

Applying to all Activities	<p>1. Section 4, Personal Accident - excluded entirely whilst participating in the following types of activities: airborne; potholing; canyoning; higher risk wintersports; professional sports; whilst working. Otherwise limited to £5,000.</p> <p>2. Section 2, Medical & other expenses - Excess increased to £100 each and every claim resulting directly or indirectly from participation in an activity. This excess cannot be waived.</p> <p>3. Section 11, Personal Liability - You are not covered for any liability for bodily injury, loss or damage that you may cause to someone else, including other players/participants, or their property whilst participating in an activity.</p> <p>4. You are not covered unless you adhere to the rules set by any Governing Body (or equivalent authority) of the Declared Activity, observe all normal safety precautions and use all recommended protective equipment and clothing.</p>
Airborne Sports	<p>You are not covered:</p> <ol style="list-style-type: none"> 1. under any Section whilst practising for or taking part in competitive flying, aerobatics or racing 2. for 'base jumping' from man-made features. 3. In respect of piloting or flying in light aircraft: <ol style="list-style-type: none"> a) You are not covered whilst practising for or taking part in competitive flying, aerobatics or racing. b) Initial pilot training prior to obtaining PPL is subject to payment of twice the normal additional premium.
Climbing, Trekking, Potholing etc	<ol style="list-style-type: none"> 1. Section 2, Medical & other expenses is extended to cover the cost of rescue or recovery by a recognised rescue service, either to prevent or following injury or illness, not exceeding £5,000 in total for all people insured by us. 2. Excluding specialist expeditions involving virgin or pioneering routes. 3. You are not covered for Mountaineering. 4. Excluding solo climbing and free solo climbing, i.e without ropes where these would normally be used. 5. If a trek is over 4,000m, the following applies: <ol style="list-style-type: none"> a) it must be in a pre-booked guided group. b) you must pay the endorsement rate applying to the highest point of the trek, for the full period of the trek, including any time spent below 4,000m.
Motor Sports	<p>Motorcycling can only be covered if:</p> <ol style="list-style-type: none"> a) travelling on public roads. b) a safety helmet is worn. c) an appropriate licence is held to drive an equivalent motorcycle in the usual country of residence. d) No cover for quad biking, racing or off-road.
Water Sports	<p>You are not covered, in respect of canoeing and rafting:</p> <ol style="list-style-type: none"> 1. for the loss of Personal Effects or Valuables (as defined) lost overboard or damaged by water, damp or mildew 2. for participation in specialist expeditions involving pioneering attempts or untried routes. <ol style="list-style-type: none"> a) unless you wear a lifejacket/buoyancy aid and safety helmet at all times whilst on the water..
Higher Risk Wintersports	<p>You are not covered for 'extreme skiing'.</p> <ol style="list-style-type: none"> a) When participating in a Ski & Board Instructors Course, you may have to repeat the entire course if it cannot be completed. If it is for a reason which is claimable under Section 1, Curtailment, this will be paid on a reducing basis, therefore only a partial refund reflecting the unused period can be claimed.
Sailing	<ol style="list-style-type: none"> 1. Excluding the costs of Air/Sea rescue or Ship-to-Shore evacuation absolutely. 2. Insurers shall not be liable for claims in respect of Personal Effects and Valuables (as defined) lost overboard, nor for Baggage loss resulting from water, climatic conditions, damp or mildew. 3. Repatriation following Shipwreck is covered to a maximum of £1,000. 4. General participation in minor in-shore Regattas and races will be covered. <ol style="list-style-type: none"> a) Participation in major events (e.g International Championships, the America's Cup, Fastnet & Sydney-Hobart races), cover can be provided SUBJECT to full details being supplied prior to travel to enable us to confirm acceptance. In some instances an additional premium and Special Terms and Conditions may apply.
SCUBA	<p>SCUBA is covered if accompanied by a qualified instructor. If diving without an instructor, cover is limited to the depth for which a qualification is held but no deeper than allowed on the Endorsement purchased.</p> <p>No cover for solo diving.</p>
Professional Activities	<ol style="list-style-type: none"> 1. Section 2 - Medical & other expenses. You are not covered for: <ol style="list-style-type: none"> a) the first £100 of each claim for expenses related to your participation in the Declared Activity. (This applies irrespective of the standard terms of the policy you hold) b) the cost of physiotherapy, osteopathy, massage, manipulation or similar treatments.
Manual Labour	<p>There is no cover for Manual Work, i.e. work that involves:</p> <ol style="list-style-type: none"> i. hands-on use, installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery, and ii. hands-on electrical and construction work or work above two storeys or 3 metres above ground level (whichever is the lower), building sites, any occupation involving heavy lifting

ACTIVITY EQUIPMENT ENDORSEMENT SCHEDULE

Activity equipment that you own or are responsible for – Total limit (per person)	£1,000
Limit any one item, pair or set	£400
Hire following delayed arrival of your own equipment – Reimbursement up to (per person)	£200
Hire of Alternative equipment following loss or damage – Reimbursement up to (per person)	£200

Additional definitions

Insured Activity means the activity (or activities) as notified to us and for which the appropriate premium has been paid. Please note – you must act at all times in a reasonable and safe manner to avoid injury or accident as far as possible, adhere to the rules of the governing body of the activity (if applicable) and use all recommended (or generally recognised) appropriate safety equipment and/or protective clothing.

Activity Equipment means any specialist equipment that belongs to you or for which you are responsible that is used specifically for the Insured Activity.

You are covered up to the amounts shown in the Activity Equipment Schedule above in respect of

- Loss or theft of, or damage to, Activity Equipment, subject also to the limit shown in respect of any one item, pair or set.
- The cost of hiring essential items if you are deprived of your own Activity Equipment for more than 12 hours after arrival at your outbound destination.
- The cost of hiring replacement Activity Equipment if your own is stolen, lost or damaged during your Trip.

Basis of claims Settlement

In respect of any theft, loss or damage to Activity Equipment, we will not pay more than the proportion of the original purchase price shown below depending on the age of the equipment:

Up to 1 year old	90%	Up to 3 years old	60%	Up to 5 years old	30%
Up to 2 years old	80%	Up to 4 years old	40%	Over 5 years old	10%

You are not covered for

- The amount of the excess shown as applicable to Section 7 in the main Benefits Schedule other than claims for reimbursement of hire costs.
- Any expenses that you would have incurred in the normal course of your Trip
- Loss or damage to any motorised, mechanically propelled or horse drawn vehicle, any aircraft, motorised or mechanically propelled watercraft or sailing vessel.
- Loss or theft of Activity Equipment not reported to the police within 24 hours
- Your damaged Activity Equipment unless returned to your Home Country for our inspection.
- Any claim not supported by documentary evidence of value and ownership
- Loss or damage caused by normal wear and tear, moth, vermin, gradual deterioration, atmospheric conditions or electrical or mechanical breakdown
- Loss or theft of, or damage to, Activity Equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained
- Property more specifically insured elsewhere
- Loss or damage arising from delay, confiscation or detention by Customs or other authorities
- Loss or theft of, or damage to, items of Activity Equipment that also fall within the main definition of Valuables whilst they are out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- Loss or theft of, or damage to, other items of Activity Equipment that are out of your immediate control and supervision unless
 - Locked in either your private accommodation, a designated storage facility to which you have sole and exclusive access or, between the hours of 06.00 and 22.00 (local time) only, in the boot or covered luggage area of a hatchback/estate car and there is evidence that access was gained by forcible and violent means, or
 - In the custody of your transport provider as checked-in luggage

Please also refer to the general exclusions and conditions shown in the main wording.