

Fruitful Jobs

No personal liability cover for pursuit of any business, trade, profession or occupation.

Standard Activities:

The following list details the sports and activities that your travel insurance will cover:

administrative, clerical or professional occupations	golf
aerobics	hiking
archery	horse riding (excluding competitions, racing, jumping and hunting)
badminton	hot air ballooning (organised pleasure rides only)
banana boating	hydro zorbing
baseball	indoor climbing (on climbing wall)
basketball	jet boating (no racing or personal liability cover)
bmx biking (no stunting or racing)	jet skiing (no racing or personal liability cover)
body boarding (boogie boarding)	jogging
bowls	kayaking (up to grade 2 rivers)
bungee jumping (1 jump only within professional organiser's guidelines and wearing appropriate safety equipment)	netball
camel riding (no personal liability cover)	octopush
canoeing (up to grade 2 rivers)	open water swimming (professionally escorted tours only)
casual or off road mountain biking (not endurance or racing)	orienteering
catamaran sailing (if qualified and no personal liability cover)	overlandin
clay pigeon shooting (no personal liability cover)	g
climbing (on climbing wall only)	paint balling (wearing eye protection and no personal liability cover)
cricket	pony trekking
croquet	quad biking (no personal liability cover)
curling	racket ball
cycling (not racing)	rambling
deep sea fishing	rifle range shooting (no personal liability cover)
dinghy sailing (no personal liability cover)	ringos
driving any motorised vehicle for which you are licensed to drive in the UK (other than in motor rallies or competitions and no personal liability cover)	roller skating and blading (wearing pads & helmets)
elephant riding	rounders
fell walking/running	rowing (except racing)
fencing	running (non-competitive and not marathon)
fishing	safari trekking in a vehicle (must be organised tour)
flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)	safari trekking on foot (must be organised tour)
football (Association) - amateur only and not main purpose of the trip	sailing (if qualified and no personal liability cover)
glacier walking	sand dune surfing/skiing
go karting (within organiser's guidelines and no personal liability cover)	sandboarding
	sandyachting (no personal liability cover)
	scuba diving to max depth 18m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
	shooting (within organiser's guidelines)

skateboarding (wearing pads & helmets)
 small bore target shooting (within organiser's
 guidelines and no personal liability cover)
 snorkelling
 softball
 squash
 students working as counsellors or university
 exchanges for practical course work (non
 manual)
 surfing
 swimming
 swimming with dolphins
 Sydney harbour bridge walk
 table tennis
 ten pin bowling
 tennis

trampolining
 trekking up to 2,500m above sea level
 tug of war
 volleyball
 wake boarding
 walking
 war games (wearing eye protection and no
 personal liability cover)
 water polo
 water skiing
 whale watching
 wind surfing
 yachting (if qualified and no personal liability
 cover)
 zorbing

Work Abroad

By selecting Work Abroad as the purpose of your trip, you will also be covered for the following activities;

* Work must be organised by a professional organisation operating from the United Kingdom offering support and advice to the Insured Person. No cover under section 7 - Personal liability for these activities

au pair
 bar work
 chef
 child care*
 children's entertainer
 classroom teacher*
 cleaner
 counselling or mentoring youngsters*
 field work
 fruit or vegetable picking
 general classroom duties
 guide or tour leader
 kitchen assistant
 ranch work (but not including the use of plant or
 power tools and machinery)

farm work (but not including the use of plant or
 power tools and machinery)
 occasional light manual work (but not including
 the use of plant or power tools and machinery)
 salesman
 shop assistant
 sports coach (general sports including: football,
 netball, athletics, basketball, swimming, cricket,
 volleyball, rugby, tennis)*
 summer camp worker
 teaching basic IT
 teaching English
 theme park worker
 waiter/ waitress

Category 1 Activities:

If you add category 1 sports and adventure cover to your travel insurance you will also be protected for these activities:

abseiling (within organiser's guidelines)
 bamboo rafting
 blokarting (no personal liability cover)
 bungee jumping (up to 3 jumps in total within
 professional organiser's guidelines and
 wearing appropriate safety equipment)
 canoeing (up to grade 3 rivers)
 cycling (racing)

gorilla trekking (professionally escorted tours
 only)
 gymnastics
 heptathlon
 high diving
 hockey
 kayaking (up to grade 3 rivers)
 lacrosse

marathon running
motorcycle touring off road (no racing)
off road 4x4 driving (no racing)
parascending - over water
power boating
rap jumping (within organiser's guidelines)
scuba diving to max depth 30m below sea level
(if qualified scuba diver and not diving alone or
accompanied by qualified instructor)

street hockey (wearing pads and helmets)
trekking between 2,501 to 3,500m above sea
level
via ferrata
white water rafting up to level 4 (within
organiser's guidelines)

Category 2 Activities:

If you add category 2 sports and adventure cover to your travel insurance you will also be protected for these activities: All
Category 1 activities in addition to:

American football
canyoning
caving
expeditions up to 6,000m above sea level
(professionally escorted tours only)
flying (other than as a fare paying passenger in a
fully licensed passenger carrying aircraft)
football (amateur only and main purpose of the
trip)
gliding
hang gliding

judo
karate
microlightin
g
paragliding
rugby
scuba diving to max depth 40m below sea level
(if qualified scuba diver and not diving alone or
accompanied by qualified instructor)
trekking between 3,501 to 6,000m above sea
level (professionally escorted tours only)
triathlons

Activities Not Covered:

Activities excluded from cover are:

base jumping
black water rafting
bouldering
boxing bull
fighting
canoeing (grade 4 and above rivers)
cave diving
cave tubing
cliff jumping
coasteering
dirt surfing
dragon boat racing
expeditions over 6,000 metres above sea level
extreme mountain biking
free diving
gorge scrambling
hunting
hydrospeeding
ice diving
kayaking (grade 4 and above rivers)
kick boxing
kite buggying
kite surfing

luge
martial arts (not otherwise listed)
motocross
motor rallies/competitions
mountaineering requiring the use of guides or
ropes
outdoor rock climbing with ropes
parachuting
professional entertaining
professional sports
rafting
river bugging
scuba diving below 40m
shark diving
sky diving
sky surfing
slack lining
storm chasing
tobogganning
trekking over 6,000m above sea level
white water rafting level 5 and above
wrestling

Standard Winter Sport Activities:

If you add winter sports cover to your travel insurance you will also be protected for these activities:

dry slope skiing	skiing - off piste with a guide
ice skating	sledging
kick sledging	sledging pulled by horse, dog or reindeer as a passenger (no personal liability cover)
ski - blading	snow boarding
skiing - on piste	snow shoe walking
skiing - mono	

Category 1 Winter Sport Activities:

If you add winter sports and category 1 sports and adventure cover to your travel insurance you will also be protected for these activities:

ski-dooing	snow carting (no personal liability cover)
snow biking	snow mobiling
snow bobbing	snow scooting

Category 2 Winter Sport Activities:

If you add winter sports and category 2 sports and adventure cover to your travel insurance you will also be protected for these activities:

All Category 1 winter sport activities in addition to:

ice hockey
skiing - cross country
skiing - nordic

Winter Sport Activities Not Covered:

Winter sport activities excluded from cover are:

bob sleigh	ski yawing
skeleton	skiing - cat
ski - acrobatics	skiing - glacier
ski flying	skiing - heli
ski jumping	skiing - para
ski mountaineering	skiing - snowcat
ski randonee	skiing - freestyle
ski stunting	snowcat driving

