

AMATEUR SPORTS AND ACTIVITIES

We will not pay any claim directly or indirectly resulting from participation in certain activities, professional or organised sports, racing, speed or endurance tests.

Where cover for sports and activities is provided, it is on the basis that **you** are participating on a recreational and non-professional basis.

Any participation in sports or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads).

Sports and Activities marked as follows have additional restrictions:

‡ No cover under section 5 - Personal Accident - whilst participating in this activity

* No cover under section 10 - Personal Liability - whilst participating in this activity

Sports and Activities covered – Category A

Participation in the following activities is covered at no additional premium and without the need for prior declaration.

Cover is provided whilst participating in these sports and activities under all sections of the policy except the Personal Property section (unless otherwise agreed).

Abseiling ‡	Racketball
Angling - Freshwater	Rambling up to 4,000 metres
Archery *	Rifle Range shooting (Must be properly organised) ‡*
Badminton	Ringos
Ballooning – hot air- must an organised tour	River bugging – grade 1 to 3 *
Banana boating	Roller skating/ blading/ in-line skating (no stunts)
Baseball *	Rounders
Basketball *	Rowing (not racing) *
Blade skating (no stunts)	Running
Body boarding/ boogie boarding (inland and coastal waters only)	Safari/Gorilla Trekking in a vehicle (not involving use of firearms) must be an organised tour
Bowling/Bowls	Safari trekking on foot (must be an organised tour)
Camel/ elephant riding *	Sailboarding *
Canoeing –grade 1 to 3 *	Sailing – not crewing - no racing/competitions *
Cricket *	Sailing – crewing - (including Flotilla, yachting and catamaran) inside European waters only and no racing/competitions *
Curling	Scuba diving down to 30 metres (provided diving with a registered instructor)
Cycling – not BMX, mountain biking or touring *	Skateboarding (no stunts)
Deep sea fishing (Provided with professional fisherman)	Sledging pulled by horse, reindeer or dog - as a passenger only
Fell Walking up to 4,000 metres	Small bore target shooting ‡ *
Fell Running up to 4,000 metres	Snorkelling to a maximum depth of 10 metres
Fencing ‡*	Softball
Fishing – bank/river	Squash
Flying (as a fare paying passenger on a regular scheduled airline or licenced charter aircraft)	Surfing *
Go-karting up to 120cc *	Table Tennis

Go Karting over 120cc (Maximum 250cc) ‡*	Ten pin bowling
Golf	Tennis
Handball	Trampolining
Horse riding *	Trekking/ hiking/ walking (up to 4,000 metres)
Ice-skating (rink only)	Tug of War
Indoor climbing (on climbing wall)	Volley Ball
Inner tubing – on water only	Wake-boarding *
Kayaking – up to grade 3 rivers only ‡*	War games/paint balling ‡*
Motor cycling (maximum 125cc) *	Water Polo
Netball	Water skiing (only on inland waters or inland coastal waters and no jumping/ stunts)
Orienteering	Windsurfing/ board sailing (only on inland waters or coastal waters within 12 miles from land) *
Paint balling ‡*	White water rafting (Grade 1,2 and 3) ‡*
Parascending/ parasailing (over water) *	Yachting - not crewing *
Pony trekking *	Yachting - crewing (European waters only) *
Quad Biking up to 125cc *	Zorbing – must be properly organised

Sports and activities covered – Category B - €300 Policy Excess Applicable

Participation in the following activities is covered at no additional premium and without the need for prior declaration.

Cover is provided whilst participating in these sports and activities under all sections of the policy except the Personal Property section (unless otherwise agreed).

Angling – Rock /Surf *	Gymnastics ‡*
Athletics – field events ‡*	Heptathlon – training only ‡*
Football English ‡*	Hockey ‡*
Football Gaelic ‡*	Mountain Biking - not downhill/ off road ‡*
Gaelic Hurling ‡*	Roller Hockey ‡*

Winter sports

Where the appropriate additional premium has been paid for **winter sports** cover **you** will be covered for skiing and snowboarding as well as the following **winter sports**:

Big foot skiing	Off-piste skiing (with a professional guide on designated pistes within the resort)
Cross country skiing (recognised paths only)	Ski touring
Dry slope skiing/snowboarding	Ski Sledging
Heli-skiing/boarding	Ski Touring
Langlauf	Snow Tubing (on designed courses / parks, organised event)
Mono-skiing	Snow shoeing

Sports and activities not covered

We may be able to offer cover for other sports and activities which are not listed. If **you** plan to participate in a sport or activity that does not appear in the lists above, **you** should contact **Just Cover 01 440 4367** or e-mail info@justcover.ie for advice.

If **you** do not tell **us** about **your** planned sport or activity **we** may not pay any claims arising from **your** participation.