How we treat Hazardous Pursuits - May 2026

For **Income Protection** and **Accident Only Income Protection** customers

National Friendly

This list applies where the pursuits/pastime is participated in at an amateur level. For all categories, any participation as a professional or semi-professional is excluded from cover. Sports and pastimes not listed here will not be covered under the terms and conditions of your policy. Updates to the list will be made to our website: www.nationalfriendly.co.uk

Pursuit	Standard list for no additional premium	Enhanced list for additional premium
Athletics (track/field)	All aspects covered.	Covered in our standard list.
Aviation	Not covered.	Ballooning, gliding, paragliding (powered and non-powered), hang gliding, parachuting (from aircraft only), skydiving, micro-lighting, private flying (aeroplane or helicopter).
Ball/team sports	Football, cricket, baseball, softball, squash, badminton, padel, pickleball, tennis, volleyball, field hockey, ice hockey, basketball, netball, rugby (union & league), American football, Gaelic football, hurling, shinty, golf.	Covered in our standard list.
Cycling (non-powered)	Road cycling, track cycling, off-road on designated bridleways only.	BMX racing/freestyle, mountain biking/off-road cycling.
Dancing/gymnastics	Aerobics, dancing.	Acrobatics, gymnastics.
Diving sports	Scuba diving up to 18 metres. No diving deeper than 18 metres nor any wreck, enriched air, free diving, cave, ice or solo diving.	Leisure diving up to 50 metres, wreck diving, enriched air diving, cave diving, ice diving.
Horse riding	Recreational riding, dressage, vaulting.	Jumping, eventing, polo, hunting, endurance riding.
Martial arts/combat sports	Training only for karate, jiu-jitsu, judo, aikido, kung-fu, taekwondo, boxing, wrestling, MMA, muay thai, sumo, krav maga, kickboxing.	Competitive matches/bouts covered.
Motor car racing	Indoor karting, trial (off-road), navigation rallies, auto-slalom/autocross, track days.	Outdoor karting, grass karting, drifting, sports car, saloon car or truck racing, autograss racing, hill climbs.
Motorcyle Sports	Not covered.	Non-competitive track days on tarmac surfaces only.
Climbing/ Mountaineering	Bouldering, indoor climbing, hiking, walking, scrambling, rock climbing up to and including UIAA/French grade 3.	Mountaineering up to 5,000 metres, rock climbing up to and including UIAA grade 6/French grade 5.
Skating	Roller/in-line skating, roller derby, skate boarding, Nordic blading, cross skating, roller skiing.	Dirt boarding, grass boarding, mountain boarding, off-road skating, speed skating, wind skating, ice dancing/figure skating.
Strength/fitness training	Non-competitive body-building, weight training, weightlifting, power lifting.	Competitive body-building, weight training, weightlifting, power lifting.
Water sports	Motor boating (inshore), inshore sailing, offshore sailing (boat size over 15 metres), jet skiing, water-skiing/wake-boarding, canoeing/kayaking/ rafting (rapid class <3), rowing, windsurfing, wave surfing, inshore swimming, water polo, river hovercraft.	Offshore sailing (boat size under 15 metres), canoeing/kayaking/rafting (up to rapid class 4), kite surfing.
Winter sports	On-piste skiing/snow boarding, cross-country and Nordic skiing, snowshoeing, snow sledding & tubing, ice skating.	Off-piste skiing/snowboarding (including tours and heli-skiing), speed skating, ice-track sledding, ski-jumping, ice yachting.

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