

# How we treat Hazardous Pursuits - November 2023



For **Income Protection** and **Accident Only Income Protection** customers

This list applies where the pursuits/pastime is participated in at an amateur level. Pursuits with a National Governing Body, sponsorship and/or participation fee are excluded from this list. For all categories, any participation as a professional, semi-professional or sponsored competitor is excluded from cover. Sports and pastimes not listed here will not be covered under the terms and conditions of your policy. Updates to the list will be made to our website: [www.nationalfriendly.co.uk](http://www.nationalfriendly.co.uk)

Pursuit	Standard list for no additional premium	Enhanced list for additional premium
Athletics (track and field)	All aspects covered.	Covered in our standard list.
Aviation sports	Not covered.	Ballooning, gliding, paragliding (powered and non-powered), hang gliding, parachuting, skydiving, micro-lighting, private flying (aeroplane or helicopter).
Ball games	Football, cricket, squash, badminton, tennis, hockey, volleyball.	Rugby (league or union), American football, Gaelic football.
Cycling (non-powered)	Road cycling, track cycling.	BMX racing/freestyle, mountain biking/off-road cycling.
Dancing and gymnastics	Aerobics, dancing.	Acrobatics, gymnastics.
Diving sports	Leisure diving only under 30 metres. No diving deeper than 30 metres nor any wreck, enriched air, free diving, cave, ice or solo diving.	Leisure diving up to 50 metres, wreck diving, enriched air diving, cave diving, ice diving.
Equestrian sports	Recreational riding, dressage, vaulting, horse/combined driving.	Jumping, eventing, polo, hunting, endurance riding.
Martial arts	Karate, wrestling, Ju-jitsu, Aikido, Kung Fu, Taekwon-do, judo.	Boxing, kick boxing, MMA, Thai boxing, Krav Maga.
Motor car racing	Indoor karting, trial (off-road), navigation rallies, auto-slalom/autocross, track days.	Outdoor karting, grass karting, drifting, sports car, saloon car or truck racing, autograss racing.
Mountaineering	Bouldering, indoor climbing, hiking, walking, scrambling.	Mountaineering up to 5,000 metres (alpine climbing, ice climbing, rock climbing, traditional mountaineering), caving (group only), potholing (group only).
Skating	Roller/in-line skating, roller derby, skate boarding, Nordic blading, cross skating, roller skiing.	Dirt boarding, grass boarding, mountain boarding, off-road skating, speed skating, wind skating.
Strength and fitness training	Body-building, weight training, weightlifting, power lifting.	Covered in our standard list.
Water sports	Motor boating (inshore), sailing (inshore), jet ski, personal water craft, water scooter, fly-boarding (pleasure only), canoeing, rowing, windsurfing, wave surfing, kayaking (rapid class <3), swimming, water polo, river hovercraft.	Sailing (offshore) boat size under 15 metres, kayaking (rapid class 4), kite surfing, wake boarding, white water river hovercraft.
Winter sports	On-piste skiing, snow boarding, cross-country skiing, Nordic skiing, snow-shoeing, sledding, snow tubing, ice skating, toboggan, ice hockey.	Ski tours, snowboard tours, off-piste skiing/snowboarding, free-riding, speed skating, Cresta run, skeleton, luge, bob-sledding, ski-jumping, ice yachting.