

# Activity list for Backpacker and Backpacker Plus policies

## Master policy numbers RTYIT40115 A&B

Unlike other policies we cover many sports and activities as standard and, no additional premium is required for activities listed in **Activity Pack 1**. We have categorised the activities that are not covered as standard into three further bands. If you do not see your chosen activity, do not worry, we may be able to cover it, but you must contact us so we can discuss the activity and what, if any additional premium is necessary. The activities are covered on the basis that your chosen activity is not the sole purpose of your trip (with the exception of winter sports whereby you can opt to have specific winter sporting activities included, which will be covered for the entire duration of your trip). All of the activities

are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, professional display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact InsuraTrip Sales on: +44 (0) 1483 80 69 09 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.

Please note those activities marked with an asterisk (\*) do not have Personal Accident or Personal Liability cover.

### Activity Pack 1 – Covered as standard

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non Big Game)/Refuge Work, Archery (\*), Athletics, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK Booked), Camping, Canoeing / Kayaking (white water grades 1-3) (\*), Caravanning, Catamaran Sailing (In-shore) (\*), Clay Pigeon Shooting(\*), Cricket, Croquet, Curling, Cycle Touring / Leisure Biking (on road, up to 1000m), Dancing, Darts, Disc Golf, Diving (Indoor – up to 5m), Dragon Boat Racing, Elephant Trekking (UK-Booked), Fencing, Fives, Flag football, Flying as passenger (private/small aircraft/helicopter)(\*), Football / Soccer – Kick Around (any surface), Frisbee (recreational), Golf, Gorilla Trekking ( up to 1000m), Highland games, Horse Riding (No Jumping), Hot Air Ballooning(\*), Indoor Skating (not Ice), Jet Boating(\*), Jet Skiing(\*), Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Model Flying, Model Sports, Moped Riding (on road) (\*), Motorcycling (on road)(\*), Mountain Biking (up to 1000m), Netball, Orienteering, Petanque, Peteca, Pigeon racing, Pony Trekking, Pool, Quoits, Rackets, Racquet Ball, Rafting (White Water Grades 1-3)(\*), Re-Enactment, Rifle Range(\*), Ringos, Rounders, Rowing (Inshore-recreational)(\*), Safari (UK Organised), Sailing/Yachting inshore (recreational), Scuba Diving to 30m – not solo(\*), Segway, supervised (non-competitive), Snorkelling, Softball, Squash Stoolball, Swimming (pool not open water), Swimming with Dolphins, Table Tennis, Ten Pin Bowling, Tennis, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) – up to 1000m, Tubing(\*), Tug of War, Unicycle Riding, Volleyball, Whale Watching, Yachting (racing/crewing inland and coastal waters)(\*), Yoga

