



"Terms" - If the sport or activity is "Accept" it is covered automatically, if shown as "Decline" it is not covered, if shown as 25%, 50% or 100% cover can be included for a loading to the standard premium

Sunworld Hazardous Sports and Activities	Terms	Wintersports required
abseiling (within organisers guidelines)	Accept	N
administrative, clerical or professional occupations	Accept	N
aerobics	Accept	N
airboarding	Accept	Y
alligator wrestling	Decline	N
amateur athletics (track and field)	Accept	N
american football	Decline	N
animal sanctuary/refuge work	Decline	N
archaeological digging	Accept	N
archery	Accept	N
arctic experience/survival skills course	Decline	Y
assault course	Accept	N
athletics (amateur only)	Accept	N
badminton	Accept	N
ballooning - hot air (organised pleasure rides only)	Accept	N
bamboo rafting	50%	N
banana boating	Accept	N
bar/restaurant work	25%	N
base jumping	Decline	N
baseball	Accept	N
basketball	Accept	N
battle re - enactment	Accept	N
beach games	Accept	N
biathlon/triathlon	25%	N
big foot skiing	Accept	Y
big game hunting	25%	N
billiards/snooker/pool	Accept	N
black water rafting	Decline	N
blade skating	Accept	Y
blokarting (no liability cover)	25%	N
bmw riding - stunt/obstacle	Decline	N
bob sleigh/luging	Decline	Y
body boarding (boogie boarding)	Accept	N
bouldering	Decline	N
bowls	Accept	N
boxing	Decline	N

breathing observation bubble (bob)	See scuba diving	N
bridge swinging	Decline	N
bull fighting	Decline	N
bull running	Decline	N
bungee jumping (within organiser's guidelines)	100%	N
bungee swoop (within organiser's guidelines)	100%	N
camel riding (no personal liability cover)	Accept	N
canoeing (grade 4 and above rivers) - Available to Hamilton Fraser only	100%	N
canoeing (up to grade 3 rivers)	50%	N
canoeing (up to grade 2 rivers)	Accept	N
canyon or gorge swinging	Decline	N
canyoning	Decline	N
catamaran sailing (if qualified and no liability cover)	Accept	N
cat skiing	Decline	Y
cave diving	Decline	N
cave tubing	Decline	N
caving/pot holing	100%	N
charity/conservation work	Decline	N
clay pigeon shooting (no liability cover),	Accept	N
cliff jumping	Decline	N
climbing (on climbing wall only)	Accept	N
climbing (outdoors)	Decline	N
coasteering	Decline	N
conservation/charity work	Decline	N
cricket	Accept	N
cross country skiing/Nordic skiing	100%	Y
croquet	Accept	N
curling	Accept	N
cycling (not racing)	Accept	N
cycling (racing)	50%	N
deep sea fishing	Accept	N
devil karting	Decline	N
dinghy sailing (no liability cover)	Accept	N
dirt surfing/boarding	Decline	N
drag racing	Decline	N
dragon boat racing	Decline	N
driving any motorised vehicle for which you are licensed to drive in the United Kingdom	Accept	N
dry slope skiing	Accept	Y
dune/wadi buggying/bashing	25%	N
dune sliding	25%	N
elephant polo	50%	N
elephant riding/trekking	Accept	N
expeditions	Decline	N
endurance tests	Decline	N
extreme ironing	Decline	N
falconry	Accept	N
fell walking/running	Accept	N
fencing	Accept	N
fishing	Accept	N

fives	Accept	N
flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)	Accept	N
flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)	Decline	N
flying fox (cable car)	Accept	N
football (American) - amateur only and not main purpose of the trip	Accept	N
football (Association) - amateur only and not main purpose of the trip	Accept	N
free diving	Decline	N
free mountaineering	Decline	N
Fruit or vegetable picking	25%	N
Gaelic football - amateur only and not main purpose of the trip	Accept	N
glacier skiing/walking	Accept	Y
glass bottom boats/bubbles (no liability cover)	Accept	N
gliding (no cover for crewing or piloting)	Decline	N
go karting (within organisers guidelines and no liability cover)	Accept	N
golf	Accept	N
gorge scrambling	Decline	N
gorge or canyon swinging	Decline	N
gorilla trekking	25%	N
grass skiing	50%	N
gymnastics	25%	N
handball	Accept	N
hang gliding	100%	N
heli skiing	Decline	Y
heptathlon (amateur only)	50%	N
high diving	25%	N
hiking up to 2,500 metres above sea level	Accept	N
hiking above 2,501 metres above sea level (see trekking)	Refer	N
hitchhiking (organised groups of adults)	Accept	N
hobie catting (if qualified and no liability cover)	Accept	N
hockey	25%	N
horse riding (excluding competitions, racing, jumping and hunting)	Accept	N
hot air ballooning (organised pleasure rides only)	Accept	N
hovercraft driving/passenger (no liability cover)	Accept	N
hunting	Decline	N
hurling - amateur only and not main purpose of the trip	Accept	N
husky dog sledding (organised, non-competitive and with experienced local driver)	Accept	Y
hydrospeeding	Decline	N
hydro zorbing	Accept	N
ice climbing	Decline	Y
ice diving	Decline	N
ice go karting (within organisers guidelines and no liability cover)	Accept	Y
ice hockey	100%	Y
ice marathon	Decline	Y
ice skating	Accept	Y
ice windsurfing (no liability cover)	Accept	Y
indoor climbing	Accept	N
in - line skating/roller blading (wearing pads and helmets)	Accept	N
javelin throwing	Accept	N
indoor skating/skateboarding (wearing pads and helmets)	Accept	N

