

Classic and Direct Travel Insurance

About your cover for sports and activities



All activities listed must comply with the following conditions, unless specifically highlighted below:

- you have booked (where appropriate) with a fully licensed and reputable company
- you have taken all necessary precautions and wear the correct protective clothing/eye wear for the activity you are undertaking
- all activities are conducted on a non-professional, non-competitive and non-endurance basis, ie no tournaments or matches.

If you have any questions, or if the activity you want to do is not listed, please call Bupa Travel Services on 0800 00 10 22*.

The following activities have full cover under your policy:

Aerobics, Angling, Badminton, Bamboo rafting, Banana boating, Bare-foot water skiing, Baseball, Basketball, Billiards, Boardsailing/windsurfing, Body boarding/boogie boarding, Body flying/wind tunnel flying, Bowling, Bowls, Breathing observation bubble diving (to 30 metres), Bridge walking, Butterfly farm visiting, Canopy walking/tree-top walking, Charity work (no manual work), Cookery courses, Cricket, Croquet, Darts, Deep sea fishing, Fishing, Fives, Flying as a fare-paying passenger in a private aircraft or helicopter, Golf, Gymnastics, Handball, Horse grooming, Hydrozorb, Jogging, Korfbal, Lapland day trips, Netball, Paddle boarding, Parachute jumping (tandem), Parasailing, Parascending (over water), Pony trekking, Pool, Rackets, Racquet ball, Rafting, Ringo's, Roller blading/skating, Rounders, Sky jump from Auckland Sky Tower (in New Zealand), Snooker, Snorkelling, Soccer, Softball, Squash/rackets, Street dancing, Summer tobogganing, Surfing, Swimming, Swimming with dolphins, Sydney Harbour Bridge Walk, Table tennis, Tenpin bowling, Tug-of-war, Ultimate Frisbee, Walking – hill (up to 2,000 metres), Water polo, Water skiing, Whale watching (from boats), Yoga.

Winter Sports Cover

All annual travel insurance policies come with winter sports cover. The number of days you are covered for winter sports activities will depend on which policy you have chosen. Please see below for details.

- Classic cover – up to 10 days
- Premier cover – up to 17 days
- Gold cover – up to 21 days

For single trip cover, you must pay the appropriate additional premium to include winter sports cover for each trip where you intend to take part in winter sports activities.

The following activities are covered under your policy subject to conditions, and/or may have limitations in cover.

Activity	Do I need winter sports cover?	Am I covered for personal accident and personal legal responsibility?	Special requirements and/or conditions
Abseiling	No	No	Accompanied by a qualified guide and/or qualified instructor
Airboating (on the Everglades)	No	Yes	As a passenger only as part of an organised tour, booked with a licensed company
Archery	No	No	
Assault courses	No	Yes	Booked with a fully licensed and reputable company
Battle re-enactment	No	No	
Bee keeping	No	Yes	Reviewed on case by case basis – no manual labour/machinery
Big foot skiing	Yes	Yes	Accompanied by a qualified guide and/or qualified instructor
Bungee jump (maximum three jumps)	No	No	Booked with a fully licensed and reputable company
Camel rides/trekking	No	No	Accompanied by a qualified guide and/or qualified instructor
Canal boating/gondola riding	No	No	

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Activity	Do I need winter sports cover?	Am I covered for personal accident and personal legal responsibility?	Special requirements and/or conditions
Canoeing (not sea canoeing, up to grade 2 only)	No	No	Accompanied by a qualified guide and/or qualified instructor
Car meet	No	Yes	Not racing – people gather and show their cars, exchange ideas, buy and sell parts, and at larger organised events, trophies are awarded to the owners of cars which are judged best in each category
Cat skiing/boarding	Yes	Yes	Accompanied by qualified guide and/or qualified instructor
Catamaran sailing	No	No	Coastal waters only – within three miles from land
Clay pigeon shooting	No	No	
Climbing – indoor/ man-made walls	No	Yes	Official man-made climbing wall, providing you are with an instructor, safety equipment and if using top ropes or belay devices
Cross country running	No	Yes	Up to 25 miles
Cross country skiing	Yes	Yes	Accompanied by a qualified guide and/or qualified instructor
Curling	Yes	Yes	
Cycling (leisure – not mountain biking, see separate entry for this)	No	Yes	No racing or BMX. Organised cycling events (including charity bike rides) are covered provided the customer is not ' <i>racing</i> ' and not an endurance event. Cycling on roads or recognised cycle routes
Dinghy (inflatable or rowing)	No	No	Not laser boats/sailing with trapeze/toe or foot straps. Coastal waters only – within three miles from land
Diving	No	No	
Dog sledding	Yes	Yes	Accompanied by a qualified guide and/or qualified instructor
Dragon boating	No	No	
Dry slope skiing/boarding	Yes	Yes	
Elephant rides/trekking	No	No	Accompanied by a qualified guide and/or qualified instructor
Fanboating	No	No	
Fell running	No	Yes	Up to 25 miles. No climbing
Fell walking	No	Yes	No climbing
Fencing	No	No	Accompanied by a qualified guide and/or qualified instructor
Flotilla sailing with a professional guide	No	No	Coastal waters only – within three miles from land
Football/soccer	No	Yes	No tournaments or organised matches