### Activity Pack 2 – (In addition to activities listed under Pack 1)

Abseiling Adventure (up to 25m), Adventure Racing (up to 6hrs), Airsoft(\*), American Football (organised with safety equipment), Angling/Fishing, Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Camel/Elephant Riding/Trekking (non-UK booked), Canoeing/Kayaking (White Water Grade 4-6)(\*), Canyoning, Climbing (up to 25m), Cross Country Running, Cross Country Skiing, Diving (indoor up to 10m), Dry Slope Skiing, Elephant Trekking (non-UK booked), Equestrian, Falconry, Flyboarding, Flying crew/pilot(\*), Flying Helicopter (Pilot)(\*), Football/Soccer – Amateur, Frisbee (ultimate), Gaelic Football, Glacier Walking, Gliding (non-competition)(\*), Go Karting(\*), Gorge Walking (with ropes), Gorilla Trekking (up to 2,000m), Gymnastics, Handball, Harness Racing, Hockey (Field), Hockey (Ice – with full body protection), Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Skating, Iron Man, Judo (organised training), Karate (organised training), Kendo (organised training), Kick Sledging, Lacrosse, Land Skiing, Langlauf, Martial Arts (Organised Training Only), Modern Pentathlon, Mono Skiing, Mountain Biking up to 2,000 (off road non racing), Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc)(\*), Off-piste skiing (with a guide), Paint Balling, Parasailing (over water) incidental(\*), Parascending (over water, non incidental)(\*), Power Boating (Inshore)(\*), Quad Bikes(\*), Rafting(\*), Rap Running/Jumping (indoor/outdoor climbing wall up to 25m), River Tubing(\*), Rodeo, Roller Blading/skating/skate boarding/scooters (non motorised), Roller Hockey, Rugby (amateur game or training), Safari (non UK Organised), Safari Trekking, Sand Boarding, Sand Dune Surfing/Skiing, Sand Yachting, Sea Canoeing/Kayaking (inshore)(\*), Shark Cage Diving/Swimming (cage)(\*), Shinty, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Cat(\*), Skiing – Mono, Skiing – Nordic, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving(\*), Soccer, Speed Sailing(\*), Speed Skating, Speed Trials/Time Trials (Amateur - Organised, not public roads), Street Hockey, Summer Tobogganing, Surf lifesaving (organised competition), Surfing(\*), Swimming (open water), Telemarking, Trampoline, Tree Top Canopy Walking, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) up to 2,000m, Triathlon, Under 17 Driving (not public roads)(\*), up to 1 day Skiing/Dry slope skiing/Snowboarding, War Games/Paint Balling, Water Polo (amateur), Water Skiing (no jumping)(\*), Weight Lifting, Windsurfing/Boardsailing/Sailboarding(\*), Wrestling (organised training).

### Activity Pack 3 – (In addition to activities listed under Pack 1&2)

Abseiling (Outdoor above 25m), Blow carting/Land Yachting/Kite Buggy, Boxing Training, Caving/Pot Holing, Climbing (Rock and Ice), Devil Karting(\*), Dirt Boarding, Glacier Skiing, Gorge Walking (no ropes), Gorilla Trekking (up to 3,000m), Heli-skiing, High Diving, Hurling, Hydro speeding, Ice Go Carting, Ice Windsurfing, Jousting, Kite Boarding/Surfing, Motorised Buggy(\*), Mountain Biking (up to 3,000m), Paragliding(\*), Parascending (over land)(\*), Passenger Sledge, Rap Running/Jumping (outdoor above 25m), River Bugging(\*), Skeleton, Ski Biking, Ski Blading, Ski Randonee (with a guide), Ski Touring (with a guide), Ski Yawing, Skiing – Freestyle, Skiing – Glacier (with a guide), Skiing – Snowcat, Snow Karting(\*), Snow Kiting, Snow Surfing, Speed Trials/Time Trials (Amateur - Organised, not public roads), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) up to 3000m, Via Ferratta, Wake Boarding, Water Skiing (jumping) (\*), Wind Tunnel Flying/Indoor Sky Diving(\*), Zorbing/Sphereing.

### Activity Pack 4 – (In addition to activities listed under Pack 1,2 & 3)

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, BMX Freestyle & Racing, Cave Diving, Cycle Racing, Cyclo Cross, Downhill Mountain Biking, Freestyle Skateboarding, Gliding (competition)(\*), Gorilla Trekking (up to 4,000m) Hang Gliding(\*), Micro Lighting(\*), Motocross(\*), Motor Racing/Rallies/Competitions (amateur)(\*), Mountain Biking (up to 4,000m), Parapenting/Paraponting(\*), Polo, Polo Cross, Power Boating (Off Shore)(\*), Power Gliding(\*), Power Kiting, Rafting - Black Water (Grades 1-3)(\*), Scuba Diving (not solo) to 40m(\*), Ski Flying, Ski Mountaineering, Ski - Off Piste (without a guide), Ski Run Walking, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) up to 4,000m, Wicker Basket Tobogganing, Zip Trekking.

#### BE AWARE!

Please refer to the Conditions and Exclusions on page 7 of the policy wording, particularly items 14 & 15 (in respect of Motorcycling, Moped riding and Quad-biking) and 19.