jet boating (no racing or liability cover)	Accept	N
jet skiing (no racing or liability cover)	Accept	N
jogging	Accept	N
judo	100%	N
jousting	Accept	N
karate	100%	N
karting (no racing or liability cover)	Accept	N
kayaking (grade 4 and above rivers) - Available to Hamilton Fraser only	100%	N
kayaking (up to grade 3 rivers or coastal waters)	50%	N
kayaking (up to grade 2 rivers)	Accept	N
kick boxing	Decline	N
kick sledging	Accept	Y
kite boarding	Decline	N
kite buggying	Decline	N
kite surfing	Decline	N
kloofing	Decline	N
korfball	Accept	N
lacrosse	25%	N
land skiing	100%	N
luge/bobsleigh	Decline	Y
manual work (but not including the use of power tools and machinery)	50%	N
marathon running (not professional)	25%	N
martial arts (not otherwise listed)	Decline	N
microlighting (no liability cover)	100%	N
minjin swinging	25%	N
mixed gas diving (Nitrox/Trimax and not commercial)	See scuba diving	N
motor cycling (full UK licence held and no liability cover)	Accept	N
motor rallies/competitions	Decline	N
mountain biking	Accept	N
mountain boarding	Decline	N
mountaineering requiring the use of guides or ropes	Decline	N
mud buggying	25%	N
netball	Accept	N
occasional light manual work (but not including the use of tools and machinery)	50%	N
off piste skiing	See skiing	Y
octopush	Accept	N
orienteering	Accept	N
ostrich riding or racing	50%	N
paint balling/war games	Accept	N
parachuting	Decline	N
paragliding	100%	N
paramotoring	100%	N
parapenting/paraponting	100%	N
parasailing/parascending - over land	100%	N
parasailing/parascending - over water	25%	N
passenger sledge	Accept	N
pedalos	Accept	N
polo	50%	N
polo cross	50%	N

pony trekking	Accept	N
pool/billiards/snooker	Accept	N
pot holing/caving	100%	N
power boating (no racing, non-competitive and no liability cover)	Accept	N
professional entertaining	Decline	N
professional sports	Decline	N
quad biking (no liability cover)	Accept	N
racing (other than on foot and not professional)	Decline	N
racket ball	Accept	N
rafting	Decline	N
rambling	Accept	N
rap jumping/running (within organisers guidelines)	25%	N
refereeing (amateur only)	Accept	N
restaurant/bar work	25%	N
retail trade including manual work (but not including the use of power tools and machinery)	25%	N
rhino trekking	25%	N
rifle range shooting	Accept	N
ringos	Accept	N
river bugging	Decline	N
river tubing	25%	N
rock climbing (maximum grade HVS)	Decline	N
rock scrambling	Decline	N
rodeo	Decline	N
roller hockey	25%	N
roller skating and blading (wearing pads and helmets)	Accept	N
rounders	Accept	N
rowing (except racing)	Accept	N
rugby	100%	N
running (non-competitive and not marathon)	Accept	N
safari trekking (must be organised tour)	Accept	N
sailing (if qualified or accompanied by a qualified person and no liability cover or racing)	Accept	N
sail boarding/windsurfing	Accept	N
sand boarding	Accept	N
sand dune surfing/skiing	Accept	N
sand yachting (no liability cover)	Accept	N
scuba diving to 18 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone)	Accept	N
scuba diving to 30 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone)	50%	N
scuba diving to 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone)	100%	N
scuba diving below 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone)	Decline	N
sea canoeing/kayaking (within sight of land)	50%	N
shark diving	Decline	N
shinty	25%	N
shooting/small bore target shooting (within organisers guidelines)	Accept	N
skateboarding (wearing pads & helmets)	Accept	N
skeleton	Decline	Y
ski - acrobatics	Decline	Y
ski biking	50%	Y
ski - blading	Accept	Y
ski boarding	Accept	Y

