

Longstay & Backpacker

extended stay travel insurance

FREE COVER FOR OVER 100 ACTIVITIES

A wide range of sports & activity cover is included **free of charge** under both Longstay & Backpacker. Other sports and activities, not included in Activity Pack 1, can be covered on payment of an additional premium.

If the activity is not on the list – please call us on **02392 419 050** or email info@pjhayman.com and we'll see if we can provide cover (we're open Monday to Friday, 9am – 5pm, closed bank holidays).

Activity Pack 1 – automatically covered without an additional premium

Abseiling	Croquet
Aerobics	Cross Country Running
Amateur Athletic Field Events/Track Events	Curling
Angling	Cycle Touring/Cycling (under 1,000m)
Animal Sanctuary/Refuge Work	Dancing
Archery*	Darts
Athletics	Deep Sea Fishing
Badminton	Diving
Ballooning – Hot Air	Driving any Motorised Vehicle
Bamboo Rafting	Elephant Trekking (UK-booked)
Banana Boating	Farm Work
Bar Work	Fell Running
Baseball	Fell Walking
Basketball	Fencing
Beach Games	Fishing
Biathlon	Fives
Billiards	Flag football
Bird Watching	Flying as a passenger* (private/small aircraft/helicopter)
Body Boarding	Football
Bowling	Football – Beach Kick Around
Bowls	Fresh Water/Sea Fishing
Boxing Training	Frisbee
Bridge	Fruit or Vegetable Picking
Bridge Swinging*	Glass Bottom Boats
Bungee Jumping*	Gliding (learning non competition)
Camel Trekking	Golf
Camping	Gorilla Trekking
Canoeing* (excluding white water)	Gymnastics
Caravanning	Highland Games
Catamaran Sailing* (in-shore)	Hiking (up to 1,000m)
Chess	Hill Walking (up to 1,000m)
Clay Pigeon Shooting*	Historical Research
Cricket	

Horse Riding (no jumping)
Hot Air Ballooning*
Indoor Skating
Jet Boating*
Jet Skiing*
Jogging
Kayaking* (up to grade 2 rivers only)
Keepfit
Kiting
Korfball
Low Ropes
Manual Labour (work that involves the lifting or carrying of heavy items less than 25kg work at below the level of 2 storeys high but excluding any form of work underground)
Marathons
Model Flying
Model Sports
Motorcycling with appropriate UK licence
Mountain Biking (on road non-racing)
Netball
Orienteering
Overland Trips
Paddle Boarding (inshore)
Petanque
Pigeon racing
Pony Trekking
Pool
Power Lifting
Quoits
Rackets
Rafting*
Rambling (up to 1,000m)
Rap Running/Jumping
Raquet Ball
Re-Enactment
Restaurant Work
Rifle Range*
Ringos
River Walking
Rock Scrambling (under 4,000m)
Rounders
Rowing*
Running (sprint/long distance)
Safari (UK organised)

Safari Trekking
Sailing*/Yachting* (inshore)
Scuba Diving* (to 30m if qualified or with qualified instructor – not solo)
Sea Fishing
Shinty
Shooting (target range-not hunting)
Small Bore Target Shooting
Snooker
Snorkelling (inside marked areas and/or with lifeguard present)
Soccer
Softball
Squash (amateur)
Stoolball
Stoopball
Surfing* (amateur)
Swimming (inside marked areas and/or with lifeguard present)
Swimming off a Boat (with a qualified supervisor in attendance i.e. a lifeguard)
Swimming with Dolphins (inside marked areas and/or with lifeguard present)
Swimming Pool (with lifeguard present)
Swim Trekking
Sydney Harbour Bridge Climbing (professionally organised and supervised)
Table Tennis
Team Games
Ten Pin Bowling
Tennis
Trekking (up to 1,000m)
Triathlon
Tubing*
Tug of War
Volleyball
Water Skiing* (amateur)
Weight Lifting
Whale Watching
White Water Rafting* (grade 1 to 3)
Windsurfing*/Boardsailing*/Sailboarding*
Yachting* (inshore)
Yoga
Zip Lining/Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

Please Note: those activities marked with an asterisk (*) do not have Accidental Death & Disability Benefit or Personal Liability cover.

