

# Real Traveller activities covered

Although we cover a comprehensive range of activities it is important to consider the cover that your insurance policy will provide for activities that you may undertake while travelling with Real Traveller.

Below you will find a list of all the activities which are covered as standard under the Real Traveller policy and the Real Traveller Plus policy.

## Real Traveller activity list

\* No personal liability cover for pursuit of any business, trade, profession or occupation

### Standard Activities

- administrative, clerical or professional occupations
- aerobics
- archery
- badminton
- bamboo rafting (under supervision)
- banana boating
- baseball
- basketball
- bmx biking (wearing a helmet; no stunting or racing)
- body boarding (boogie boarding)
- bowls
- bungee jumping (1 jump only within professional organiser's guidelines and wearing appropriate safety equipment)
- camel riding (no personal liability cover)
- canoeing (up to grade 2 rivers)
- casual or off road mountain biking (not endurance or racing)
- catamaran sailing (if qualified and no personal liability cover)
- clay pigeon shooting (no personal liability cover)
- climbing (on climbing wall only)
- cricket
- croquet
- curling
- cycling (wearing a helmet; not racing)
- deep sea fishing
- dinghy sailing (no personal liability cover)
- driving any motorised vehicle for which you are licensed to drive in the UK (other than in motor rallies or competitions; no personal liability cover)
- elephant riding
- fell walking/running
- fencing
- fishing
- flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- football (Association) - amateur only and not main purpose of the trip
- Real Traveller is an Endsleigh approved tour operator or travel company. This group policy will cover direct contact with elephants and lions under the constant supervision of the conservation staff in a controlled environment and working within the guidelines of the organisation that the beneficiary is working with.
- glacier walking
- go karting (within organiser's guidelines and no personal liability cover)
- golf
- hiking
- horse riding (wearing a helmet; excluding competitions, racing, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- hydro zorbing
- indoor climbing (on climbing wall)
- jet boating (no racing or personal liability cover)
- jet skiing (no racing or personal liability cover)
- jogging
- kayaking (up to grade 2 rivers)
- netball
- octopush
- open water swimming (professionally escorted tours only)
- orienteering
- overlanding
- paddle boarding
- paint balling (wearing eye protection and no personal liability cover)
- pony trekking
- quad biking (wearing a helmet; no personal liability cover)
- racket ball
- rambling
- rifle range shooting (no personal liability cover)
- ringos
- roller skating and blading (wearing pads & helmets)

# Real Traveller activities covered

- rounders
- rowing (except racing)
- running (non-competitive and not marathon)
- safari trekking in a vehicle (must be organised tour)
- safari trekking on foot (must be organised tour)
- sailing (if qualified; no personal liability cover)
- sand dune surfing/skiing
- sandboarding
- sandyachting (no personal liability cover)
- scuba diving to max depth 18m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- sea kayaking (inside territorial waters)
- shooting (within organiser's guidelines)
- skateboarding (wearing pads & helmets)
- small bore target shooting (within organiser's guidelines and no personal liability cover)
- snorkelling
- softball
- squash
- students working as counsellors or university exchanges for practical course work (no manual)
- surfing
- swimming
- swimming with dolphins
- Sydney harbour bridge walk
- table tennis
- ten pin bowling
- tennis
- trampolining
- trekking up to 2,500m above sea level
- tug of war
- volleyball
- wake boarding
- walking
- war games (wearing eye protection and no personal liability cover)
- water polo
- water skiing
- whale watching
- wind surfing
- yachting (if qualified and no personal liability cover)
- zorbing

**By selecting a Real Traveller policy, you will also be covered for the following activities:**

**\*All Volunteering work must be organised by a professional organisation operating from the United Kingdom offering support and advice to the Insured Person. No cover under section 7 – Personal Liability for these activities.**

- caring / nursing (excluding the administering of drugs or medicine)
- classroom teacher
- child care
- counselling or mentoring youngsters
- field work
- fruit or vegetable picking
- general classroom duties
- orphanage work (excluding the administering of drugs or medicine)
- manual work (but not including the use of plant or power tools and machinery)
- occasional light manual work (but not including the use of plant or power tools and machinery)
- ranch work (but not including the use of plant or power tools and machinery)
- farm work (but not including the use of plant or power tools and machinery)
- retail trade including manual work (but not including the use of plant or power tools and machinery)
- sports coach (general sports including: football, netball, athletics, basketball, swimming, cricket, volleyball, rugby, tennis)
- superintendence of manual work
- supervised construction duties (but not including the use of plant or power tools and machinery)
- working with animals and wildlife (excluding hunting and direct contact with snakes, crocodiles, alligators, sharks) under the constant supervision of the conservation staff in a controlled environment and working within the guidelines of the organisation that you are working with. Elephant and lions are not excluded if you are travelling with an Endsleigh approved tour operator or travel company.

# Real Traveller activities covered

## Real Traveller Plus Activities

If you choose the Real Traveller Plus policy you will also be covered for these activities:

- abseiling (within organiser's guidelines)
- American football
- bamboo rafting
- bloopkarting (no personal liability cover)
- bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment)
- canoeing (up to grade 3 rivers)
- canyoning
- caving
- cycling (racing)
- expeditions up to 6,000m above sea level
- (professionally escorted tours only)
- flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
- football (amateur only and main purpose of the trip)
- gliding
- gorilla trekking (professionally escorted tours)
- gymnastics
- hang gliding
- heptathlon
- high diving
- hockey
- judo
- karate
- kayaking (up to grade 3 rivers)
- lacrosse
- marathon running
- microlighting
- motorcycle touring off road (no racing)
- off road 4x4 driving (no racing)
- paragliding
- parascending - over water
- power boating
- rap jumping (within organiser's guidelines)
- rugby
- scuba diving to max depth 40m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- street hockey (wearing pads and helmets)
- trekking between 2,501 to 6,000m above sea level (professionally escorted tours only)
- triathlons
- via ferrata
- white water rafting up to level 4 (within organiser's guidelines)
- zip lining (up to a maximum of 10m in height, with a qualified instructor. All harnesses & necessary safety equipment must be worn)
- zip lining in South Africa (up to a maximum of 50m in height, with a qualified instructor. All harnesses & necessary safety equipment must be worn)
- zip lining in Thailand and Costa Rica (up to a maximum of 200m in height, with a qualified instructor. All harnesses & necessary safety equipment must be worn)