

## Amateur Sporting and Hazardous Activities

Please contact Justcover by telephone on 01 826 2586 or email [info@justcover.ie](mailto:info@justcover.ie) if you have any queries or the activity concerned is not listed.

### **Basic Conditions**

1. You are accompanied by, or accessible to, an experienced and/or suitable qualified instructor or guide.
2. You are adequately supervised, taking part in an organised event, session or excursion.
3. You must be a fare-paying passenger in a chartered craft.
4. You are not taking part in a league or competition.
5. You are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.
6. This does not constitute the main purpose of the trip.
7. Protective clothing and headgear must always be worn.

**For certain activities the condition is that cover under some sections of the policy is excluded:**

8. Cover under the Personal Accident section is excluded
9. Cover under the Personal Liability section is excluded

**The condition numbers are annotated to the activities to which they apply below:**

### **Cover Option Code**

- A - Standard Risk Activities – Standard Policy Excess
- B - Medium Risk Activities - €150 Policy Excess Applicable
- C - High Risk Activities - €300 Policy Excess Applicable
- X - Refer to Justcover.ie
- NC - No Cover

### **Winter Sports Cover**

WSP - The Activities are covered where the appropriate Winter Sports Premium has been paid.

<b>Activity</b>	<b>Cover Option Code</b>	<b>Winter Sports Premium</b>	<b>Basic Condition Number</b>
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Abseiling	A		2,5,6,8,9
American football	NC		
Angling – Freshwater	A		
Angling - Rock/Surf	C		8
Archery	A		2,9
Athletics - field events	C		6,9

Badminton	A		
Ballooning - hot air	A		2,3
Banana boating - beach activity	A		
Base jumping	NC		
Baseball	A		4,6,9
Basket ball	A		4,6,9
Big Game hunting	NC		
Blade skating	A		4
BMX riding - stunt/obstacle	NC		
Bob Sleigh	NC		
Body boarding	A		
Bowls	A		
Boxing	NC		
Bungee jumping	NC		

Camel riding	A		2
Canoeing - grade 1 to 2 (Calm waters)	A		2,4,6,7,9
Canoeing - grade 3	B		2,4,6,7,8,9
Canoeing - grade 4 to 5	NC		
Canyoning	NC		
Cat skiing	NC		
Catamaran sailing - European water only	A		1,4,9
Cave diving	NC		
Cave tubing	NC		
Caving / pot holing	NC		
Clay pigeon shooting	A		1,4,5,9
Climbing (on a climbing wall only)	A		2,7
Cricket	C		4,6,8,9
Curling	A		
Cycling	A		9

Deep sea fishing	A		2
Drag racing	NC		
Dry Skiing	A		

Endurance tests	NC		
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Fell walking	A		
Fell running	A		
Fencing	B		1,4,6,7,8,9
Fishing - bank/river	A		
Flying	A		3
Flying (learning to fly)	NC		
Football – American	NC		
Football – English	C		4,6,7,8,9
Football – Gaelic	C		4,6,7,8,9
Free mountaineering	NC		

Gaelic Hurling	C		4,6,7,8,9
Glacier walking	NC		
Gliding	NC		
Go karting up to 120cc	A		2,6,7,9
Go karting over 120cc (MAXIMUM 250cc)	C		2,6,7,8,9
Golf	A		
Gymnastics	C		4,6,8,9

Handball	A		
Hang gliding	NC		
Heptathlon - training only	B		4,6,7,8,9
High diving	NC		
Hiking / trekking / walking (above 4000 meters)	X		
Hiking / trekking / walking (up to 4000 meters)	A		
Hockey	C		4,6,7,8,9
Horse riding	A		4,7,9
Horse jumping	NC		

Ice hockey	NC		
Ice skating	A		4,6
Indoor climbing (on climbing wall)	A		2,5,7
Inner Tubing	A	WSP	2,4,5,7

Jet skiing	A		4,6,9
Jousting	NC		
Judo	NC		

Karate	NC		
Kayaking - up to grade 2 rivers only	B		1,2,4,6,7,8,9
Kayaking -grade 3 and over	NC		
Kite surfing	NC		

