

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	Ratio	Risk Group B	Ratio	Risk Group C	Ratio	Risk Group D	Ratio	Risk Group E	Ratio
Angling	1:10	Baseball	1:16	Abseiling	1:10	American Football	1:16	Acrobatics & Circus Skills	1:8
Athletics	1:10	Basketball	1:16	Archery	1:12	Australian Rules Football	1:16	Bushcraft	1:8
Axeman	1:6	Boxing (amateur)	1:6	BMX	1:12	Climbing (Indoor)	1:10	Brazilian Ju Jitsu	1:16
Badminton	1:16	Canoeing/Kayaking	1:8	Bodyboarding	1:10	Gaelic Football	1:16	Canyoning	1:10
Billiards	Unlimited	Crazy Catch	1:16	Bowhunters	1:6	Parachuting	1:10	Caving	1:10
Bocce	1:20	Cricket	1:20	Camogie	1:10	Skiing (on-piste)	1:10	Coasteering	1:10
Boccia	1:12	Crossbow Shooting	1:6	Cross Country Skiing	1:10	Snowboarding (on-piste)	1:10	Gorge Walking	1:10
Bowls	Unlimited	Curling	1:16	Cycling	1:20	Rugby League	N/A [†]	Ghyll Scrambling	1:10
Cheerleading	Unlimited	Dodgeball	1:16	Gymnastics	1:8	Rugby Union	N/A [†]	Hang Gliding	1:4
Chess	Unlimited	Fell Running	1:16	Hurling	1:12			Ice Climbing	1:10
Children's Multi-Sports	1:16	Fencing	1:6	Ice Hockey	1:16			Ironman	1:4
Croquet	Unlimited	Football	1:16	Lacrosse	1:16			Kangoo	1:16
(1) Dance	See Below	Golf	1:20	Mountain Biking	1:20			Kabaddi	1:16
Darts	1:10	Hockey (field)	1:16	Sailing	1:10			Kickboxing	1:16
Diving (board)	1:6	(Hockey (inline)	1:16	Segway	1:10			Kite Buggy	1:8
(1) Fitness Class	See Below	Hockey (roller)	1:16	Scuba Diving	1:8			Kitesurfing	1:8
Goal Ball	1:16	(3) Martial Arts	1:16	Surf Life Saving	1:12			Krav Maga	1:16
Gym Member	N/A [†]	Paddle Tennis	1:20	Surfing	1:10			Land Yachting	1:8
Handball	1:16	Pole Dancing	Unlimited	Triathlon	1:16			Marathon Racing	1:16
Ice Skating	1:10	Pole Fit	Unlimited	Wakeboarding	1:8			Military Defence**	1:16
Inline Skating	1:10	Ringette	1:16	Water Skiing	1:8			MMA	1:16
Korfball	1:16	Rock-it-ball	1:16	Windsurfing	1:10			Mountainboarding	1:8
Marching	1:20	Rogaining	1:16					Mountaineering	1:10
Netball	1:16	Rounders	1:16					Muay Thai	1:16
Nordic Walking	1:20	Shooting	1:6					Paintballing	1:16
Octopush	1:16	Softball	1:16					Paragliding	1:4
Orienteering	1:20	Stoolball	1:20					Potholing	1:10
Parachute Games (ground only)	1:25	Swimming - Open Water	1:10					Rock Climbing	1:10
(2) Personal Trainer	See Below	Tchoukball	1:16					Roller Derby	1:16
Petanque	1:16	Trampoline	1:6					Sandboarding	1:8
Pool (Snooker associated)	Unlimited	TriGolf	1:16					Sand Kiting	1:8
Powerlifting	1:6	Vigoro	1:20					Sea Level Traversing	1:10
Racquet Ball	1:16	Y Ball	1:16					Self Defence	1:16
Roller Skating	1:16							Skateboarding	1:8
Rowing	1:20							Skydiving	1:4
Running (indoor, cross country, path, road)	1:25							Tyrolean Traversing	1:8
Snooker	Unlimited							White Water Rafting	1:10
Squash	1:6								
Swimming Classes Pool	1:12								
Swimmers with Disabilities	1:8								
Synchronised Swimming	1:20								
Table Tennis	1:20								
T-Ball	1:16								
Ten Pin Bowling	1:20								
Tennis (inc Mini & Short)	1:20								
Touch Football	1:16								
Touch Rugby	1:16								
Ultimate Frisbee	1:12								
Volleyball	1:16								
Waterpolo	1:16								
Weight Lifting	1:10								

(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.