

Risk Categories for Different Sports

These pages show you how we rate the risk associated with your chosen sport. Whichever of our Sports covers you choose, the sport you participate in will affect your premiums. If you cannot find your sport in this listing please contact our Sports Cover team on 0800 980 4601.

Sport - Category 1	Rafting (up to grade 3)	Flag American Football
Aerobics	Rambling	Football (soccer) Conference
Angling (excluding deep sea/spear fishing)	Referee	Football (soccer) including 5 a side
Archery	Road running	Football (soccer) Non-League
Athletics	Roller blading	Football (soccer) Premier League - Wales
Badminton	Roller skating	Football (soccer) Scottish League Two
Baseball	Rounders	Football (soccer) Under 16's
Basketball	Rowing	Football (soccer) Women's Premier North
Boules	Running	Football (soccer) Women's Premier South
Bowls	Snooker	Football (soccer) Women's Super League
Canoeing (up to grade 3)	Softball	Football Tours
Cricket	Squash	Gymnastics
Croquet	Stoolball	High diving (higher than 3m)
Cross country skiing	Surfing	Historical Fencing
Curling	Swimming (excluding open water)	Hockey
Darts	Table Tennis	Ice skating
Dragon Boat Racing	Ten pin bowling	Indoor climbing
Fell running	Tennis	In-line skating
Fell walking	Trekking	Judo
Fencing	Volleyball	Karate (below brown belt)
Fitness training	Walking	Kayaking (grade 4 & 5)
Fives	Weight training	Kendo
Floorball	Wheelchair bowls	Kite buggying (single seat)
Golf	Wheelchair curling	Kite surfing
Gym work		Lacrosse
Handball	Sport - Category 2	Land Yachting (single seat)
High diving (3m or less)	Acrobatics	Marathon running
Hiking	Airsoft (Similar to Paintball)	Mono skiing
Hill walking	Angling (including deep sea/spear fishing)	Mountain biking - non competitive
Indoor cricket	Balloonng	Outrigger Canoeing (grade 4 & 5)
Jogging	Biathlon	Paintball
Kayaking (up to grade 3 / sea)	Bicycle polo	Parascending
Keep fit training	Bouldering	Pistol Shooting at targets
Kite flying (traditional)	Canoeing (grade 4 & 5)	Rafting (grade 4 & 5)
Korfball	Cheerleading	Rifle shooting
Netball	Clay pigeon shooting	Rock climbing (not mountaineering)
Orienteering	Climbing (excluding cliff/ice)	Roller hockey
Outrigger Canoeing (up to grade 3)	Cycling (includes commuting, non-competition)	Sailing (inside 12m limit)
Racquet ball	Dance	Sand yachting (single seat)

Skateboarding
Snorkeling
Sports climbing
Surf Boat Rowing
Surf Kayaking
Surfskiing
Swimming (open water)
Telemark skiing
Tobogganing
Touch Rugby
Tough Guy
Trekking peaks
Triathlon (not Ironman)
Ultimate Frisbee
Wakeboarding
Water polo
Water skiing
Wheelchair Basketball
Wheelchair Rugby
Windsurfing (inside 12m limit)
Sport - Category 3
American football
American Wrestling
BMX freestyle
BMX racing
Bobsleigh
Boxing
Canoeing (above grade 5)
Canyoning
Caving
Climbing (cliff/ice)
Football (soccer) League 1
Football (soccer) League 2
Football (soccer) Scottish Championship
Football (soccer) Scottish League One
Free diving
Gaelic football
Hurling

Ice climbing
Ice hockey
Ironman
Karate - brown belt and above
Kayaking (above grade 5)
Kick boxing
Kite landboarding
Krav Maga
Land surfing
Mountain biking - competition
Mountain boarding
Mountain climbing
Mountaineering (with ropes &/or guides)
Old mine exploration
Outrigger Canoeing (above grade 5)
Potholing
Power lifting
Quad bike riding (under 250cc)
Rafting (above grade 5)
Roller Derby
Short track Speedskating
Ski bobbing
Snow blading
Snow shoeing
Strongman
Thai Boxing
Trampolineing
Wrestling
Sport - Category 4
Cycling (Amateur Competition)
Flyboarding
Hang gliding
Parachuting
Paragliding
Powerbocking
Skeleton luge (does not include the Cresta Run)
Ski acrobatics

Ski jumping
Ski racing
Ski randonee
Ski stunting
Ski touring
Skiing (downhill/slalom - includes off-piste)
Skydiving
Snow boarding (includes off-piste)
Street Luge
Sub Aqua (Scuba Diving)

