

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	Ratio	Sport	Ratio	Sport	Ratio	Sport	Ratio
	Angling	1:10	Flag American Football	1:16	Pool (Snooker Associated)	Unlimited	Swimmers with Disabilities	1:8
Athletics	1:10	Footgolf	1:20	Pole Vault	1:10	Synchronised Swimming	1:20	
Badminton	1:16	Goal Ball	1:16	Power Lifting	1:10	Table Tennis	1:20	
Ballet	Unlimited	Gym Member	N/A+	Rabble	1:16	TamBeach	1:16	
Ballroom Dancing	Unlimited	Handball	1:16	Racketlon	1:16	Tambourelli	1:16	
Billiards	Unlimited	Historical Reinactments/ LARP	Unlimited	Racquet Ball	1:16	Tamburello	1:16	
Bocce	1:20	Ice Skating	1:10	Rambling	1:20	T-Ball	1:16	
Boccia	1:12	Inline Skating	1:10	Rebound Therapy	1:06	Ten Pin Bowling	1:20	
Boules	Unlimited	Kho kho	1:16	Reenactments	Unlimited	Tenniquoit/Tennikoit	1:16	
Bowls	Unlimited	Korfball	1:16	Referee (excluding Rugby & Pro Football)	Unlimited	Tennis (inc Mini & Short)	1:20	
Cheerleading	Unlimited	Linesman	Unlimited	Roller Skating	1:16	Touch Football	1:16	
Chess	Unlimited	Majorettes	1:20	Rowing	1:20	Touch Rugby	1:16	
Children's Multi-Sports	1:16	Marching	1:20	Running (indoor, cross country, path, road)	1:25	Tough Mudder	Unlimited	
Croquet	Unlimited	Netball	1:16	Snooker	Unlimited	Ultimate Frisbee	1:12	
(1) Dance	See Below	Nordic Walking	1:20	Speedskating	1:10	Volleyball	1:16	
Darts	1:10	Octopush	1:16	Sports Massage	1:1	Walking Guide	1:20	
Diving (board)	1:6	Orienteering	1:20	Sports Officials	Unlimited	Walking (trails)	1:20	
Dragon Boat Racing	1:22	Parachute Games (ground only)	1:25	Squash	1:6	Walking Football	1:16	
Exertrain Practitioner	1:12	(2) Personal Trainer	See Below	Stage Posing (body building etc)	Unlimited	Wallyball	1:16	
Fishing	1:10	Petanque	1:16	Swimming Classes Pool	1:24	Waterpolo	1:16	
(1) Fitness Class	See Below	Pickleball	1:16			Weight Lifting	1:10	
Fives	1:10					Wheelchair Bowls	Unlimited	

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

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

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

SPORT CATEGORY E	Sport	Ratio	Sport	Ratio	Sport	Ratio	Sport	Ratio
	Acrobatics & Circus Skills	1:8	Glacier Walking	1:10	MMA	1:16	Sand Yachting	1:10
Adventure Racing	1:16	Gorge Walking	1:10	Mountainboarding	1:8	Sea Cliff Climbing (roped and protected)	1:10	
Aerial Circus Skills	1:08	Hang Gliding	1:4	Mountaineering	1:10	Sea Level Traversing	1:10	
Ballooning	1:06	Heliboarding	1:04+	Mountain Guide	1:10	Self Defence	1:16	
Blokarting	1:08	Heliskiing	1:04+	Muay Thai	1:16	Skateboarding	1:8	
Brazilian Ju Jitsu	1:16	Hydrospeeding	1:10	Multi-pitch Climbing	1:10	Skiing/Snowboarding Off Piste	1:08+	
Bridge Climbing	1:10	Ice Climbing	1:10	Paintballing	1:16	Skydiving	1:4	
Bungee Jumping	1:08+	Ironman	1:4	Paragliding	1:4	Slacklining	1:06 ⁵	
Bushcraft	1:8	Kabaddi	1:16	Potholing	1:10	Snow/Ice Climbing	1:10	
Cage Fighting	1:16	Kickboxing	1:16	Powerbocking	1:16	Sports Climbing	1:10	
Canyoning	1:10	Kite Buggy	1:8	Qi Kwan Do	1:16	Tyrolean Traversing	1:8	
Caving	1:10	Kitesurfing	1:8	Rock Climbing	1:10	Ultra Marathon/Ultra Running	1:16	
Coasteering	1:10	Krav Maga	1:16	Rock Climbing (traditional)	1:10	Via Ferrata	1:10	
Extreme Pogo	1:10	Land Yachting	1:8	Roller Derby	1:16	White Water Rafting	1:10	
Filipeno Martial Arts/Esgrima	1:16	Longboarding	1:08	Sambo	1:16			
Forrest Sports	1:08	Marathon Racing	1:16	Sandboarding	1:8			
Ghyll Scrambling	1:10	Military Defence**	1:16	Sand Kiting	1:8			

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

Aerial Hoop Dancing	Unlimited	Aerial Yoga	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	Core Power Yoga	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
Hot Yoga	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 (inc reformer Pilates)	Unlimited	Piloxing	Unlimited
Pre & Post Natal Fitness	1:10	Psyche	Unlimited	Qi Gong	1:16	Salsa Dancing	Unlimited
Salsa Fit	Unlimited	Skipping	Unlimited	Spinning	1:30	Street Dancing	Unlimited
Sweaty Mama	1:30	Swing Dancing	Unlimited	Tai Chi	Unlimited	Tap Dancing	Unlimited
Tap Fit	Unlimited	Urban Dancing	Unlimited	VR fitness	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)

CrossFit	1:20	Cross Training	1:20	F45	Unlimited	Fitness FX	Unlimited
Friskis&Sveittis	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	Kenpo	1:16	Korken Karate	1:16	Kung Fu	1:16
Kyudo	1:16	Iaido	1:16	Ninjutsu	1:16	Preying Mantis	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.

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