

# 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 or 01733 362872.

Sport - Category 1
Aerobics
Angling
Archery
Archery Tag
Athletics
Badminton
Baseball
Basketball
Biking (not mountain biking)
Boccia
Body Boarding
Bowls
Canoeing (up to grade 3)
Circuit Training
Cricket
Croquet
Cross Country Skiing
CrossFit
Curling
Cycling (non competition cycling)
Darts
Dodge Ball
Dragon Boat Racing
Fell Running
Fell Walking
Fencing
Fishing (angling)
Fitness Training
Fives
Floorball
Flow Riding
Football (Soccer) Non-League
Footgolf
Golf
Gym Work (not power lifting)
Handball
High Diving
Highland Games
Hiking
Hill Walking
Indoor Cricket
Jogging
Kayaking (up to grade 3/sea)
Keep Fit Training
Kettlebell Lifting

Kite Flying (traction)
Kite Flying (traditional)
Korfball
Linesmen (for any team sport listed)
Netball
Officials (for any team sport listed)
Orienteering
Outrigger Canoeing (up to grade 3)
Pickleball
Pilates
Pole Vault
Pool
Quoits
Rackleton
Racquet Ball
Rafting (up to grade 3)
Rambling
Referee
Road Running
Rogaining
Roller Blading
Roller Skating
Rounders
Rowing
Running
Sailing (inside 12m limit)
Snooker
Snorkeling
Softball
Spear Fishing
Squash
Stair Climbing
Stoolball
Surfing
Swimming
Table Tennis
Ten Pin Bowling
Tennis
Trail Running (up to 25 miles)
Trail Walking
Trekking
Tug Of War
Volleyball
Walking
Weight Training
Wheelchair Basketball

Wheelchair Bowls
Wheelchair Curling
Windsurfing (inside 12m limit)
Yoga
Sport - Category 2
Acrobatics
Airsoft (similar to paintball)
Artistic Skating
Ballet
Ballooning
Ballroom Dancing
Bicycle Polo
Boating (within 12m limit)
Bouldering
Bubble Football
Canoe Polo
Canoeing (grade 4 & 5)
Clay Pigeon Shooting
Climbing (with ropes &/or guides or bolted)
Dance
Dinghy Sailing (within 12m limit)
Dry Slope Skiing (excluding competitions, events or race training)
Fat Biking (not trails, excluding competitions)
Fin Swimming
Flag American Football
Football (Soccer) Conference
Football (Soccer) Including 5 a Side
Football (Soccer) Non-League - Scotland
Football (Soccer) Non-League - Wales
Football (Soccer) Premier League - Wales
Football (Soccer) Third Division - Scotland
Football Tours
Futsal
Gorge Walking
Gymnastics
Half Marathon Running
Historical Fencing
Hockey
Horse Riding (not competition)
Ice Skating
Indoor Artificial Snow Skiing (excluding competitions, events or race training)
Indoor Climbing
In-line Skating
Jousting
Judo

Karate (below brown belt)
Kayaking (grade 4 & 5)
Kendo
Kite Buggy (single seat)
Kite Surfing
Kitewing Usage
Lacrosse
Land Yachting (single seat)
Majorettes (including baton twirling)
Marathon Running
Mono Skiing
Mountain Biking (non competitive)
Octopush (underwater hockey)
Outrigger Canoeing (grade 4 & 5)
Paddle Boarding (standing up)
Paintball
Parascending
Pheasant Shooting
Pistol Shooting at Targets
Pony Trekking
Quidditch
Rafting (grade 4 & 5)
Rifle Shooting
Rock Climbing (not mountaineering)
Rollball
Roller Hockey
Sailing (outside 12m limit)
Sand Yachting (single seat)
Skateboarding
Sports Climbing
Surf Kayaking
Surf Boat Rowing
Surfskiing
Telemark Skiing
Tobogganing
Touch Rugby
Tough Guy
Trekking Peaks
Triathlon (not Ironman)
Wakeboarding
Walking Football
Water Polo
Water Skiing
Wheelchair Rugby
Zumba

