

ACTIVITIES COVERED

This policy excludes certain winter sports and activities. Please ensure that the activity **you** are participating in is covered.

This policy will cover **you** when **you** are engaging in the following winter sports on a non-competitive and non-professional basis during **your trip** when **you** have paid the additional winter sports premium:

Cat skiing (with guides)
Snow blading (no jumping tricks)
Cross country skiing
Snow bobbing
Glacier skiing
Snow scooting
Ice hockey
Snow shoe walking
Langlauf (cross country skiing)
Snow shoeing
Monoskiing (not for time trials/speed skiing or racing)
Snow tubing
Skiing on piste
Snow blading
Skiing or snowboarding off piste (within local ski patrol guidelines)
Snow boarding on piste
Sledging/tobogganing

The following activities will be covered but there will be no cover in respect of any Personal Accident or Personal Liability claims:

Kite snowboarding
Snow carting
Snow go-karting
Snowmobiling
Skidoo
Snowmobile safari

Even if the appropriate winter sports premium has been paid, the following activities will remain excluded:

Air boarding
Arial skiing
Biathlon
Bobsleigh
Freestyle skiing
Heli skiing or heli boarding
Ice climbing
Ice diving
Ice fishing by snowmobile
Ice hockey
Ice holing
Ice marathon
Ice speedway
Nordic skiing
Paraskiing
Skeleton bob
Ski acrobatics/aerials Tandem skiing
Ski jumping
Ski mountaineering
Ski race training
Ski racing
Ski randonee
Ski stunting
Ski touring
Ski yawing
Skiing/snowboarding off piste (outside local ski patrol guidelines/outside recognised and authorised areas)
Snow biking
Snow cat driving
Snow kiting
Snow parascending

You are not covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

What is covered?

Benefits under the sections of cover already described are extended to cover winter sports. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of winter sports.

WINTER SPORTS CANCELLATION OR CURTAILMENT

In addition to the Cancellation or **Curtailement** section **we** will pay up to the amount shown in the summary of cover for:

- the cost of deposits you cannot recover, or payments you have made (or contracted to pay) for unused ski pass or ski school fees.

What is not covered:

- Anything mentioned in the exclusions relating to the Cancellation or **Curtailement** section
- Anything mentioned in General Exclusions.

SKI EQUIPMENT & SKI PASS

What is covered

In addition to the Personal Possessions and Baggage section **we** will pay **you** up to the amount shown in the summary of cover:

- if **ski equipment** belonging to or hired by **you** is damaged, stolen, destroyed or lost in the course of a **trip**;
- if **your** ski pass that **you** are carrying on **your** person or have left in a safety box is lost, stolen, or damaged in the course of a **trip**.

Special conditions

- **Ski equipment** is covered against damage or loss whilst in use, if being used correctly.
- Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

You must take reasonable care of **your ski equipment** and ski pass and must not leave them **unattended** at any time in a place to which the public has access.

What is not covered

- 1) anything mentioned in the exclusions relating to the **Personal possessions** and Baggage section
- 2) Anything mentioned in the General Exclusions.

PISTE CLOSURE

What is covered

If during a **trip you** are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because adverse weather conditions cause a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers) **we** will pay up to the amount shown in the summary of cover:

- For all reasonable travel costs and lift pass charges **you** have to pay to travel to and from a similar area to ski; or
- As a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- 1) **trips** in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- 2) **trips** in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- 3) anything mentioned in the General Exclusions.

AVALANCHE OR LANDSLIDE

What is covered

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled **public transport** services are cancelled or **curtailed** we will pay up to the amount shown in the summary of cover for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered

a) anything mentioned in the General Exclusions.

SKI HIRE

What is covered

If **your ski equipment** is delayed on the **outward journey** of a trip for more than 12 hours, then we will pay **you** up to the amount shown in the summary of cover for hire of equivalent replacement **ski equipment**.

What is not covered

- 1) the loss, damage or delay in transit of **your ski equipment** if **you** do not notify the carrier within 24 hours and obtain a Property Irregularity Report (PIR) or other report confirming the delay.
- 2) anything mentioned in the General Exclusions.

