

Coaches - Your Insure4Sport insurance policy allows the insured coach(es) to instruct and/or play all sports up to and including their chosen insurance sport category* on the condition that they are qualified to a minimum standard as recognised by the UK National Sport Governing Body for the sport(s) being instructed or otherwise agreed and recorded by us. Coaches must adhere to the coach to participant ratio as stated below.

Individuals - Your Insure4Sport insurance policy allows the insured to participate in all sports in the sports categories shown in your insurance schedule.

| SPORT CATEGORY A | Sport | | Sport | | Sport | | Sport | |
|------------------|-------------------------|-----------|----------------------------------|-----------|--|-----------|---------------------------|-----------|
| | Sport | Ratio | Sport | Ratio | Sport | Ratio | Sport | Ratio |
| | Angling | 1:10 | Flag American Football | 1:16 | Pool (Snooker Associated) | Unlimited | Table Tennis | 1:20 |
| | Athletics | 1:10 | Footgolf | 1:20 | Pole Vault | 1:10 | TamBeach | 1:16 |
| | Axeman | 1:6 | Goal Ball | 1:16 | Power Lifting | 1:10 | Tambourelli | 1:16 |
| | Badminton | 1:16 | Gym Member | N/A† | Rabble | 1:16 | Tamburello | 1:16 |
| | Ballet | Unlimited | Handball | 1:16 | Racketlon | 1:16 | T-Ball | 1:16 |
| | Ballroom Dancing | Unlimited | Historical Reenactments/ LARP | Unlimited | Racquet Ball | 1:16 | Ten Pin Bowling | 1:20 |
| | Billiards | Unlimited | Ice Skating | 1:10 | Rambling | 1:20 | Tennikoit/Tennikoit | 1:16 |
| | Bocce | 1:20 | Inline Skating | 1:10 | Reenactments | Unlimited | Tennis (inc Mini & Short) | 1:20 |
| | Boccia | 1:12 | Kho kho | 1:16 | Referee (excluding Rugby & Pro Football) | Unlimited | Touch Football | 1:16 |
| | Boules | Unlimited | Korfball | 1:16 | Roller Skating | 1:16 | Touch Rugby | 1:16 |
| | Bowls | Unlimited | Linesman | Unlimited | Rowing | 1:20 | Tough Mudder | Unlimited |
| | Cheerleading | Unlimited | Majorettes | 1:20 | Running (indoor, cross country, path, road) | 1:25 | Ultimate Frisbee | 1:12 |
| | Chess | Unlimited | Marching | 1:20 | Snooker | Unlimited | Volleyball | 1:16 |
| | Children's Multi-Sports | 1:16 | Netball | 1:16 | Speedskating | 1:10 | Walking Guide | 1:20 |
| | Croquet | Unlimited | Nordic Walking | 1:20 | Sports Massage | 1:1 | Walking (trails) | 1:20 |
| | (1) Dance | See Below | Octopush | 1:16 | Sports Officials | Unlimited | Walking Football | 1:16 |
| | Darts | 1:10 | Orienteering | 1:20 | Squash | 1:6 | Wallyball | 1:16 |
| | Diving (board) | 1:6 | Parachute Games (ground only) | 1:25 | Swimming Classes Pool | 1:24 | Waterpolo | 1:16 |
| | Dragon Boat Racing | 1:22 | (2) Personal Trainer | See Below | Swimmers with Disabilities | 1:8 | Weight Lifting | 1:10 |
| | Fishing | 1:10 | Petanque | 1:16 | Synchronised Swimming | 1:20 | Wheelchair Bowls | Unlimited |
| | (1) Fitness Class | See Below | Pickleball | 1:16 | | | | |
| | Fives | 1:10 | | | | | | |