#### Sport - Category 3

American Football
American Wrestling
Aquathlon - long course (2000m swim, 10km run)
Aquathlon - standard distance
BMX Freestyle
BMX Racing
Bobsleigh
Boxing
Camogie
Canoeing (above grade 5)
Canyoning
Caving

Climbing (cliff/ice)
Cross Triathlon (1.5km swim, 20-30km cross country mountain biking, 6-10km hill running)
Dirt Surfer
Downhill Mountain Biking
Duathlon (over 190 km total distance)
Duathlon (up to 190 km total distance)
Duathlon (standard distance/Olympic distance)
Fat Biking (including downhill & competitions)
Football (Soccer) First Division - Scotland
Football (Soccer) League 1
Football (Soccer) League 2
Football (Soccer) Second Division - Scotland
Free Diving
Gaelic Football
Horse Riding (competition)
Horseback Archery
Horseback Mounted Skill at Arms
Horseball
Hunting (on horseback)
Hurling
Ice Climbing
Ice Hockey
Karate (brown belt and above)
Kayaking (above grade 5)
Kick Boxing
Kite Landboarding
Krav Maga
Land Surfing
Long Course Triathlon
Longboarding (non-competitive, excluding competitions/races)
Luge (does not include the Cresta Run)
Martial Arts - Aiki Jujitsu
Martial Arts - Aikido
Martial Arts - Bagua
Martial Arts - Brazilian Jiu-Jitsu
Martial Arts - Bujutsu
Martial Arts - Capoeira
Martial Arts - Choy Lee Fut
Martial Arts - Hapkido
Martial Arts - Iaido
Martial Arts - Jeet Kune Do
Martial Arts - Jujutsu
Martial Arts - Kempo
Martial Arts - Koroken Karate
Martial Arts - Kyudo
Martial Arts - Ninjutsu
Martial Arts - Praying Mantis
Martial Arts - Qi Gong
Martial Arts - Sambo
Martial Arts - San Soo Kung Fu
Martial Arts - Shindo Junen Ryu
Martial Arts - Shotokan
Martial Arts - Taekwondo
Martial Arts - Tai Chi Chaun
Martial Arts - Wing Chun
Martial Arts - Wing Tsun
Martial Arts - Wushu
Mixed Martial Arts

Modern Pentathlon
Mountain Biking (competition)
Mountain Boarding
Mountain Climbing
Mountaineering (with ropes &/or guides)
Old Mine Exploration
Outrigger Canoeing (above grade 5)
Polo
Polocrosse
Pony Mounted Games
Potholing
Power lifting
Quad Bike Riding (under 250cc)
Quadrathlon (sprint distance)
Rafting (above grade 5)
Ranch Activities
Roller Derby
Rugby League (amateur)
Rugby Union (amateur)
Saddlechariots
Short Track Speedskating
Skeleton Luge
Ski Bobbing
Snow Blading
Snow Boarding (includes off-piste)
Snow Shoeing
Strongman
Thai Boxing
Trampolineing
Wrestling

#### Sport - Category 4

Cycling (amateur competition)
Cycling (professional)
Downhill Skiing (includes off-piste)
Football (Soccer) Championship
Football (Soccer) Premiership
Football (Soccer) Premiership - Scotland
Football (Soccer) International Players
Hang Gliding
Parachuting
Paragliding
Powerbocking
Rugby League (international players)
Rugby League (semi-pro/pro)
Rugby Union (international players)
Rugby Union (semi-pro/pro)
Scuba Diving
Ski Acrobatics
Ski Jumping
Ski Racing
Ski Randonee
Ski Stunting
Ski Touring
Skiing - Alpine (includes off-piste)
Skiing - Downhill (includes off-piste)
Skydiving
Street Luge
Sub Aqua (scuba diving)