Lacrosse	NC		
langlauf	A	WSP	
lugging / bobsleigh / tobogganing	NC		

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Manual work	NC		
Marathon running	NC		
Martial arts	NC		
Micro lighting	NC		
Motor cycle racing	NC		
Motor cycling up to 125cc	A		7,9
Motor cycling over 125cc	NC		
Motor racing	NC		
Motor rallying	NC		
Motor Sport (any type)	NC		
Mountain biking	C		4,7,9
Mountaineering	NC		

Netball	A		
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Orienteering	A		
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Paint balling	B		7,8,9
Parachuting	NC		
Paragliding / parapenting	NC		
Parascending - over land	NC		
Parascending - over water	A		2,7,9
Polo	NC		
Pony trekking	A		
Pot Holing	NC		
Power boat racing	NC		
Professional sports of any kind	NC		

Quad biking up to 125cc	A		7,9
Quad biking over 125cc	NC		

Racket ball	A		
Rambling	A		
Rifle range shooting	A		1,4,5,9
Ringos	A		
River bugging	A		
Rock climbing	NC		
Rodeo	NC		
Roller hockey	C		2,4,6,7,8,9
Roller skating/blading (No stunts)	A		
Roller skating/blading (stunts)	NC		
Rounders	A		
Rowing (Not racing)	A		4
Rugby	NC		
Running	A		4,6

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Safari trekking in a vehicle (must be organised tour)	A		2
Safari trekking on foot (must be organised tour)	A		2
Safaris using guns	NC		
Sail boarding	A		9
Sailing - not crewing	A		2,3,4
Sailing – crewing (European Waters only)	A		1,4,9
Sailing – crewing (Outside European Waters)	NC		
Sand dune surfing / skiing	NC		
Scuba diving to 30m	A		1
Scuba diving Over 30M	NC		
Sea kayaking	NC		
Shark diving	NC		
Shooting/Hunting	NC		
Skateboarding (No stunts)	A		
Skateboarding (Stunts)	NC		
Ski - Acrobats	NC		
Ski - big foot skiing	A	WSP	
Ski - bobsleighbing	NC		
Ski - cross country skiing	A	WSP	
Ski - dog sledging	A	WSP	
Ski - dry slope skiing	A		
Ski - glacier skiing	NC		
Ski - heli skiing (with a qualified guide)	A	WSP	1,2,3,4,7
Ski - mono skiing	A	WSP	
Ski - off piste skiing (with a qualified guide)	A	WSP	1,2,4,7
Ski - sledging	A	WSP	
Ski - snow-boarding	A	WSP	
Ski dooing	NC		
Ski jumping	NC		
Ski racing	NC		
Ski -skiing	A	WSP	
Ski stunting	NC		
Ski touring	A	WSP	
Sky diving	NC		
Sledging - pulled by horse or reindeer as a passenger	A	WSP	
Small bore target shooting	A		1,4,5,7,8,9
Snorkelling to a maximum depth of 10 metres	A		
Snow Mobile	NC		
Softball	A		
Speed skating	NC		
Squash	A		
Stunt Events	NC		
Surfing	A		

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Table tennis	A		
Ten pin bowling	A		
Tennis	A		
Toboggoning	NC		
Trampolining	A		2,4,6
Trekking / hiking / walking (above 4000 meters)	X		
Trekking / hiking / walking (up to 4000 meters)	A		
Tug of war	A		

Volley ball	A		
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Wake-boarding	A		
Walking / hiking / trekking up to 4000 metres	A		
War games / paint balling	B		7,8,9
Water polo	A		
Water ski jumping	NC		
Water-skiing	A		
Weight lifting	NC		
White water rafting (Grade 1,2,3)	B		1,2,4,6,7,8,9
White water rafting (Grade 4 or above)	NC		
Wind-surfing	A		
Wrestling	NC		

Yachting (within European waters)	A		1,4,9
Yachting (involving racing and / or outside territorial waters)	NC		

Zorbing	A		2,5,9
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