Activity	Do I need winter sports cover?	Am I covered for personal accident and personal legal responsibility?	Special requirements and/or conditions
Gliding	No	Yes	Booked with a fully licensed and reputable company
Go-karting	No	No	Must wear protective headgear
Gorge walking	No	Yes	Accompanied by a qualified guide and/or qualified instructor
Hang-gliding	No	Yes	Booked with a fully licensed and reputable company
Helicopter/small plane rides	No	Yes	As part of a tour or package, on the basis that they are a fare paying passenger on a chartered flight (not private)
Helmet/scuba diving up to 30 metres	No	Yes	Accompanied by qualified guide and/or qualified instructor. Not ice, wreck, cave, night or solo dive
Hiking/Hill Walking over 2,000 metres and under 5,000 metres altitude	No	Yes	Accompanied by qualified guide and/or qualified instructor, on a recognised route, no ropes/pulleys
Hiking/Hill Walking under 2,000 metres altitude	No	Yes	Where no ropes or pulleys are used
Horse riding	No	Yes	No racing, polo, jumping, hunting, competitions or riding horse safaris. Must wear protective headgear
Hot air ballooning (passenger only)	No	Yes	Booked with a fully licensed and reputable company
Husky sledge rides	Yes	No	Accompanied by a qualified guide and/or qualified instructor
Hydrospeeding	No	No	Mandatory equipment: wetsuit, booties, flippers, helmet, life vest – if available shin guards, gloves, knee pads, thigh pads, and elbow pads. Member must be a strong swimmer and must be booked through a licensed and reputable company
Ice curling	Yes	Yes	
Ice skating (on recognised rink)	Yes	Yes	
Ice/snow karting	Yes	No	Must wear protective headgear, on a recognised track/rink
Inline skating	Yes	Yes	
Jet biking/skiing	No	No	
Jet boating	No	No	
Kayaking (not sea kayaking, up to Grade 2 only)	No	No	
Kilimanjaro climbing	No	Yes	Climbing to the summit (even though going over the 5,000 metre limit) as long as with a guide and on the Marangu or Rongai routes only
Langlauf	Yes	Yes	Accompanied by qualified guide and/or a qualified instructor

Activity	Do I need winter sports cover?	Am I covered for personal accident and personal legal responsibility?	Special requirements and/or conditions
Marathons	No	Yes	We don't cover endurance or multiple marathons
Mixed gas diving	No	Yes	Accompanied by qualified guide and /or instructor (not ice, wreck, cave, night or solo diving)
Mono skiing	Yes	Yes	
Motorcycling – with a valid motorcycle licence	No	No	Rider and passenger must be wearing a helmet and the rider must hold a full and valid motorcycle licence. No cover for off-road or track racing
Mountain biking	No	Yes	Covered on Green, Blue and Red (not Black) graded tracks or trails. No cover on steep, extreme or rough terrain featuring jumps, drops, rock gardens and other obstacles
Narrow boating	No	No	
Nordic walking (walking with poles)	No	Yes	Up to normal walking/trekking limits and restrictions
Orangutan feeding	No	Yes	As part of a tour or package in an organised environment (not in the wild), accompanied by a qualified guide
Orienteering	No	Yes	Not using rope/pulleys or doing this as a speed, endurance or competitive activity
Paintballing	No	No	Wearing protective clothing and eye wear
Pedalo riding	Yes	No	Within three miles from the coast
Polar bear watching	No	Yes	Dependant on tour details – please call Bupa Travel Services on 0800 00 10 22* to confirm cover
Rallying	No	Yes	Rallying (not racing or track event) that takes place on public or private roads with modified production or specially built road-legal cars
Rambling	No	Yes	No climbing
Reverse bungee jumping	No	No	Booked with a fully licensed and reputable company
RIB safari	No	Yes	As a passenger only as part of an organised tour
Riverboarding	No	No	Mandatory equipment: wetsuit, booties, flippers, helmet, life vest – if available shin guards, gloves, knee pads, thigh pads, and elbow pads. Member must be a strong swimmer and must be booked through a licensed and reputable company
Rowing	No	No	
Running (not long distance)	No	Yes	Up to 25 miles. Non-competitive
Safari (no guns or horse riding)	No	Yes	Booked with a fully licensed and reputable company
Safari trekking in a vehicle (no guns)	No	Yes	Must be booked with a fully licensed and reputable company
Sail boarding	No	No	Coastal waters only – within three miles from land

