

Hazardous Pursuits List

You will be **unable to make a claim** for any injury sustained whilst participating in any of the below activities. This exclusion applies throughout the term of the policy.

- **Adventure Racing** – multiday, expedition events
- **Ballooning** – more than 50 flight hours per year
- **Base jumping**
- **Boxing** – amateur/contact
- **Bungee Jumping** – more than 5 jumps in total during the term of your policy
- **Cycling** – amateur participation in competitions
- **Diving** - sub aqua diving at depths below 40 metres, plus any high diving activities
- **Equestrian Sports** – flat racing, steeplechase, national hunt racing, harness racing, carriage driving, hunting, polo, point to point, rodeo, show-jumping, 3-day eventing
- **Gliding** - non-powered
- **Hang Gliding** – powered and non-powered
- **Hunting** – big game, regular/trophy
- **Martial Arts** – apart from aikido, hapkido & judo
- **Micro Lighting**
- **Motor Car Sports**
- **Motor Cycle Sports**
- **Mountaineering/Climbing** - apart from trekking, bouldering, hillwalking, artificial climbing wall and coasteering
- **Parachuting** – more than 10 jumps a year
- **Paragliding/Parascending** – record attempts, test flying, competition flying
- **Paragliding/Parascending** - more than 100 flying hours per year
- **Potholing & Caving**
- **Powerboat Racing**
- **Private Aviation** – competition, test or experimental flying, stunt flying/ aeronautics/aerobatics/air racing/air rallying
- **Quad Biking**
- **Sailing/Yachting** – racing or ocean sailing
- **War Gaming**
- **Water Sports** – white water rafting, more active participation, competitions, instructor level
- **Winter Sports** – bobsleigh, heli-skiing, ice boating, ice hockey, luge tobogganing, ski bob, off piste skiing, off piste snowboarding, ski jumping, participation in snowmobiling competitions - competitive racing (i.e., snow cross)
- **Weightlifting/Body Building** – competitive, amateur
- **Wrestling** – amateur
- **Zorbing** – Instructor Level, more than 10 times per year

List current as at September 2026.

The Society reserves the right to amend or add to this list at any time.
The above hazardous pursuits are discretionary and will depend on the cover selected.