ski - dooing	50%	Y
ski flying	Decline	Y
ski jumping	Decline	Y
ski mountaineering	Decline	Y
ski racing (including FIS)	Decline	Y
ski randonee	Decline	Y
ski run walking	Accept	Y
ski stunting	Decline	Y
ski touring	Decline	Y
ski yawing/ski joring	Decline	Y
skiing	Accept	Y
skiing - big foot	50%	Y
skiing - cat	Decline	Y
skiing - cross country	100%	Y
skiing - freestyle	Decline	Y
skiing - glacier	Decline	Y
skiing - heli	Decline	Y
skiing - mono	Accept	Y
skiing - Nordic	100%	Y
skiing - off piste with a guide	Accept	Y
skiing - off piste without a guide (not against local authoritative warnig or advice)	100%	Y
skiing - para	Decline	Y
skiing - snowcat	Decline	Y
sky diving	Decline	N
sky jumping (from Sky Tower in Auckland, New Zealand only)	100%	N
sky surfing	Decline	N
slack lining	Decline	N
sledging/tobogganing	Accept	Y
sledging/sleigh riding (pulled by horse or reindeer as a passenger)	Accept	Y
small bore target shooting (within organisers guidelines and no Liability cover)	Accept	N
snooker/pool/billiards	Accept	N
snorkelling	Accept	N
snow biking	50%	Y
snow blading	Accept	Y
snow boarding	Accept	Y
snow bobbing	50%	Y
snow carting (no liability cover)	50%	Y
snow kiting	Decline	Y
snow go karting (no liability cover)	50%	Y
snow mobiling (no liability cover)	50%	Y
snow park/terrain park	50%	Y
snow scooting	50%	Y
snow shoe walking	Accept	Y
snow tubing	Accept	Y
snowcat driving	Decline	Y
soccer (amateur only and not main purpose of the trip))	Accept	N
softball	Accept	N
spearg fishing (without tanks)	Accept	N
speed sailing (no liability)	Accept	N

speed trials/time trials	Decline	N
sphering	Accept	N
squash	Accept	N
storm chasing	Decline	N
street hockey (wearing pads and helmets)	25%	N
street luge	25%	N
students working as counsellors or university exchanges for practical course work (non manual)	Accept	N
summer tobogganing	Decline	N
superintendance of manual work.	25%	N
surfing	Accept	N
swimming	Accept	N
swimming with dolphins	Accept	N
swimming/bathing with elephants	Accept	N
swimming with killer whales/Orcas	25%	N
Sydney harbour bridge (walking across)	Accept	N
table tennis	Accept	N
tall ship crewing (no racing and no liability cover)	Accept	N
telemarking	100%	Y
ten pin bowling	Accept	N
tennis	Accept	N
terrain park	See snow park	Y
time trials/speed trials	Decline	N
tobogganing/sledging	Accept	Y
tombstoning	Decline	N
trampolining	Accept	N
tree canopy walking	Accept	N
trekking up to 2,500 metres above sea level	Accept	N
trekking between 2,501 to 3,500 metres above sea level	50%	N
trekking over 3,500 metres above sea level	Refer	N
triathlon/biathlon	25%	N
tubing	25%	N
tug of war	Accept	N
via ferrata	50%	N
volleyball	Accept	N
wadi/dune/dune buggying/bashing	25%	N
wake boarding	Accept	N
walking up to 2,500 metres above sea level	Accept	N
walking above 2,501 metres above sea level (see trekking)	Refer	N
war games/paintballing (wearing eye protection and no liability cover)	Accept	N
water polo	Accept	N
water skiing	Accept	N
water ski jumping	Accept	N
weightlifting	25%	N
whale watching	Accept	N
white water canoeing/kayaking/touring up to grade 4 - Hamilton Fraser only	100%	N
white water rafting (within organisers guidelines) up to grade 4 - Hamilton Fraser only	100%	N
white water sledging	Decline	N
wicker basket tobogganing	Accept	N
wind surfing/sailboarding	Accept	N

winter walking (using crampons and ice picks only)	Accept	Y
wind tunnel flying (pads and helmets to be worn)	Accept	N
wrestling	Decline	N
yachting (if qualified and no liability cover)	Accept	N
zap cats	Accept	N
zip lining/trekking (safety harness fixed to rope must be worn)	Accept	N
zorbing/hydro zorbing	Accept	N