

Real Gap Activities Covered

Although we cover a comprehensive range of activities, it is important that your traveller considers the cover that your insurance policy will provide for activities that you may undertake while travelling with Real Gap.

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

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

Standard Activities:

- administrative, clerical or professional occupations
- aerobics
- archery
- badminton
- 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; no personal liability cover)
- clay pigeon shooting (no personal liability cover)
- climbing (on climbing wall only)
- cricket
- croquet
- curling
- cycling / mountain biking (wearing a helmet – casual or off-road only and not endurance, downhill or 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 - amateur only and not main purpose of the trip
- glacier walking
- go karting (within organiser's guidelines; 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
- paint balling (wearing eye protection and no personal liability cover)
- pony trekking
- quad biking (no personal liability cover)
- racket ball
- rambling
- rifle range shooting (no personal liability cover)
- ringos

- roller skating and blading (wearing pads & helmets)
- 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
- sand yachting (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)
- shooting (within organiser's guidelines)
- skateboarding (wearing pads & helmets)
- small bore target shooting (within organiser's guidelines; no personal liability cover)
- snorkeling
- 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; no personal liability cover)
- zorbing

Volunteering, Community, Conservation and Wildlife

By selecting Volunteer as the purpose of your trip, 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.

Category 2 Activities

If you add category 2 sports and adventure cover to your travel insurance you will also be protected for these activities:

- American football
- abseiling (within organiser's guidelines)
- bamboo rafting
- blokarting (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)
- gorilla trekking (professionally escorted tours)
- 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
- 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)
- triathlons
- trekking between 3,501 to 6,000m above sea level (professionally escorted tours only)
- via ferrata
- white water rafting up to level 4 (within organiser's guidelines)

Supplementary Activities (if the Real Gap Experience Explorer policy has been selected):

- bamboo rafting
- casual or off road mountain biking (not endurance or racing)
- *casual work
- *professional internships
- *Real Gap 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.
- whale shark diving (must be undertaken with an instructor or guide and cover is excluded for any direct contact)
- zip lining (up to a maximum of 10m in height, with a qualified instructor. All harnesses & necessary safety equipment must be worn)

Supplementary Activities (if the Real Gap Experience Adventurer policy has been selected):

- casual or off road mountain biking (not endurance or racing)
- *casual work
- martial arts: bagua, baji pigua, baji quan, chinese martial arts (kung fu), grace jiu-jitsu, judo, karate, modern wushu, sun style quan, shaolin, kung fu, sanshou / sanda, taiji quan (tai chi chuan), xingyi quan (professional organiser's guidelines and wearing appropriate safety equipment and competition excluded)
- *professional internships
- *Real Gap 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.
- whale shark diving (must be undertaken with an instructor or guide and cover is excluded for any direct contact)
- 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 Thailand and Costa Rica (up to a maximum of 200m in height, with a qualified instructor. All harnesses & necessary safety equipment must be worn)