

How we will treat Hazardous Pursuits

Accident Only Income Protection policy



Effective April 2021

Please note we cannot provide a list of every possible hazardous pursuit. Sports and pastimes not listed here will not be covered under the terms of your policy. This is only an indication of the likely underwriting terms available from National Friendly and is subject to change. Updates will be made to our website www.LINK. Please contact us if you wish to discuss cover for a pastime which is not expressly mentioned here.

Please telephone the Underwriting Team on **0333 006 3010** for further clarification:

- when applying for this cover; and
- before participating in a sport that is not expressly covered by their policy (as per schedule);
- wishing to participate in a sport or leisure activity which is not listed here.

For all categories any participation as a professional, semi-professional or sponsored competitor is excluded

Pursuit	Standard premium This applies where the pursuit/pastime is participated in at an amateur (non-National Governing Body competition level) with no sponsorship or participation fee received	Enhanced list for additional premium This applies where the pursuit/pastime is participated in at an amateur (non-National Governing Body competition level) with no sponsorship or participation fee received
Athletics (Track & Field)	Included	Included
Aviation sports	None	Ballooning, gliding, paragliding, hang gliding, parachuting, skydiving, micro-lighting, private flying (aeroplane or helicopter)
Ball games	Football, cricket, squash, badminton, tennis, hockey, volleyball	Rugby (league or union)
Cycling	Road cycling, track cycling, mountain biking/off-road cycling (easy to moderate)	BMX motocross, mountain biking/off-road cycling (difficult/extreme)
Dancing & gymnastics	Aerobics and dancing	Acrobatics, gymnastics
Diving sports	Leisure diving only (under 30 metres, no 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	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, drifting, sports car, saloon car or truck racing
Motorcycle racing	None	None
Mountaineering	Bouldering, indoor climbing, hiking, walking, scrambling	Mountaineering up to 5,000 metres (alpine climbing, ice climbing, traditional mountaineering)
Skating	Roller/in-line skating, skate boarding, Nordic blading, cross skating, roller skiing	Dirt boarding, grass boarding, mountain boarding, off-road skating, speed skating, wind skating
Strength & fitness training	Body-building, weight training, weightlifting, power lifting	As per 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.	Sailing (offshore) boat size under 15 metres, kayaking (rapid class 4), kite surfing
Winter sports	Skiing, snow boarding, cross-country skiing, Nordic skiing, snow-shoeing, sledding, snow tubing, ice skating, ice yachting, toboggan, ice hockey	Ski tours, snowboard tours, off-piste skiing/snowboarding, free-riding, speed skating, Cresta run, skeleton, luge, bob-sledding, ski-jumping