

"CAN YOU TELL ME WHICH ADVENTURE SPORTS TRAVEL POLICY COVERS MY SPORT?"

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Sports	Diplomat	BUPA International for Non-US and Non-Canadian Residents	*Patriot International	Atlas International
Abseiling	N	N	Y	N
Aerial Photography (Use of proper restraints required)	Y	Y	N	N
Amateur Athletics	Y	Y	N	N
Archery (Athletic Sport)	N	Y	N	N
Aussie rules football	N	Y	N	N
Aviation (except as passenger in commercial aircraft)	N	N	N	N
Ballet (Athletic Sport)	N	Y	N	N
Base Jumping	N	N	N	N
Baseball - Amateur Competitive	Y \$20,000 max	Y & professional	N	N
Basketball - Amateur Competitive	Y \$20,000 max	Y & professional	N	N
Big Game Hunting	Y	Y	N	N
Bike Touring	not hazardous	Y	non hazardous	not hazardous
BMX	Y	Y	Y	N
BMX (Racing or Competitive)	Y	Y & professional	N	N
Bobsledding	Y	Y	Y	N
Boxing (any kind)	N	Y	N	N
Bungee Jumping	Y	Y	Y	N
Canopying	Y	Y	N	N
Canyoning	N	Y	Y	N
Caving/Spelunking	Y	Y	Y	N
Cave tubing	N	Y	N	N
Cheerleading - Amateur Competitive	Y \$20,000 max	Y	N	N
Climbing	Y	Y	Y (below 4500m)	Only to 7000m
Cycling - Competitive (Road, Track, CX)	Y \$20,000 max	N	N	N
Contact Sports (any kind)	Only those listed	Y & professional	N	N
Cross Country	Y \$20,000 max	Y	N	N
Cycling - not a hazardous activity		Y	recreational only	Y
Diving - Amateur Competitive	Y \$20,000 max	Y	N	N
Diving with Sharks	Y	Y & professional	N	N
Equestrian - Amateur Competitive	Y \$20,000 max	Y	N	N
Expeditions in Antarctica/North Pole/Greenland	N	Y	N	N
Extreme Sports	Only those listed	Unless excluded	only those listed	N
Fencing - Amateur Competitive	Y \$20,000 max	Y	N	N
Field Hockey - Amateur Competitive	Y \$20,000 max	Y	N	N
Football - Amateur Competitive (no Division One)	Y \$20,000 max	Y	N	N

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Flying (private aircraft)	Y w/Rider	N	Y	N
Flying in chartered/leased aircraft or helicopter	Y w/Rider	N	Y	N
Flying in any aircraft used for or with acrobatic or stunt flying/racing or endurance tests	N	N	N	N
Golf - Amateur Competitive	Y \$20,000 max	Y	N	N
Gymnastics - Amateur Competitive	Y \$20,000 max	Y	N	N
Hang Gliding	N	N	Y	N
Heli-skiing	Y	Y	Y	N
Hiking	not hazardous	Y	not hazardous	Y
Horseback Riding	Y	Y	Y	N
Hot Air Ballooning	N	Y (only as passenger)	Y	Y (only as passenger)
Ice Hockey - Amateur Competitive	Y \$20,000 max	Y	N	N
Jet Skiing	Y	recreational only	Y	N
Jungle Zip Lining	Y	Y	Y	Y
Karate (Athletic Sport) (not competitive)	Y	Y & competitive	N	N
Kayaking	Y	Y	Y	N
Kiteboarding	N	Y	N	N
Lacrosse - Amateur Competitive	Y \$20,000 max	Y	N	N
Luge	N	Y	N	N
Martial Arts - Amateur Competitive	Y \$20,000 max	Y & professional	N	N
Martial Arts - Non-competitive	Y	Y	N	N
Motocross/MX	N	N	N	N
Motor Scooter	Y	recreational only	riding only	no off road
Motorcycling (riding)	Y	recreational only	riding only	no off road
Motorsport Competition	N	N	N	N
Motorsport Show	N	N	N	N
Motorsport Race	N	N	N	N
Mountain Biking	Y	Y	Y	N
Mountain Climbing (14,000 ft + guide required)	Y	N	N	Y to 7000m
Mountain Climbing (if under 14,000 feet)	Y	N	Y	Y
Parachuting (Ski Diving)	Y	Y	Y	N
Paragliding	Y	N	Y	N
Parasailing	Y	Y	Y	N
Parascending	N	Y	Y	N
Piloting any Non-commercial Aircraft	N	N	N	N
Piloting any Aircraft	N	N	N	N
Polo Horse - Amateur Competitive	Y \$20,000 max	Y	N	N
Polo Water - Amateur Competitive	Y \$20,000 max	Y	N	N

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Powerlifting	N	Y	N	N
Professional Sports	N	Yes, most.	N	N
Rappelling	N	N	Y	N
Rock Climbing	Y special underwriting req.	N	Y (below 4500m)	N
Rodeo Activities	N	Y	N	N
Rowing (Athletic Sports)	N	Y	N	N
Rugby - Amateur Competitive	Y	Y	N	N
Running with the Bulls	Y	Y	N	N
Safari	Y	Y	Y	N
Safari & Big Game Hunting (use of firearms)	Y	Y	N	N
Sailing (Competitive)	N	Y	N	N
Sailing (Recreational)	not hazardous	Y	Y	not hazardous
Scuba Diving	Y	Y	Y to 50 meters	If PADI/NAUI certified, or accompanied by a certified instructor to 10m
Scuba Diving (<50 meters)	Y	Y	Y	N
Security Detail (use of firearms)	Y	N	N	N
Semi-professional Sports	N	Yes, most.	N	N
Skeleton	N	Y	N	N
Skiing (Slalom, Giant Slalom, Downhill) - Amateur Competitive	Y \$20,000 max	Y	N	recreational only, not off piste
Ski Jumping	N	Y	N	N
Sky Surfing	N	Y	N	N
Skydiving	Y	Y	Y	N
Snorkeling	not hazardous	Y	Y	N
Snow Skiing	Y	Y	Y	Not off piste
Snowboarding	Y	Y	Y	Not off piste
Snowmobiling (recreational)	Y	recreational only	Y (non-competitive)	N
Soccer - Amateur Competitive	Y \$20,000 max	Y & professional	N pick up only	N
Softball - Amateur Competitive	Y \$20,000 max	Y	N pick up only	N
Speed Trials	N	No if motorsport	N	N
Spelunking	Y	Y	Y	N
Surfing	Y	Y	N	N
Swimming - Amateur Competitive	Y \$20,000 max	Y	N	N
Tennis - Amateur Competitive	Y \$20,000 max	Y & professional	recreational only	recreational only
Track & Field - Amateur Competitive	Y \$20,000 max	Y	N	N
Trekking	Y	Yes-except listed countries	Y	Y to 7000m
Trekking in Antarctica/North Pole/Greenland	N	N	N	Y
Volleyball - Amateur Competitive	Y \$20,000 max	Y	Y	N
Wakeboarding	N	Y	N	N

