

# Personal Accident & Sickness Plan

## Hazardous Pursuits table

In conjunction with the below Activities Table and provided that the appropriate premium has been paid the following activities are covered:

- aerial activities other than as a passenger
- sailing activities more than 12 miles offshore. This is limited to North Sea, Irish Sea, English Channel, Bay of Biscay, Straits of Gibraltar, the Mediterranean Sea, between the Caribbean Islands (except in hurricane season), to or from the Canary Isles from the west coast of Morocco or south coast of Portugal, the Baltic Sea, and between the islands off the coast of Norway (excluding Svalbard Islands)
- combat sports
- mountaineering activities

<b>AVIATION: NO COMPETITIONS OR AEROBATICS</b>	Without hazardous pursuits	With hazardous pursuits
Ballooning	<b>Excluded</b>	<b>Included</b>
Gliding	<b>Excluded</b>	<b>Included</b>
Hang gliding, paragliding	<b>Excluded</b>	<b>Excluded</b>
Microlight aeroplanes	<b>Excluded</b>	<b>Included</b>
Microlight gyrocopters	<b>Excluded</b>	<b>Included</b>
Parachuting and skydiving	<b>Excluded</b>	<b>Excluded</b>
Private flying (aeroplane)	<b>Excluded</b>	<b>Included</b>
Private flying (helicopter)	<b>Excluded</b>	<b>Included</b>
<b>AVIATION: WITH COMPETITIONS OR AEROBATICS</b>	Without hazardous pursuits	With hazardous pursuits
Gliding	<b>Excluded</b>	<b>Excluded</b>
Hang gliding, paragliding	<b>Excluded</b>	<b>Excluded</b>
Microlight aeroplanes	<b>Excluded</b>	<b>Excluded</b>
Microlight gyrocopters	<b>Excluded</b>	<b>Excluded</b>
Parachuting and skydiving	<b>Excluded</b>	<b>Excluded</b>
Private flying (aeroplane)	<b>Excluded</b>	<b>Excluded</b>
Private flying (helicopter)	<b>Excluded</b>	<b>Excluded</b>
<b>BALL GAMES &amp; TEAM SPORTS</b>	Without hazardous pursuits	With hazardous pursuits
Amateur Level	<b>Included</b>	<b>Included</b>
Semi-Professional Level	<b>Excluded</b>	<b>Included</b>
Pro Level	<b>Excluded</b>	<b>Excluded</b>
<b>BUNGEE JUMPING</b>	Without hazardous pursuits	With hazardous pursuits
Up to 20 jumps per annum	<b>Excluded</b>	<b>Included</b>
Over 20 jumps per annum	<b>Excluded</b>	<b>Excluded</b>
<b>CAVING &amp; POTHOLING</b>	Without hazardous pursuits	With hazardous pursuits
Caving and potholing	<b>Excluded</b>	<b>Excluded</b>

<b>CYCLING AND MTB</b>	Without hazardous pursuits	With hazardous pursuits
Downhill, freeriding	<b>Excluded</b>	<b>Included</b>
Mountain biking, off road cycling, BMX no competitions or racing (all trail levels)	<b>Included</b>	<b>Included</b>
Mountain biking, off road cycling, BMX with competitions or racing (all trail levels)	<b>Excluded</b>	<b>Included</b>
Road bike, racing bike, track cycling no competitions or racing	<b>Included</b>	<b>Included</b>
Road bike, racing bike, track cycling including competitions or racing	<b>Excluded</b>	<b>Included</b>
<b>DIVING: HOLIDAY DIVING ONLY</b> (NO COVER FOR WRECK, CAVE, SOLO OR DEEPWATER DIVES)	Without hazardous pursuits	With hazardous pursuits
Dive Depths < 50m	<b>Included</b>	<b>Included</b>
Dive Depths >50m	<b>Excluded</b>	<b>Included</b>
<b>DIVING: STANDARD ACTIVITIES, INCLUDING WRECK, CAVERN, NITROX</b>	Without hazardous pursuits	With hazardous pursuits
Dive Depths < 50m	<b>Included</b>	<b>Included</b>
Dive Depths 50-80m	<b>Excluded</b>	<b>Excluded</b>
Dive Depths > 80m	<b>Excluded</b>	<b>Excluded</b>
Cave / Ice diving	<b>Excluded</b>	<b>Excluded</b>
Solo diving or re-breather diving	<b>Excluded</b>	<b>Excluded</b>
<b>EQUESTRIAN SPORTS</b>	Without hazardous pursuits	With hazardous pursuits
Hacking, trekking, recreational riding (no competition) incl. jumping	<b>Included</b>	<b>Included</b>
Flat racing, trot racing (mounted, amateur), harness racing, hunting	<b>Excluded</b>	<b>Included</b>
Steeplechasing, obstacle racing, rodeo,	<b>Excluded</b>	<b>Excluded</b>
Eventing - competition	<b>Excluded</b>	<b>Included</b>
Showjumping - competition	<b>Excluded</b>	<b>Included</b>
Dressage - competition	<b>Excluded</b>	<b>Included</b>
Polo - competition	<b>Excluded</b>	<b>Included</b>
Vaulting - competition	<b>Excluded</b>	<b>Included</b>
Endurance - competition	<b>Excluded</b>	<b>Included</b>
<b>MARTIAL ARTS</b>	Without hazardous pursuits	With hazardous pursuits
Boxing, No rules fighting	<b>Excluded</b>	<b>Excluded</b>
Martial arts, wrestling, no competitions	<b>Excluded</b>	<b>Included</b>
Martial arts, wrestling, with competitions	<b>Excluded</b>	<b>Included</b>

