

Classic and Direct Travel Insurance

About your cover for sports and activities

Applies to policies starting on or after 1 July 2018



Activities covered by this policy

Conditions of cover

- All activities are only conducted on a non-professional, non-competitive and non-endurance basis ie no tournaments, matches.
- All water-based activities must take place in inland water or coastal waters within three miles of land.
- Where appropriate, you must have booked with an appropriately licensed organisation, taken all necessary precautions and wear the correct protective clothing/eye wear for the activity you are undertaking.
- Cover is excluded for any activity carried out against local warnings or advice.

Please note: some activities have additional conditions of coverage and/or no cover for Personal accident (Section 6)/Legal protection (Section 5). These details can be found within your policy wording in the sections stated.

Winter sports activities (if option selected and paid for)

Cross-country skiing

On a recognised trail only

Curling

Dog/Husky sledding

Ice/Snow karting

On a recognised track only

Ice skating

On a rink only, excluding ice hockey or speed skating

Polar bear watching

With a qualified guide

Skiing/Snowboarding

(including mono or short ski)

On-piste, dry slope or off-piste with a qualified guide. Excluding cat-skiing or heli-skiing

Sledging

Sleigh rides

As a passenger only

Snow shoeing

Snowmobiling/Ski-dooing

On a recognised track or with a qualified guide

Air-based activities

Abseiling[#]

Bungee jump

(including reverse bungee)

Maximum of three jumps

Helicopter/Small plane rides

As a passenger only, on a chartered flight (not private)

Hot air balloon rides

As a passenger only, balloon must have airworthiness certificate and the pilot must be qualified

Wind tunnel flying

[#]No cover for Personal accident or Legal protection.

Land-based activities

Aerobics

Archery[#]

With a qualified instructor

Assault courses

Baseball/Rounders/Softball

Basketball

Battle re-enactment[#]

Bowling

Bowls

Bridge walking (including Sydney Harbour Bridge)

Camel rides/Elephant rides[#]

Camping – up to 2,500m altitude

On a recognised route/site

Camping – between 2,500m and 5,000m altitude

On a recognised route/site with a qualified guide

Clay pigeon/Rifle range shooting[#]

With a qualified instructor

Climbing

On artificial walls only with a qualified guide or instructor

Cricket

Croquet

Cycling

On a road or trail only, excluding BMX or off-road biking

Dancing

Darts

Fencing[#]

With a qualified guide or instructor

Fives

Football/Soccer

Go-karting[#]

Up to 125cc

Golf

Gymnastics

Handball

Hiking/Trekking/Other walking – up to 2,500m altitude

Excluding ropes, picks or specialist climbing equipment

Hiking/Trekking/Other walking – between 2,500m and 5,000m altitude

On a recognised routes only with a qualified guide or instructor excluding ropes, picks or specialist climbing equipment

Hockey, ball/Field hockey

Horse riding/Pony trekking

Excluding racing, polo, jumping, hunting, and horse riding safaris

Jogging/Running/Fell running

Up to 2,500m altitude

Kilimanjaro trekking

On the Marangu or Rongai routes only with a qualified guide or instructor

Korfball

Marathon

Single organised event, excludes ultra marathons

Mountain biking

On recognised Green, Blue, or Red graded tracks or trails only

Netball

Orangutan feeding

Orienteering

Up to 2,500m altitude, excluding ropes, picks or specialist climbing equipment

Paintball[#]

Racket sports

Roller skating/Roller blading[#]

Excluding pipes, jumps, or tricks.

Safari

Driving or walking only with a qualified guide

Segway[#]

[#]No cover for Personal accident or Legal protection.

Land-based activities (continued)

Skateboarding[#]

Excluding pipes, jumps, or tricks

Summer tobogganing

Table games

Arcade games, billiards, foosball, pool, snooker, table tennis

Trampolining

Tree canopy walking

With a qualified guide or instructor

Tug-of-war

Ultimate frisbee

Volleyball

Yoga

Zorbing/Hydro-zorbing

Excluding open water (river/sea)

Water-based activities

Airboating/Fan boating

In a commercial boat as a passenger

Bamboo rafting

Body/Boogie boarding

Breathing observation bubble diving

Up to a depth of 30 metres excluding ice diving, wreck diving, cave diving, night diving, or solo diving

Canal boating/Gondola riding[#]

Canoeing/Kayaking

Grade 1 and 2 only

Dinghy (inflatable or rowing)[#]

Excluding laser boats, and sailing with trapeze, toe, or foot straps

Dragon boating

Fishing

(including Angling and Deep Sea)

Flotilla sailing[#]

With a qualified guide or instructor

Gorge walking

Hydrospeeding

Jet boat/Speed boat ride[#]

In a commercial boat as a passenger

Jet skiing/Jet biking[#]

Narrow boating[#]

Paddle boarding

Parasailing/Parascending (over water)

Pedalo riding[#]

Rafting

Grade 1 and 2 only

RIB safari

In a commercial boat as a passenger

Rowing[#]

Sailing/Catamaran/Yachting[#]

Direct hire for personal use with a qualified guide or instructor.

Sailing/Catamaran/Yachting

In a commercial boat as a passenger

Scuba/Snuba diving

Up to a depth of 30 metres with a qualified guide or instructor excluding ice diving, wreck diving, cave diving, night diving, or solo diving

Snorkelling

Surfing

Swimming

Swimming with dolphins or stingrays

In a controlled environment only

Tall ship crewing[#]

Towable inflatables

(Banana boating, Ringos)

Wakeboarding

Water polo

Water skiing

Excluding barefoot water skiing

Whale watching from a boat

Windsurfing/Sailboarding[#]

[#]No cover for Personal accident or Legal protection.

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