Activity Pack 2 – additional premium required

Adventure Racing (up to 12 hours)	Kick Sledging
Airsoft*	Kite Boarding
American Football (training or amateur match, organised & with safety equipment)	Lacrosse
Assault Courses (no high ropes)	Land Skiing
Big Foot Skiing	Land Yachting
Blade Skating	Langlauf
Bobbing	Martial Arts (training only)
Breathing Observation Bubble (BOB)	Modern Pentathlon
Canoeing* (white water grades 1 to 3)	Mono Skiing
Canyoning	Mountain Biking (off road non-racing)
Cat Skiing	Mountain Boarding
Cross Country Skiing	Mountain Walking (up to 1,000m)
Dragon Boat Racing	Mountaineering (up to 1,000m)
Dry Slope Skiing	Motorcycling – Off Road* (up to 250cc)
Elephant Riding/Trekking (non-UK booked)	Off-piste Skiing
Equestrian	Paint Balling
Falconry	Parasailing* (over water)
Fly Boarding*	Parascending* (over water)
Flying crew/pilot*	Passenger Sledge
Flying Helicopter* (pilot)	Polo Cross
Football – Amateur	Power Boating* (inshore)
Gaelic Football (training or amateur match)	Professional Entertaining (acrobats, dancing and the like)
Glacier Walking	Quad Bikes*
Gliding (non-competition)	Rambling (up to 2,000m)
Go Karting*	River Tubing*
Gorge Walking (no ropes)	Rodeo
Handball	Roller Derby (safety equipment must be worn)
Harness Racing	Roller Blading/Line Skating/Skate Boarding
High Diving (indoor/outdoor swimming pools only)	Roller Hockey
Hobbie Catting (in-shore)	Roller Skating
Hockey	Rugby (amateur match)
Horse Jumping (no polo, hunting)	Rugby League
Horse Riding (eventing)	Rugby (training)
Husky Dog Sledding	Rugby Union
Hydro Zorbing	Safari (non UK Organised)
Ice Fishing	Sand Boarding
Ice Hockey (with full body protection)	Sand Dune Surfing/Skiing*
Ice Skating	Sand Yachting
Indoor Climbing (on climbing wall)	Sea Kayaking/Canoeing*
Iron Man	Shark Cage Diving*
Jousting	Skateboarding
Judo	Ski Boarding
Karate	Ski Dooing
Karting*	Skiing
Kayaking* (grade 3 rivers only)	Skiing – Mono
Kayaking* (inshore)	Skiing – Nordic
Kendo	Ski Resort Occupations (Chalet/Bar work not including Ski Instructing)

Sledging
Sleigh riding (reindeer, horses or dogs)
Snorkelling (outside marked areas and/or without lifeguard present)
Snow Biking*
Snow Blading
Snow Bobbing
Snow Mobile/Ski Doos*
Snow Mobilizing*
Snow Parascending
Snow Scooting
Snow Shoe Walking
Snow Tubing
Snowboarding
Snowcat Driving
Speed Sailing*
Speed Skating
Speed Trials/Time Trials (amateur – organised not public roads)
Sphereing
Street Hockey
Summer Tobogganing

Surfcasting
Swimming (outside marked areas and/or without lifeguard present)
Swimming off a Boat (unsupervised and/or no lifeguard)
Tae Kwon Do
Telemarking
Tobogganing
Trampolining
Tree Top Canopy Walking
Trekking (up to 2,000m)
Under 17 Driving* (not public roads)
War Games/Paint Balling
Water Polo (amateur)
Water Ski Jumping*
White Water Rafting* (grade 4 to 6)
Winter Sports (On piste skiing, snowboarding and ice skating)
Wrestling (organised training)
Zip Lining/Zip Trekking (booked during trip – requires appropriate trekking altitude pack)

Activity Pack 3 – additional premium required

Buggyng*
Caving/Pot Holing
Climbing (rock & ice – harnessed up to 3,000m)
Cyclo Cross
Devil Karting*
Dinghy Sailing*
Dirt Boarding
Glacier Skiing
Heliskiing
Hurling
Hydro speeding
Ice Go Carting
Ice Windsurfing
Kite Buggyng*
Kite Surfing
Mountaineering up to 2,000m
Octopush
Outdoor Endurance Tests
Paragliding*
Paramotoring*

Parascending* (over land)
Power Gliding*
Power Kiting
River Buggyng
Skeleton
Ski Biking
Ski Blading
Ski Randonee
Ski Touring
Ski Yawing
Skiing – Freestyle
Skiing – Glacier
Skiing – Snowcat
Snow Carting
Snow Go Karting*
Snow Kiting
Trekking (up to 3,000m)
Via Ferratta
Wake Boarding
Wind Tunnel Flying
Winter Walking (poles & special shoes)

Please Note: those activities marked with an asterisk (*) do not have Accidental Death & Disability Benefit or Personal Liability cover.

Activity Pack 4 – additional premium required

Adventure Racing (up to 24 hours)	Mountaineering (up to 3,000m)
Assault Courses (including high ropes and harnessed)	Parapenting/Paraponting*
Black Water Rafting (grades 1 to 3)	Polo
Blowcarting	Scuba Diving* (to 40m if qualified and with qualified instructor – not solo)
BMX Freestyle & Racing	Ski Flying*
Cave Diving	Ski Mountaineering
Climbing (rock & ice – harnessed up to 4,000m)	Ski Run Walking
Cycle Racing	Skiing (Off piste without a guide)
Freestyle Skateboarding	Sky Dive - Tandem* (maximum of 2 jumps per trip)
Gliding* (competition)	Sky Dive – Solo* (maximum of 1 jump per trip)
Hang Gliding	Slack-Lining
Micro Lighting	Trekking (up to 5,000m)
Motocross*	Wicker Basket Tobogganing
Motor Racing/Rallies/Competitions* (all types)	Zorbing

Please Note: those activities marked with an asterisk (*) do not have Accidental Death & Disability Benefit or Personal Liability cover.

IMPORTANT NOTE APPLICABLE TO ALL ACTIVITIES

The Insured is required at all times to wear the appropriate safety equipment for that activity (for example protective clothing and/or suitable head protection). Please note that a General Exclusion of cover exists under the policy for claims arising directly or indirectly from the insured's "wilful act of self-exposure to peril". This means that insurers will not pay the claim if the insured does not meet this policy condition.