

Sports and Activities we cover

There are important conditions around what's covered and what's not covered that is important to be aware of for example:

1. Cover is provided for non-professional participation only
2. R1,000 excess applicable
3. Cover is provided under the Overseas Medical Expenses benefit only

A

Abseiling
Acrobatics
Aerobics
American football
Amateur Athletics
Archery

B

Badminton
Banana boat rides
Baseball
Basketball
BMX cycling (exclude racing and competition)
Blackwater rafting, cave tubing
Boating, sailing
Bowling (lawn & ten pin)
Boxing (training / no contact)
Bungee jumping using a body harness as a back-up

C

Camel riding for a day or if you are on a camel trek
Canoeing (inland or 10km coastal waters limit)
Canyon swing
Clay pigeon shooting
Cricket
Curling
Cycling (exclude racing and competition)

D

Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)
Dirt boarding
Dragon boating
Dune buggy

E F

Elephant riding for an hour, a day or overnight
Fencing
Fishing (deep sea, angling, fly fishing, on a river, boat, or standing in a lake: exclude ice fishing or commercial fishing)
Fly by wire
Football

G



Go karting (recreational)

Golf

Gym - including weights, Pilates, aqua aerobics, yoga

Gymnastics

H I J

Handball

Hiking (under 6,000 meters altitude / organised tours / clearly marked routes. Exclude solo treks, mountaineering and helicopter rescue)

High diving (less than 10 meters)

Hockey (field or indoor / exclude ice hockey)

Horse riding (leisure, on a tour with a licenced tour operator, non-competitive / exclude polo, hunting and jumping)

Hot air ballooning (exclude racing and competition)

Husky sledge driving (exclude endurance and racing)

Ice skating (indoor and outdoor rinks / exclude racing)

Jet boating

Jet skiing

Jogging

K

Kayaking - white water, sea, river, lake

Kite boarding

Kite surfing (exclude racing, competition and surfing during a storm)

L M N

Land surfing

Marathons

Martial arts (training, exclude contact)

Moped, scooter (South African and local licence for operating this class of vehicle required; must be wearing a helmet)

Motor experience as a passenger only (excluding racing)

Motorcycle riding (touring, independent, organised tour / South African and local licence for operating this class of vehicle required / Must be wearing a helmet / exclude off-road, racing and competition)

Motorcycle riding (as a passenger you must be wearing a helmet)

Mountain biking (exclude racing and competition)

Netball

O P Q

Paint ball

Parasailing over water

Quad biking (not exceeding 250 cc / exclude racing and competition)

R

Racquetball

Roller skating

Roller blading/inline skating

Rowing/sculling, surf boat rowing (inland or 10km coastal waters limit)

Rugby

Running or jogging, including half-marathon or less, marathon and ultra-marathon distances

S

Safari tours (exclude hunting/guns)

Sail boarding/wind surfing

Sailing

Sandboarding/sandskiing

Scuba diving (when an open water diving licence is held and diving with a buddy diver, or diving with a licensed instructor / maximum depth 30m)

Shark cage diving

Segway tours

Skateboarding

Skiing (on-piste or glacier / exclude racing, competition and black slopes for first time skiers)

Skidoo

Snorkelling

Snowboarding

Soccer

Softball

Speed boating (as a passenger on a licensed carrier)

Squash

Stand-up paddle surfing/paddle boarding

Surfing (exclude competition)

Swimming

Swimming with whales/whale sharks/dolphins

T U V W

Tennis

Tobogganing (exclude racing and competition)

Tuk Tuk as a passenger (excludes Tuk Tuk racing)

Volleyball

Wakeboarding (exclude competition)

Wall climbing (artificial / Proper harness wear and usage / exclude racing and competition)

Water polo

Water skiing (exclude competition)

White water rafting (grades 1 to 4)

Windsurfing (exclude competition)

XYZ

Yachting (inside territorial waters / exclude racing and competition and being a member of the crew)

Yoga

Zip line

Zorbing (exclude racing and competition)

Please note: You must participate in sports and activities whilst under a licensed operator and wear any safety gear where provided.

Conditions

You or someone you are travelling with must contact our 24 hour emergency assistance team to arrange any medical evacuation, authorise medical expenses in excess of R10, 000 and to repatriate you to South Africa.

Sports and Activities we do not cover:

We will not pay for any claims arising from:

- Parachuting, sky diving, hang gliding, travel in an air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This does not apply to parasailing;
- snow sports and activities (except those covered when you purchase the Snow sports and activities option);



- racing (except on foot);
- professional sports
- mountaineering or rock climbing using support ropes;
- riding a motorcycle without wearing a helmet and without having a valid licence as required in South Africa and in the country of travel for the same class of motorcycle you are riding;
- riding a motorcycle as a passenger without a helmet;
- scuba diving without having an open water diving licence or diving under licenced instruction;
- you, a member of your travelling party or a close relative intentionally exposing themselves to a needless risk or not taking reasonable care, except in an attempt to save a human life;
- loss, theft or damage to watercraft of any type (excluding surfboards);
- damage to sports and leisure equipment (including surfboards) while in use ;
- breakage or damage to snow sports and leisure equipment over three years old;
- damage to sports and leisure equipment due to normal wear and tear, including dents and scratches;
- any search and rescue expenses; and
- Damage you cause to someone's property or if you injure someone due to your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle or any aircraft or watercraft.

