



Vhi MultiTrip Sports & Activities Covered

Please Note: This document is part of the “MultiTrip Travel Insurance Rules - Terms and Conditions”.

A comprehensive list of sports and activities covered under your travel insurance policy.

We are unable to provide cover for anyone participating in any sport or activity under the following circumstances;

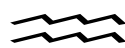
- Participating in or training for a competition
- Participating on a professional or semi-professional basis
- Participating in part of a tournament
- Water based activities must be on in-land waters, or within 12 nautical miles from the coastline (All sailing and yachting activities are covered within European waters only).
- For any sport or activity listed under “Sports and Activities not Covered”. Please refer to your MultiTrip Terms & Conditions document.

Cover is subject **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and **you** following all the safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licenced.





For a list of Winter Sports please refer to your MultiTrip Terms & Conditions document.

 No Personal Liability Cover












 No Personal Accident Cover

 Inland waters or within 12 nautical miles of the coastline














A

- Abseiling (within organiser’s guidelines)
- Aerial Safaris (in chartered aircraft and an organised excursion)
- Aerobics
- Angling
- Archaeological Digging
- Archery  
- Assault Course
- Athletics  








B

- Badminton
- Bamboo rafting 
- Banana Boating 
- Bar and Restaurant Work
- Baseball  
- Basketball
- Beach games
- Billiards
- Blading (no stunts)
- Board Sailing   
- Body Boarding 
- Boogie Boarding 
- Bowling/Bowls
- Bungee Jumping  



C

- Cable Car Ride
- Camel Riding/Trekking  
- Canoeing/Rafting/White Water Rafting/Kayaking up to grade 3 
- Canoeing/Rafting/White Water Rafting/Kayaking grades 4 and 5   
- Catamaran/Yachting/Sailing   
- Clay pigeon shooting/small Bore target shooting/rifle range  
- Climbing (on climbing wall only)
- Cricket
- Croquet
- Cross Country Running
- Curling
- Cycling (Excluding Mountain Biking, BMX and Touring)  

D



- Dancing (including lesson participation)
- Darts
- Deep Sea Fishing 
- Dinghy Sailing   
- Dry Slope Skiing / Boarding
- Dragon Boat Racing   

E



- Elephant Riding/Trekking  

F




- Falconry

- Fell Running (up to 4,000 metres)
- Fell Walking (up to 4,000 metres)
- Fencing 🏹 
- Fishing 
- Fives
- Flag American Football
- Flying as a passenger in an aircraft (private plane/Helicopter/Glider)
- Football
- Fruit or vegetable picking (under 3 metres)
- Frisbee/Ultimate Frisbee



G

- Gaelic football 🏈 
- Glass bottom boats/bubbles
- Gliding as a passenger and with a qualified pilot
- Go Karting (up to 120cc, wearing a helmet) 🏎️ 
- Goalball
- Golf
- Gorilla Trekking (organised tours only)
- Gym – Fitness
- Gymnastics



H

- Handball
- Helicopter Rides (passenger only)
- Hiking up to 4,000 metres
- Hobie Cat Sailing  🏠 
- Hockey (field)
- Horse Riding (wearing a helmet and excluding racing, jumping, hunting and less than 7 days) 
- Hot Air Ballooning (passenger only)
- Hot Dogging up to grade 3
- Hot Springs
- Hydro Zorbing





I

- Ice Skating (rink only)
- In-line Skating (no stunts)
- Ice Surfing 🏠 
- Ice Cricket 🏠 



J

- Jet Boating (passenger only)  🏠 
- Jogging







K

- Kayaking (incl. White Water) up to grade 3 
- Kayaking (incl. White Water) grades 4 and 5   
- Korfball

L

- Llama Riding  
- Land Skiing



M

- Mopeds (maximum 125cc, and passed CBT training, wearing a helmet)  
- Motorcycling (maximum 125cc, and passed CBT training, wearing a helmet)  
- Mule Trekking  










N

- Netball








O

- Octopush
- Orienteering (up to 4,000 metres above sea level)
- Ostrich riding  

P

- Parachuting tandem only  
- Parascending/Paragliding (towed by a boat over water) 
- Pedalos 
- Pilates
- Pony Trekking (wearing a helmet)  
- Pool
- Power Boating (passenger only)   