| SPORT CATEGORY B | Sport | | Sport | | Sport | | Sport | |
|------------------|------------------------|-------|--------------------|-------|--------------------------|-----------|-----------------------|-------|
| | Sport | Ratio | Sport | Ratio | Sport | Ratio | Sport | Ratio |
| | Aquabike | 1:20 | Dog Joring | 1:16 | Outrigger Canoeing | 1:10 | Sumo Wrestling | 1:16 |
| | Aquathlon | 1:20 | Dog Sledding | 1:16 | Paddle Tennis | 1:20 | Surf Kayaking | 1:08 |
| | Ba Gua | 1:16 | Duathlon | 1:20 | Pole Dancing | Unlimited | Swimming - Open Water | 1:20 |
| | Baseball | 1:16 | Dryland Mushing | 1:16 | Pole Fit | Unlimited | Tchoukball | 1:16 |
| | Basketball | 1:16 | Fell Running | 1:16 | Ringette | 1:16 | Trampoline | 1:16 |
| | Boxing (amateur) | 1:6 | Fencing | 1:6 | Rock-it-ball | 1:16 | Triathlon | 1:20 |
| | Bubble Football | 1:16 | Floorball | 1:16 | Rogaining | 1:16 | TriGolf | 1:16 |
| | Canicross | 1:25 | Football | 1:16 | Rounders | 1:16 | Tug of War | 1:16 |
| | Canoeing/Kayaking | 1:8 | Futsal | 1:16 | Savate | 1:16 | Vigoro | 1:20 |
| | Canoe Polo | 1:10 | Golf | 1:20 | Sea Kayaking | 1:08 | Wheelchair Basketball | 1:16 |
| | Crazy Catch | 1:16 | Hockey (field) | 1:16 | Shooting | 1:6 | Wheelchair Curling | 1:16 |
| | Cricket | 1:20 | Hockey (inline) | 1:16 | Snorkelling | 1:16 | White collar Boxing | 1:06 |
| | Crossbow Shooting | 1:6 | Hockey (roller) | 1:16 | Soccer | 1:16 | Wrestling | 1:16 |
| | Cross Channel Swimming | 1:10 | Historical Fencing | 1:06 | Softball | 1:16 | Y Ball | 1:16 |
| | Curling | 1:16 | Kite Flying | 1:10 | Stand Up Paddle Boarding | 1:10 | Yukigassen | 1:16 |
| | Dodgeball | 1:16 | Kurash | 1:16 | Stoolball | 1:20 | | |
| | Dog Agility Trials | 1:16 | (3) Martial Arts | 1:16 | Strongman | 1:10 | | |

| SPORT CATEGORY C | Sport | | Sport | | Sport | | Sport | |
|------------------|----------------------|-------|--|-------|----------------------------------|-------|------------------|-------|
| | Sport | Ratio | Sport | Ratio | Sport | Ratio | Sport | Ratio |
| | Abseiling | 1:10 | Cycling | 1:20 | Parkour - indoors and supervised | 1:10 | SurfBoat Rowing | 1:10 |
| | Archery | 1:12 | Fin swimming | 1:16 | Quadrathlon | 1:20 | Surf Life Saving | 1:12 |
| | Bandy | 1:16 | Free running - indoors and supervised | 1:10 | Quidditch | 1:16 | Surfing | 1:10 |
| | Biathlon | 1:20 | Gymnastics | 1:8 | River Tubing | 1:10 | Triathlon | 1:16 |
| | BMX | 1:12 | Hurling | 1:12 | Rollball | 1:16 | Wakeboarding | 1:8 |
| | Bodyboarding | 1:10 | Ice Hockey | 1:16 | Sail boarding | 1:10 | Water Skiing | 1:8 |
| | Bowhunters | 1:6 | Kneeboarding | 1:08 | Sailing | 1:10 | Windsurfing | 1:10 |
| | Camogie | 1:10 | Lacrosse | 1:16 | Segway | 1:10 | | |
| | Cross Country Skiing | 1:10 | Mountain Biking | 1:20 | Scuba Diving | 1:8 | | |
| | Cycle Polo | 1:20 | | | Shinty | 1:16 | | |

| SPORT CATEGORY D | Sport | | Sport | | Sport | | Sport | |
|------------------|---------------------------|-----------|--------------------------|-------|-------------------------|-------|------------------|-------|
| | Sport | Ratio | Sport | Ratio | Sport | Ratio | Sport | Ratio |
| | Airsoft | 1:16 | Bouldering | 1:10 | Luge | 1:10 | Tobogganing | 1:10 |
| | American Football | 1:16 | Cave Tubing | 1:10 | Mono Skiing | 1:10 | Rugby 7s | N/A† |
| | Arm Wrestling | Unlimited | Climbing (Indoor) | 1:10 | Parachuting | 1:10 | Rugby League | N/A† |
| | Australian Rules Football | 1:16 | Gaelic Football | 1:16 | Skeleton Luge | 1:10 | Rugby Union | N/A† |
| | Black Water Rafting | 1:10 | Grass Skiing | 1:10 | Ski Bobbing | 1:10 | Wheelchair Rugby | N/A† |
| | Boarder Cross | 1:10 | Hydrofoiling | 1:10 | Skiing (on-piste) | 1:10 | Windfoiling | 1:10 |
| | Bobsleigh | 1:10 | Kick Sledging (on piste) | 1:06 | Snowboarding (on-piste) | 1:10 | | |

