



This section extends the cover provided for *curtailment* under Section A (Cancellation and curtailment) and Section B (Emergency medical repatriation and associated expenses abroad) of the policy to include certain *hazardous activities*. This extension only applies if we have issued a written endorsement and you have paid any additional premium required.

Attention!

The cover provided under Section D (Personal accident), Section J (Personal liability) and Section K (Legal expenses) does not apply to Adventure activities.

The words highlighted in *italics* carry the meaning as described in the definitions on page 7 of the policy.

What we will pay for

1 Section A (Cancellation and curtailment) of the policy.

This section is extended to cover the activities listed.

2 Section B (Emergency medical repatriation and associated expenses abroad).

This section is extended to cover the activities listed.

Conditions in addition to the general conditions on page 9 and in Sections A and B of the policy

- 1 You take notice of and follow all local safety warnings and guidelines.
- 2 You participate in safe areas and/or areas covered by rescue facilities.
- 3 You wear the usual protective clothing and observe normal safety procedures of the activity.
- 4 You do not act irresponsibly or put yourself in needless danger.
- 5 You adhere to the following conditions as annotated where relevant in the Adventure activities listing below:
 - a you are accompanied by, or have access to, an experienced and/or suitably qualified instructor or guide;
 - b you are properly supervised, taking part in an organised event or activity;
 - c you use natural or purpose built facilities approved by the activity's local or national regulatory authorities.

Adventure activities insured

Adventure A

- Cycle touring
- Day trekking (up to 4,000 metres, non alpine, not involving ropes) (b)
- Dog sledding/sledging (a)(b)
- Indoor climbing (b)(c)
- Jet boating (passenger only) (a)
- Mountain biking (moderate terrain) (a)
- Ostrich riding (a)(b)
- Quad biking (up to 250cc) (a)(b)
- Rafting (up to white water grade 4) (a)(b)(c)
- Sand boarding (a)(b)
- Shark diving (a)(b)(c)
- Via ferrata (a)(b)(c)

Adventure B

- All adventure A activities
- Abseiling (not associated with mountaineering) (a)(b)
- Black water rafting (a)(b)(c)
- Bridge/gorge swinging (b)(c)
- Cave tubing (a)(b)(c)
- Gliding (a)(b)
- Ice skating (b)(c)
- Jet skiing (a)(b)
- Kayaking (up to white water grade 4) (a)(b)(c)
- Mountain biking (challenging terrain) (a)
- Paragliding (a)(b)
- Safari horse riding (a)(b)

What we will not pay for in addition to the general exclusions on page 9 and in Sections A and B of the policy

- 1 Any claim where you are not physically fit or suffer from any medical condition, which would normally prohibit you from taking part in the activity.
- 2 Any claim where you have participated competitively in the activity unless a written endorsement has been issued by us and you have paid any additional premium required.
- 3 Any claim that is a result of you participating in an activity as a professional in that activity.