R

- Racquet Ball / Rackets  
- Rambling (up to 4,000 metres above sea level)
- Reverse Bungee  
- Rifle Range  
- Ringos 

- River Bugging 🚣🛶
- River Sledging 🚣🛶
- River Tubing 🚣🛶
- Roller Skating/Blading/In-line (incidental, wearing pads, helmet and no stunts)
- Rounders
- Rowing 🚣
- Rugby 🚣🛶

S

- Safari in a vehicle/Trekking/Tracking (organised tour, no fire arms).
- Sailing/Yachting European Waters only 🚣🛶
- Sandboarding 🚣🛶
- Sand Duning 🚣🛶
- Sand Skiing 🚣🛶
- Sand Surfing 🚣🛶
- Sand Yachting 🚣🛶
- Scuba Diving (up to a depth of 30 metres (if qualified or accompanied by qualified instructor and not diving alone) 🚣
- Sea Fishing 🚣
- Sea Kayaking (withing European Waters, no racing) 🚣
- Shark Diving (professionally supervised in a cage) 🚣
- Skin Diving (up to a depth of 30 metres (if qualified or accompanied by a qualified instructor and not diving alone) 🚣
- Skateboarding (waring pads and helmet, no stunts)
- Skydiving (Tandem only) 🚣🛶
- Sledding/Sledging or Sleigh Riding (passenger only if pulled by Horse, Dogs or Reindeer)
- Small Bore Target Shooting 🚣🛶
- Snooker
- Snorkelling 🚣
- Soccer
- Softball
- Speed Boating (passenger only) 🚣🛶
- Sphereing
- Spinning Class
- Squash 🚣🛶
- Surfing 🚣
- Swimming 🚣
- Swimming with Dolphins 🚣
- Swimming/Bathing with Elephants 🚣🛶
- Sydney Harbour Bridge Walk (organised and walking across clipped onto a safety line)

T





- Table Tennis
- Tall Ship Crewing 🚣🛶

- Team Building
- Ten Pin Bowling
- Tennis
- Touch Football
- Trampolining
- Tree Top Trekking/Canopy Walking
- Trekking (below 4,000 metres only)
- Tubing
- Tug of War


V

- Volleyball

W

- Wake Boarding 
- Walking (below 4,000 metres only)
- Water Hockey
- Water Polo
- Water Skiing (no jumping) 
- Wicker Basket Tobogganing
- Whale Watching 
- Wheelchair Basketball
- Windsurfing 
- Wind Tunnel Flying (wearing pads and helmet)

Y

- Yachting/Sailing (European Waters only) 
- Yoga

Z

- Zip-lining/trekking
- Zorbing/Hydro Zorbing





Sports and Activities Not Covered under this policy

- Battle Re-enactment
- Canoeing/Kayaking/Rafting/White Water rafting grade 6
- Canyoning
- Cave Diving
- Cliff or Base Diving/Jumping
- Flying (as a pilot)
- Gliding/Hang Gliding

- Hot Air Ballooning (as a Pilot)
- Hunting, any use of firearm
- Jet Skiing
- Jousting
- Marathon Running
- Martial Arts
- Micro Lighting
- Motor Sports/Racing of any kind Land/Sea
- Mountain/BMX biking/Cycle Touring
- Polo
- Rock Climbing
- Sailing/Boating/yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters
- Scuba Diving deeper than 30 metres
- Segway
- Quad Biking/ATV's
- Walking/Fell Walking/Running/Trekking/Hiking/ Orienteering/Rambling above 4,000 metres
- Walking/Fell Walking/Running/Trekking/Hiking/ Orienteering/Rambling that requires specialised equipment/ropes/guides/crampons

Winter Sports Cover

You will be covered for the following activities

- Air Boarding
- Big Foot Skiing
- Cross-country or Nordic Skiing or Randonnee (on recognised paths)
- Kick Sledging
- Langlauf
- Mono-skiing
- Mogul Skatin
- Off Piste Skiing/Snowboarding (within resort boundaries)
- Ski Blading
- Skidooing  
- Skiing
- Snow Blading
- Snow Boarding
- Snowmobiling  
- Tabogganing