| SPORT CATEGORY E | Sport | | Sport | | Sport | | Sport | |
|------------------|-------------------------------|-------|-----------------|-------|-----------------------------|-------|---|-------|
| | Sport | Ratio | Sport | Ratio | Sport | Ratio | Sport | Ratio |
| | Acrobatics & Circus Skills | 1:8 | Glacier Walking | 1:10 | Military Defence** | 1:16 | Sandboarding | 1:8 |
| | Adventure Racing | 1:16 | Gorge Walking | 1:10 | MMA | 1:16 | Sand Kiting | 1:8 |
| | Aerial Circus Skills | 1:08 | Hang Gliding | 1:4 | Mountainboarding | 1:8 | Sand Yachting | 1:10 |
| | Ballooning | 1:06 | Heliboarding | 1:04† | Mountaineering | 1:10 | Sea Cliff Climbing (roped and protected) | 1:10 |
| | Blokarting | 1:08 | Heliskiing | 1:04† | Mountain Guide | 1:10 | Sea Level Traversing | 1:10 |
| | Brazilian Ju Jitsu | 1:16 | Hydrospeeding | 1:10 | Muay Thai | 1:16 | Self Defence | 1:16 |
| | Bridge Climbing | 1:10 | Ice Climbing | 1:10 | Multi-pitch Climbing | 1:10 | Skateboarding | 1:8 |
| | Bungee Jumping | 1:08† | Ironman | 1:4 | Paintballing | 1:16 | Skiing/Snowboarding Off Piste | 1:08† |
| | Bushcraft | 1:8 | Kangoo | 1:16 | Parachuting | 1:04 | Skydiving | 1:4 |
| | Cage Fighting | 1:16 | Kabaddi | 1:16 | Paragliding | 1:4 | Slacklining | 1:06§ |
| | Canyoning | 1:10 | Kickboxing | 1:16 | Parascending / Parasailing | 1:08 | Snow/Ice Climbing | 1:10 |
| | Caving | 1:10 | Kite Buggy | 1:8 | Poeholing | 1:10 | Sports Climbing | 1:10 |
| | Coasteering | 1:10 | Kitesurfing | 1:8 | Powerbocking | 1:16 | Tyrolean Traversing | 1:8 |
| | Extreme Pogo | 1:10 | Krav Maga | 1:16 | Rock Climbing | 1:10 | Ultra Marathon/Ultra Running | 1:16 |
| | Filipeno Martial Arts/Esgrima | 1:16 | Land Yachting | 1:8 | Rock Climbing (traditional) | 1:10 | White Water Rafting | 1:10 |
| | Forrest Sports | 1:08 | Longboarding | 1:08 | Roller Derby | 1:16 | | |
| | Ghyll Scrambling | 1:10 | Marathon Racing | 1:16 | Sambo | 1:16 | | |

(1) Fitness & Dance Classes (Sport Category A)

