

Coaches - Your Insure4Sport insurance policy allows the insured coach(es) to instruct and/or play all sports up to and including their chosen insurance risk group* 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 up to the risk group level of their primary sport.

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

RISK GROUP B	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	Duathalon	1:20	Pole Dancing	Unlimited	Swimming - Open Water	1:10
	Baseball	1:16	Dryland Mushing	1:16	Pole Fit	Unlimited	Tchoukball	1:16
	Basketball	1:16	Fell Running	1:16	Ringette	1:16	Trampoline	1:6
	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		

RISK GROUP C	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		

RISK GROUP D	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		

RISK GROUP E	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 ⁵
	Canyoning	1:10	Kickboxing	1:16	Parascending / Parasailing	1:08	Snow/Ice Climbing	1:10
	Caving	1:10	Kite Buggy	1:8	Potholing	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 (Risk Group 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	CrossFit	1:8	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 (Risk Group A)

CrossFit	1:8	Exertrain Practitioner	1:12	Fitness FX	Unlimited	Friskis&Svettis	Unlimited
Gymnasium Instruction	1:5	Gyrotonic Instruction	Unlimited	Kettleballs	Unlimited	Les Mills	Unlimited
Metafit	Unlimited	Personal Training	1:5	Powerplate	Unlimited	Rebounding	Unlimited
Sports Massage (not in isolation)	1:1	Thump Boxing	Unlimited	TRX Training	1:5	VIPR	Unlimited

(3) Martial Arts recognised by this insurance (Risk Group 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.

*Risk group A Insurance can instruct sports within risk group A only. Risk group B Insurance can instruct sports within risk group A and B only. Risk group C Insurance can instruct sports within risk group A, B & C only. Risk group D Insurance can instruct sports within A, B, C & D only. Risk group 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.

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