

This documents is a summary of the Policy Wording section “SPORTS AND LEISURE ACTIVITES”. It lists which activities are covered depending on the type of product.

The following activities are covered under our **standard offers**:

Abseiling	archery	athletics	Ballooning - hot air (organised pleasure rides only)	banana boating	baseball	basketball	bungee jumping (once only)	Canoeing (up to grade 2 rivers only not white water)	climbing wall
cricket	Cycling (nonprofessional and not main mode of transport),	cycle touring (no more than 16 days)	deep sea fishing	football or soccer*	Frisbee	golf	high rope activities	high diving (platform only and up to 10 meters)	hiking or trekking or walking (up to 15 miles a day and up to 4,000m)
Hockey* (under 16's using plastic sticks)	Kayaking up to grade 3 rivers only, not white water	marathon running or triathlon nonprofessional	mountain biking on road	parascending or parasailing (over water)	pony trekking	rap jumping	ringos	roller skating or roller blading (wearing pads and helmets)	rowing
safari trekking in a vehicle or on foot organised tour up to 16 days	sand dune boarding or surfing or skiing	scuba diving to 30m	sea canoeing or kayaking (close to shoreline only)	skateboarding	sledging or sleighing (pulled by dogs or horses or reindeer as a passenger)	snorkeling	surfing	tug of war	volley ball
wake-boarding (no cover for ramps, kickers and sliders)	water-skiing (no cover for jumping),	white water rafting (up to grade 3 river)	zip-trekking (including over snow)	zorbing					

The following activities are also covered by our **standard offers** – however the section 11 “Personal Liability” of our Policy wording does not apply:

Camel Riding	Catamaran sailing (if qualified)	Clay pigeon shooting	Dinghy sailing	Elephant riding or trekking	Karting	Horse riding or trekking (excluding competitions, racing, show-jumping, jumping, hunting, eventing, polo or rodeo)	Jet boating or shootover jetting
Paint balling (wearing eye protection)	Quad biking (off road only)	Rifle range shooting	Sailing or sail boarding or windsuring (if qualified and in territorial waters)	Shooting and yachting (if qualified in inland territorial waters within 12 mile limit).	Jet skiing	Motor cycling (up to 125cc and not main mode of transport)	

The following activities are only covered when the **Sport Option** is added:

Big-foot skiing	cross-country skiing (on recognised tracks only)	bobsleigh or luge	Ice skating or blade skating (not speed skating)	Glacier skiing or hiking or trekking or walking	Heli-skiing or boarding
Monoskiing, off-piste skiing or snowboarding (as long as you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines)	Skiing (including on dry slopes and indoor ski centers)	Sledging	Snow blading	Snowboarding	Snow mobiles or skidoos
Snow shoeing	Snow tubing	Tobogganing	Bamboo rafting or boating	Boogie boarding	Caving or pot holing (with qualified or experienced guide),
Dry slope skiing	Hiking or trekking or walking (over 15 miles a day and between <4,000m and >5,450m)	Hockey	Lacrosse	Mountain biking (off road)	Parachuting
Paragliding	Rock climbing	Shark diving (inside cage)	Weightlifting	White water rafting (grade 4 - 5 river)	Water polo
Kite skiing	Kite surfing	Street hockey (wearing pads and helmets)			

The following activities are only covered when the **Sport Option** is added – However the personal liability section from Policy wording does not apply:

Fencing, football or soccer (taking part, not semi-professional or professional)	Hang gliding (no personal accident cover)	Helicopter / light aircraft (as a passenger on organised pleasure rides only)
Kite buggying (no personal accident cover)	Martial arts training (no competition)	

No other activity is covered under our travel insurance. There is also no cover for:

- 1. Taking part in a sporting activity where the organizers guidelines have not been followed;**
- 2. Any professional sporting activity;**
- 3. Any kind of racing, except racing on foot; or**
- 4. Any kind of manual work.**

We may be able to cover you for other activities that are not listed. Please contact us on telephone: +971 4 270 8705 or email travel-mea@allianz.com.