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Activity	Do I need winter sports cover?	Am I covered for personal accident and personal legal responsibility?	Special requirements and/or conditions
Sailing	No	No	Not laser boats/sailing with trapeze/toe or foot straps. Coastal water only – within three miles from land
Scuba/helmet and sub-aqua diving up to 30 metres	No	Yes	Accompanied by qualified guide and/or instructor, (not ice, wreck, cave, night or solo diving)
Skateboarding	No	No	Non-competitive, wearing helmet and knee/elbow pads
Ski mobiles (passenger only)	Yes	No	Accompanied by a qualified guide and/or qualified instructor
Ski-touring	Yes	Yes	Accompanied by qualified guide and/or qualified instructor
Ski-dooing (passenger only)	Yes	No	Accompanied by a qualified guide and/or qualified instructor
Skiing off piste	Yes	Yes	Accompanied by a qualified guide and/or qualified instructor
Skiing on piste	Yes	Yes	
Sledging/sleighing	Yes	Yes	Organised activity with a recognised operator
Sleigh rides (passenger only)	No	Yes	Accompanied by a qualified guide and/or qualified instructor
Snow blading on-piste	Yes	Yes	Must wear protective headgear
Snow mobiles (passenger only)	Yes	No	Accompanied by a qualified guide and/or qualified instructor
Snowboarding on-piste	Yes	Yes	Must wear protective headgear
Snowshoeing	Yes	Yes	Same restrictions as skiing
Snuba diving	No	Yes	On the basis that one employee of the Snuba operator remains on the surface to monitor conditions
Speed skating	Yes	Yes	Non-competitive
Sub aqua diving	No	Yes	See scuba/helmet diving
Swimming with rays	No	Yes	In a controlled environment, not in the wild
Tall Ship Crewing	No	No	Coastal waters only – within three miles from land
Tennis	No	Yes	No tournaments
Tobogganing	Yes	Yes	
Touch football	No	No	No tournaments, not organised match
Touch rugby	No	No	No tournaments, not organised match
Trampolining	No	Yes	Non-competitive
Trekking over 2,000 metres and under 5,000 metres altitude	No	Yes	On a recognised route, no ropes/pulleys – not animal trekking

Activity	Do I need winter sports cover?	Am I covered for personal accident and personal legal responsibility?	Special requirements and/or conditions
Trekking under 2,000 metres altitude	No	Yes	Where no ropes or pulleys used – not animal trekking
Volleyball	No	Yes	Non-competitive
Wakeboarding	No	Yes	Non-competitive
War games/paintball	No	No	Wearing protective clothing/eye wear
White water canoeing/rafting (up to Grade 3)	No	No	Must be booked with a fully licensed and reputable company
White-water sledging	No	No	Mandatory equipment: wetsuit, booties, flippers, helmet, life vest – if available shin guards, gloves, knee pads, thigh pads, and elbow pads. Member must be a strong swimmer
Windsurfing	No	No	Coastal waters only – within three miles from land
Yachting	No	No	Coastal waters only – within three miles from land
Zorbing	No	Yes	We will allow zorbing in a pool or lake (not river, sea or downhill)

Any activity not listed above that you may wish to do whilst on a trip, will not be covered under this policy unless you have had authorisation from Bupa Travel Services prior to taking part in the activity.