<b>MOTOR CAR RACING</b>	Without hazardous pursuits	With hazardous pursuits
Amateur track days / experience days, navigation rallies, drifting, auto slalom, autocross, karting (no racing or competitions)	<b>Excluded</b>	<b>Included</b>
Autograss	<b>Excluded</b>	<b>Included</b>
Formula series - all classes	<b>Excluded</b>	<b>Included</b>
Saloon car racing (no touring car, DTM, WTCC)	<b>Excluded</b>	<b>Included</b>
Karting with racing	<b>Excluded</b>	<b>Included</b>
Rally car racing (driver and co-driver)	<b>Excluded</b>	<b>Included</b>
Sports car (circuit racing) single make / brand trophy	<b>Excluded</b>	<b>Included</b>
Sports car racing 12 or 24 hour (e.g. Le Mans) and endurance	<b>Excluded</b>	<b>Excluded</b>
<b>MOTOR CYCLE RACING</b>	Without hazardous pursuits	With hazardous pursuits
Amateur track days / experience days	<b>Excluded</b>	<b>Included</b>
Circuit racing	<b>Excluded</b>	<b>Excluded</b>
Road racing	<b>Excluded</b>	<b>Excluded</b>
Endurance racing	<b>Excluded</b>	<b>Excluded</b>
Motocross, supercross, Supermoto, enduro, hill climb, trial riding & quad biking	<b>Excluded</b>	<b>Excluded</b>
Supersport	<b>Excluded</b>	<b>Excluded</b>
TT racing, Dakar rally, drag racing, sprint, speedway, stunt, sidecar events, sidecar, rallycross and autocross	<b>Excluded</b>	<b>Excluded</b>
<b>MOUNTAINEERING: NO ARTIC, ANTARCTICA, GREENLAND OR ALASKA (ANY MOUNTAIN CLIMBING ACTIVITIES INVOLVING ROPES)</b>	Without hazardous pursuits	With hazardous pursuits
Indoor climbing, hiking, walking, scrambling	<b>Included</b>	<b>Included</b>
Trekking, snowshoeing (no solo attempts) below 500m	<b>Included</b>	<b>Included</b>
Trekking, snowshoeing (no solo attempts) above 500m	<b>Excluded</b>	<b>Included</b>
Sports climbing, rock climbing above 5,300m	<b>Excluded</b>	<b>Included</b>
Sports climbing, rock climbing (no solo attempts) up to 5,300m	<b>Excluded</b>	<b>Included</b>
Traditional mountaineering up to 5,300m (no solo attempt)	<b>Excluded</b>	<b>Included</b>
Traditional mountaineering above 5,300m	<b>Excluded</b>	<b>Excluded</b>
Traditional mountaineering, UK only (no solo attempts)	<b>Excluded</b>	<b>Included</b>
Free climbing / rope free mountaineering	<b>Excluded</b>	<b>Excluded</b>

<b>SHOOTING SPORTS</b>	Without hazardous pursuits	With hazardous pursuits
Indoor ranges, clay pigeon, target shooting (including archery and crossbow, rifle)	<b>Included</b>	<b>Included</b>
Hunting	<b>Excluded</b>	<b>Excluded</b>
<b>WATER SPORTS</b>	Without hazardous pursuits	With hazardous pursuits
Canoeing, rowing	<b>Included</b>	<b>Included</b>
Kayaking, white water rafting (class 5 and above)	<b>Excluded</b>	<b>Excluded</b>
Water skiing, wakeboarding	<b>Included</b>	<b>Included</b>
<b>WATER SPORTS: PLEASURE ONLY</b>	Without hazardous pursuits	With hazardous pursuits
Jet ski	<b>Included</b>	<b>Included</b>
Motor boating inshore	<b>Included</b>	<b>Included</b>
Motor boating offshore	<b>Excluded</b>	<b>Included</b>
Sailing, yachting inshore	<b>Included</b>	<b>Included</b>
Sailing, yachting offshore (no single handed, solo or around the world)	<b>Excluded</b>	<b>Included</b>
Surfing including wind and kite	<b>Included</b>	<b>Included</b>
<b>WATER SPORTS: RACING, COMPETITION</b>	Without hazardous pursuits	With hazardous pursuits
Jet ski	<b>Excluded</b>	<b>Included</b>
Powerboat	<b>Excluded</b>	<b>Included</b>
Sailing, yachting inshore	<b>Excluded</b>	<b>Included</b>
Sailing, yachting offshore (no single handed, solo or around the world)	<b>Excluded</b>	<b>Included</b>
Surfing including wind and kite	<b>Excluded</b>	<b>Included</b>
<b>WINTER SPORTS</b>	Without hazardous pursuits	With hazardous pursuits
Snow skiing / boarding - excluding competitions (excludes off-piste)	<b>Included</b>	<b>Included</b>
Snow skiing / boarding - including competitions (excludes off-piste)	<b>Excluded</b>	<b>Excluded</b>
On / off-piste snow skiing / boarding - less than 4 trips per annum	<b>Included</b>	<b>Included</b>
On / off-piste snow skiing / boarding - more than 4 trips per annum	<b>Excluded</b>	<b>Included</b>