OPTIONAL SPORTS AND ACTIVITIES COVER

This section of cover is only applicable if **you** have paid the appropriate premium and is noted in **your certificate of insurance**.

You are not covered for taking part in any sports or activities unless they are listed below.

Cover for the following activities is included for recreational, amateur purposes only. When participating in **your** activity **you** must ensure that it is adequately supervised and appropriate safety equipment is worn/used at all times.

Category A sports are automatically covered under **your** policy. Category B, C and D sports will be covered upon payment of an additional premium. Payment for additional categories includes coverage for all preceding categories (e.g. if **you** pay Category D **you** will be covered for A, B and C also).

ACTIVITY	CATEGORY	CONDITIONS
Abseiling	C	
Aerobics	A	
Archery	A	
Badminton	A	
Basketball	A	
Bowls	A	
Bungee Jump	B	No Personal Accident cover
Camel/Elephant Riding	B	
Camogie	B	
Canyoning	D	
Cricket	A	
Cycling	A	No Tours. No Personal liability cover
Cycle touring	B	
Deep Sea Fishing	B	
Dog Sledding	B	
Dry slope Skiing	C	
Fell walking, rambling & trekking	A	Up to 2,000 metres altitude
Fishing	A	
Football	A	
Go Karting	B	Up to 120cc. No Personal Liability cover
Golf	A	
Gymnastics	B	
Hang Gliding	D	
Hiking	B	between 2,000 and 6,000 metres altitude
Hockey	B	
Horse riding	D	No Polo, Hunting, Jumping or Racing
Hot Air Ballooning	B	As a passenger only
Hydro Zorbing	B	
Hurling	B	
Ice-skating	A	Rink only
Land Yachting	D	
Martial Arts	B	Training only
Marathon running	A	No ultra marathons

Motorcycling	B	over 50cc and under 250 cc - no racing as a rider or passenger when wearing a helmet provided the rider holds an appropriate UK motorcycle licence to ride the motorcycle. No Personal Liability cover
Mountain biking	C	Excluding competition/racing
Parachuting	D	
Paragliding	C	
Parasailing	C	
Parascending (over water)	B	Towed by boat. No Personal Liability cover
Parascending (over land)	C	
Racket ball	A	
Rafting, canoeing and kayaking	B	including white water up to grade 3. No Personal Liability cover
Rafting, canoeing and kayaking	C	including white water up to grade 4. No Personal Liability cover
Rafting, kayaking and canoeing	A	No white water
Rambling	A	
Roller skating	A	
Rounders	A	
Rugby	B	
Safari	B	Not involving use of firearms. No walking safaris
Sail Boarding	C	Must be inland waters or coastal waters within a 12 mile limit from land.
Sand Boarding	C	
Sand Yachting	C	
Scuba Diving	A	To a depth of 18 metres
Scuba Diving*	D	Depth of between 18 and 30 metres if BSAC, PADI, DIWA, SSI or SAA member
Sea Canoeing	B	
Show Jumping	D	
Skateboarding	A	
Sky Diving	D	
Snooker, pool and billiards	A	
Snorkelling	A	
Squash	A	
Surfing	A	No Personal Liability cover
Swimming	A	Must be undertaken in a pool, inland waters or coastal waters within a 12 mile limit from land.
Table tennis	A	
Tennis	A	
Trekking	B	between 2,000 and 6,000 metres altitude
Triathlon	B	
Volleyball	A	
Water polo	A	
Water skiing	A	Must be inland waters or coastal waters within a 12 mile limit from land. No Personal Liability cover
Windsurfing	A	Must be inland waters or coastal waters within a 12 mile limit from land. No Personal Liability cover
Work Abroad	D	manual, ground level only, no machinery
Wrestling	D	
Yachting, boating, sailing and rowing	A	Must be inland waters or coastal waters within a 12 mile limit from land. No Personal Liability cover

*When **you** have paid the appropriate additional premium for Scuba diving at any depth the following endorsement applies:

SCUBA diving to a maximum depth of 30 meters will be covered provided that **you** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or **you** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/ cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any **medical condition** likely to impair **your** fitness to dive.