

# How we will treat Hazardous Pursuits - December 2021

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



These lists apply where the pursuit/pastime is participated in at an amateur (non-National Governing Body competition level) with no sponsorship or participation fee received. For all categories any participation as a professional, semi-professional or sponsored competitor is excluded. Sports and pastimes not listed here will not be covered under the terms of your policy. Updates 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
<b>Athletics (track &amp; field)</b>	All aspects covered.	Covered as for standard list.
<b>Aviation sports</b>	Not covered.	Ballooning, gliding, paragliding (powered & non-powered), hang gliding, parachuting, skydiving, micro-lighting, private flying (aeroplane or helicopter).
<b>Ball games</b>	Football, cricket, squash, badminton, tennis, hockey, volleyball.	Rugby (league or union), American football, Gaelic football.
<b>Cycling (non-powered)</b>	Road cycling, track cycling.	BMX motocross, mountain biking/off-road cycling.
<b>Dancing &amp; gymnastics</b>	Aerobics, dancing.	Acrobatics, gymnastics.
<b>Diving sports</b>	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.
<b>Equestrian sports</b>	Recreational riding, dressage, vaulting, horse/combined driving.	Jumping, eventing, polo, hunting, endurance riding.
<b>Martial arts</b>	Karate, wrestling, Ju-jitsu, Aikido, Kung Fu, Taekwon-do, judo.	Boxing, kick boxing, MMA, Thai boxing, Krav Maga.
<b>Motor car racing</b>	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.
<b>Mountaineering</b>	Bouldering, indoor climbing, hiking, walking, scrambling.	Mountaineering up to 5,000 metres (alpine climbing, ice climbing, rock climbing, traditional mountaineering).
<b>Skating</b>	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.
<b>Strength &amp; fitness training</b>	Body-building, weight training, weightlifting, power lifting.	Covered as for standard list.
<b>Water sports</b>	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.
<b>Winter sports</b>	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.