, search and helicopter rescue)
39. High diving (less than 10 meters)
40. Hockey (field or indoor / exclude ice hockey)
41. Horse riding (leisure, on a tour with a licenced tour operator, non-competitive / exclude polo, hunting and jumping)
42. Hot air ballooning (exclude racing and competition)
43. Jet boating
44. Jet skiing (exclude competitions)
45. Jogging
46. Kayaking - white water, sea, river, lake
47. Kite boarding
48. Kite surfing (exclude racing, competition and surfing during a storm)
49. Land surfing
50. Marathons
51. Martial arts training (exclude contact and competitions)
52. Moped, scooter (Valid driver's licence for operating this class of vehicle required; must be wearing a helmet)
53. Motor experience as a passenger only (excluding racing)
54. Motorcycle riding / touring: independent or an organised tour (Valid driver's licence for operating this class of vehicle required / must be wearing a helmet / exclude off-road, racing and competition)
55. Mountain biking (exclude racing and competition)
56. Mountaineering or hiking: not using ropes, at an altitude less than 4,000 meters as part of an organised group on a marked route.
57. Netball
58. Paint ball
59. Quad biking (not exceeding 250 cc / exclude racing and competition)
60. Racquetball
61. Roller skating
62. Roller blading/inline skating
63. Rowing/sculling, surf boat rowing (inland or 10km coastal waters **limit**)
64. Rugby school level participation only
65. Running or jogging, including half-marathon or less, marathon and ultra-marathon distances
66. Safari tours (exclude hunting/guns)
67. Sail boarding/wind surfing
68. Sailing
69. Sandboarding/sandskiing
70. Scuba diving (when an open water diving licence is held and diving with a buddy diver, or diving with a licensed instructor / maximum depth 30m)
71. Shark cage diving
72. Segway tours
73. Skateboarding (exclude competitions)
74. Snorkelling
75. Soccer
76. Softball
77. Speed boating (as a passenger on a licensed **carrier**)
78. Squash



79. Stand-up paddle surfing/paddle boarding
80. Surfing (exclude competition)
81. Swimming
82. Tennis
83. Tuk Tuk as a passenger (excludes Tuk Tuk racing)
84. Volleyball
85. Wakeboarding (exclude competition)
86. Wall climbing (artificial / Proper harness wear and usage / exclude racing and competition)
87. Water polo
88. Water skiing (exclude competition)
89. White water rafting (grades 1 to 4)
90. Windsurfing (exclude competition)
91. Yachting (inside territorial waters / exclude racing and competition and being a member of the crew)
92. Yoga
93. Zip line
94. Zorbing (exclude racing and competition)

We do not cover any sports-related injuries when you participate:

1. in any sport that is not listed as an approved sport in this policy
2. as a professional sportsman or women, for example ski instructors and motor racing drivers
3. in a competition

Please refer to the policy wording for full details on the terms, conditions and exclusions of cover.

