

# Endorsements

(Please check your Certificate of Insurance to see if you have included Hazardous Pursuits on your plan)

**IT IS HEREBY NOTED AND AGREED THAT** the list of sports covered under the Non-Hazardous and Hazardous options are as follows:

## Hazardous Pursuit Definitions

AVIATION: NO COMPETITIONS OR AEROBATICS	NON-HAZARDOUS	HAZARDOUS
Ballooning	Excluded	Included
Gliding	Excluded	Included
Hang gliding, paragliding	Excluded	Included
Microlight aeroplanes	Excluded	Included
Microlight gyrocopters	Excluded	Included
Parachuting and skydiving	Excluded	Included
Private flying (aeroplane)	Excluded	Included
Private flying (helicopter)	Excluded	Included
AVIATION: WITH COMPETITIONS OR AEROBATICS	NON-HAZARDOUS	HAZARDOUS
Gliding	Excluded	Excluded
Hang gliding, paragliding	Excluded	Excluded
Microlight aeroplanes	Excluded	Excluded
Microlight gyrocopters	Excluded	Excluded
Parachuting and skydiving	Excluded	Excluded
Private flying (aeroplane)	Excluded	Excluded
Private flying (helicopter)	Excluded	Excluded
BALL GAMES & TEAM SPORTS	NON-HAZARDOUS	HAZARDOUS
Amateur Level	Included	Included
Semi-Professional Level	Excluded	Included
Pro Level	Excluded	Excluded
BUNGEE JUMPING	NON-HAZARDOUS	HAZARDOUS
Up to 20 jumps per annum	Excluded	Included
Over 20 jumps per annum	Excluded	Excluded
CAVING & POTHOLING	NON-HAZARDOUS	HAZARDOUS
Caving and potholing	Excluded	Excluded

# Hazardous Pursuit Definitions

CYCLING AND MTB	NON-HAZARDOUS	HAZARDOUS
Downhill, freeriding	Excluded	Included
Mountain biking, off road cycling, BMX no competitions or racing (all trail levels)	Included	Included
Mountain biking, off road cycling, BMX with competitions or racing (all trail levels)	Excluded	Included
Road bike, racing bike, track cycling no competitions or racing	Included	Included
Road bike, racing bike, track cycling including competitions or racing	Excluded	Included
DIVING: HOLIDAY DIVING ONLY (NO COVER FOR WRECK, CAVE, SOLO OR DEEPWATER DIVES)	NON-HAZARDOUS	HAZARDOUS
Dive Depths < 50m	Included	Included
Dive Depths >50m	Excluded	Included
DIVING: STANDARD ACTIVITIES, INCLUDING WRECK, CAVERN, NITROX	NON-HAZARDOUS	HAZARDOUS
Dive Depths < 50m	Included	Included
Dive Depths 50-80m	Excluded	Included
Dive Depths > 80m	Excluded	Excluded
Cave / Ice diving	Excluded	Excluded
Solo diving or re-breather diving	Excluded	Excluded
EQUESTRIAN SPORTS	NON-HAZARDOUS	HAZARDOUS
Hacking, trekking, recreational riding (no competition) incl. jumping	Included	Included
Flat racing, trot racing (mounted, amateur), harness racing, hunting	Excluded	Included
Steeplechasing, obstacle racing, rodeo,	Excluded	Excluded
Eventing - competition	Excluded	Included
Showjumping - competition	Excluded	Included
Dressage - competition	Excluded	Included
Polo - competition	Excluded	Included
Vaulting - competition	Excluded	Included
Endurance - competition	Excluded	Included
MARTIAL ARTS	NON-HAZARDOUS	HAZARDOUS
Boxing, No rules fighting	Excluded	Excluded
Martial arts, wrestling, no competitions	Excluded	Included
Martial arts, wrestling, with competitions	Excluded	Included

# Hazardous Pursuit Definitions

MOTOR CAR RACING	NON-HAZARDOUS	HAZARDOUS
Amateur track days / experience days, navigation rallies, drifting, auto slalom, autocross, karting (no racing or competitions)	Excluded	Included
Autograss	Excluded	Included
Formula series - all classes	Excluded	Included
Saloon car racing (no touring car, DTM, WTCC)	Excluded	Included
Karting with racing	Excluded	Included
Rally car racing (driver and co-driver)	Excluded	Included
Sports car (circuit racing) single make / brand trophy	Excluded	Included
Sports car racing 12 or 24 hour (e.g. Le Mans) and endurance	Excluded	Excluded

MOTOR CYCLE RACING	NON-HAZARDOUS	HAZARDOUS
Amateur track days / experience days	Excluded	Included
Circuit racing	Excluded	Included
Road racing	Excluded	Excluded
Endurance racing	Excluded	Included
Motocross, supercross, Supermoto, enduro, hill climb, trial riding & quad biking	Excluded	Included
Supersport	Excluded	Included
TT racing, Dakar rally, drag racing, sprint, speedway, stunt, sidecar events, sidecar, rallycross and autocross	Excluded	Excluded

MOUNTAINEERING: NO ARTIC, ANTARCTICA, GREENLAND OR ALASKA (ANY MOUNTAIN CLIMBING ACTIVITIES INVOLVING ROPES)	NON-HAZARDOUS	HAZARDOUS
Indoor climbing, hiking, walking, scrambling	Included	Included
Trekking, snowshoeing (no solo attempts) below 500m	Included	Included
Trekking, snowshoeing (no solo attempts) above 500m	Excluded	Included
Sports climbing, rock climbing above 5,300m	Excluded	Included
Sports climbing, rock climbing (no solo attempts) up to 5,300m	Excluded	Included
Traditional mountaineering up to 5,300m (no solo attempt)	Excluded	Included
Traditional mountaineering above 5,300m	Excluded	Included
Traditional mountaineering, UK only (no solo attempts)	Excluded	Included
Free climbing / rope free mountaineering	Excluded	Excluded

# Hazardous Pursuit Definitions

SHOOTING SPORTS	NON-HAZARDOUS	HAZARDOUS
Indoor ranges, clay pigeon, target shooting (including archery and crossbow, rifle)	Included	Included
Hunting	Excluded	Excluded
WATER SPORTS	NON-HAZARDOUS	HAZARDOUS
Canoeing, rowing	Included	Included
Kayaking, white water rafting (class 5 and above)	Excluded	Excluded
Water skiing, wakeboarding	Included	Included
WATER SPORTS: PLEASURE ONLY	NON-HAZARDOUS	HAZARDOUS
Jet ski	Included	Included
Motor boating inshore	Included	Included
Motor boating offshore	Excluded	Included
Sailing, yachting inshore	Included	Included
Sailing, yachting offshore (no single handed, solo or around the world)	Excluded	Included
Surfing including wind and kite	Included	Included
WATER SPORTS: RACING, COMPETITION	NON-HAZARDOUS	HAZARDOUS
Jet ski	Excluded	Included
Powerboat	Excluded	Included
Sailing, yachting inshore	Excluded	Included
Sailing, yachting offshore (no single handed, solo or around the world)	Excluded	Included
Surfing including wind and kite	Excluded	Included
WINTER SPORTS	NON-HAZARDOUS	HAZARDOUS
Snow skiing / boarding - excluding competitions (excludes off-piste)	Included	Included
Snow skiing / boarding - including competitions (excludes off-piste)	Excluded	Included
On / off-piste snow skiing / boarding - less than 4 trips per annum	Included	Included
On / off-piste snow skiing / boarding - more than 4 trips per annum	Excluded	Included