

additional exclusions.

This policy does not apply to or include cover for or arising out of or relating to:

- i. Aviation Activities (including Ballooning, Hang Gliding, Micro Lighting, Parachuting, Paragliding, Parasailing, Parascending, Sky Diving and the like)
- ii. Bungee Jumping (including Reverse Bungee)
- iii. Caving
- iv. Climbing (Rock)
- v. Coasteering
- vi. Hang Gliding
- vii. Horse Riding
- viii. Landboarding
- ix. Motorised Sports (including Motor Cycles, Quad-Bikes, Go-Karts and the like)
- x. Motorised Water Sports (including Power Boating, Jet Skiing, Water Skiing and the like)
- xi. Mountaineering
- xii. Off Shore Activities
- xiii. Pot Holing
- xiv. Sand Yachting
- xv. Scuba Diving
- xvi. Skiing & Snowboarding (off-piste)

Participant vs Participant - Contact Sports

This policy does not apply to or include cover for or arising out of or relating to: any liability of the Insured or any person insured in respect of Injury and/or Damage suffered by one Participant and caused by another Participant whilst engaged in Contact Sports.

For the purpose of this exclusion:,

- i. 'Participant' means any person engaged in an activity under the direction of the Insured or any person insured;
- ii. 'Contact Sports' means any sport or activity in which physical contact between players or participants is an accepted part of play including Basketball, Camogie, Floorball, Football (Soccer), Gaelic Football, Handball, Hockey, Lacrosse, Netball, Rugby (League and Union) and Water Polo.

Coronavirus Exclusion

It is understood and agreed that this insurance does not cover any loss, damage, liability, cost or expense of whatever nature directly or indirectly caused by, arising out of, contributed to by, or resulting from "COVID-19" or any mutation or variation thereof.

Additional Conditions

Cover under all individual policy Sub-Sections is subject to the following additional conditions:

Coaching, Instruction, Supervision & Treatment

Coaching, Instruction, Supervision and Treatment - Qualifications

All persons actively involved in the coaching, instruction, supervision or treatment of others must have all qualifications required to do so.

Any treatment administered must be complementary to a sport or activity, non-invasive and in the ordinary course of the Business as stated in the Schedule.

In the event of breach of the above Additional Condition(s), **We** shall have no liability under this policy, unless **You** show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Authorisation

Signed by:



Andy Brownsell
Director
Protectivity
Protectivity is a trading name of SportsCover Direct Ltd.

Date:

15/05/2020