| | | | | | | | |
|----------------------|-----------|--------------------------------|-----------|---------------------------|-----------|--------------------------|-----------|
| Aerial Hoop Dancing | Unlimited | Aerial Silk Dancing | Unlimited | Aerobics | Unlimited | Aerobic Swimming | 1:20 |
| Aqua Zumba | 1:20 | Ballet Dancing | Unlimited | Ballet Fit | Unlimited | Belly Dancing | Unlimited |
| Body Attack | Unlimited | Body Balance | Unlimited | Body Combat (non contact) | Unlimited | Body Jam | Unlimited |
| Body Pump | Unlimited | Body Step | Unlimited | Body Vive | Unlimited | Bokwa | Unlimited |
| Boogie Bounce | Unlimited | Boot Camp | Unlimited | Boxercise | Unlimited | British Military Fitness | Unlimited |
| Buggy Fit | 1:20 | Burlesque Fit | Unlimited | Calisthenics | 1:20 | Chair Based Exercise | Unlimited |
| Chi-Yoga | Unlimited | Circuit Training | Unlimited | Clubbercise | Unlimited | CobraFIT | Unlimited |
| Country Dancing | Unlimited | Cross Training | 1:20 | CX Work | Unlimited | Exercise Class | Unlimited |
| Fight Klub | Unlimited | Fitball | Unlimited | Fitsteps | Unlimited | Flamenco Dancing | Unlimited |
| Folk Dancing | Unlimited | Grit Cardio | Unlimited | Grit Plyo | Unlimited | Grit Strength | Unlimited |
| Hip-Hop Fit | Unlimited | Hip Hop Dancing | Unlimited | Hula Hoop | Unlimited | Indian Club Swinging | Unlimited |
| Insanity Workout | Unlimited | Jazz Dancing | Unlimited | Jazzercise | Unlimited | Jumpstyle | Unlimited |
| JustJhoom | Unlimited | Kangatraining | 1:10 | Latin Dancing | Unlimited | Latin Fit | Unlimited |
| Les Mills | Unlimited | Martial Arts Fit (non contact) | Unlimited | Modern Dancing | Unlimited | Pilates | Unlimited |
| Piloxing | Unlimited | Pre & Post Natal Fitness | 1:10 | Salsa Dancing | Unlimited | Salsa Fit | Unlimited |
| Skipping | Unlimited | Spinning | 1:30 | Street Dancing | Unlimited | Swing Dancing | Unlimited |
| Tai Chi | Unlimited | Tap Dancing | Unlimited | Tap Fit | Unlimited | Urban Dancing | Unlimited |
| Water Exercise | 1:20 | Yoga | Unlimited | Zumba | Unlimited | Zumba Gold | Unlimited |
| Zumba in the Circuit | Unlimited | Zumba Sentao | Unlimited | Zumbatomics | Unlimited | Zumba Toning | Unlimited |
| Zumbini | Unlimited | | | | | | |

(2) Personal Trainer (Sport Category A)

| | | | | | | | |
|-----------------------|-----------|--------------|-----------|-----------------|-----------|-----------------------------------|-----------|
| Cross Training | 1:20 | Fitness FX | Unlimited | Friskis&Svettis | Unlimited | Gymnasium Instruction | 1:10 |
| Gyrotonic Instruction | Unlimited | Kettlebells | Unlimited | Les Mills | Unlimited | Metafit | Unlimited |
| Personal Training | 1:10 | Powerplate | Unlimited | Rebounding | Unlimited | Sports Massage (not in isolation) | 1:1 |
| Thump Boxing | Unlimited | TRX Training | 1:10 | ViPR | Unlimited | | |

(3) Martial Arts recognised by this insurance (Sport Category B)

| | | | | | | | |
|--------------|------|-------------------|------|------------------|------|-----------------|------|
| Aiki Jujitsu | 1:16 | Aikido | 1:16 | Bujutsu | 1:16 | Capoeira | 1:16 |
| Choy Lee Fut | 1:16 | Freestyle Kung Fu | 1:16 | Hapkido | 1:16 | Japanese Karate | 1:16 |
| Jeet Kune Do | 1:16 | Judo | 1:16 | Jujutsu | 1:16 | Karate | 1:16 |
| Kempo | 1:16 | Kendo | 1:16 | Korken Karate | 1:16 | Kung Fu | 1:16 |
| Kyudo | 1:16 | Laido | 1:16 | Ninjutsu | 1:16 | Preying Mantis | 1:16 |
| Qi Gong | 1:16 | San Soo Kung Fu | 1:16 | Shindo Junen Ryu | 1:16 | Shotokan | 1:16 |
| Taekwondo | 1:16 | Tai Chi Chuan | 1:16 | Tang Soo Do | 1:16 | Wing Chun | 1:16 |
| Wing Tsun | 1:16 | Wushu | 1:16 | Yoseikan budo | 1:16 | | |

Important: If weapons are used, these must be blunted or padded with participants wearing protective equipment.

*Sport Category A Insurance can instruct sports within Sport Category A only. Sport Category B Insurance can instruct sports within Sport Category A and B only. Sport Category C Insurance can instruct sports within Sport Category A, B & C only. Sport Category D Insurance can instruct sports within A, B, C & D only. Sport Category E Insurance can instruct all sports listed. Subject to the Coach / Instructor being qualified to a minimum standard as recognised by the UK National Sport Governing Body for the sport(s) being instructed.

** Included within Self Defence.

† We can only provide individual players policies. Coaches and Team policies are not available.

§ We can only provide coaches policies. Players and Team policies are not available.