

Read the Sport Exclusions in Travel Medical Plans

Travel insurance purchasers will be ineligible to claim for emergency care or other medical benefits if they are injured while engaging in a sport named in a policy exclusion or definition.

Some policy exclusions may refer generally to dangerous or extreme sports (or a similar term) without listing every sport. So, if you are in any doubt, confirm whether your sport would be excluded before buying coverage or travelling.

A sport could also be excluded if the type of aircraft you would normally use to engage in the sport, or reach the location of the sporting activity, does not meet specified requirements.

Here are sports that are excluded in a large selection of travel insurance policies, and policies provided as a benefit with popular travel reward credit cards.

Words appearing in italics are defined elsewhere in the policies. The complete policy wording, including the preamble and the list of other excluded coverages, may be viewed by clicking on the hyperlink attached to the name of the policy or credit card.

[American Express Ultimate Travel & Medical Insurance \(RBC Insurance\)](#)

This insurance does not pay for any expenses incurred directly or indirectly as a result of:

8. *Your* participation as a professional in sports, participation as a *professional* in underwater activities, scuba diving as an amateur unless you hold a basic scuba designation from a certified school of licensing body, participation in a motorized race or motorized speed contest, bungee jumping, parachuting, rock climbing, *mountain climbing*, hang-gliding or skydiving.

[CIBC Travel Insurance \(Travel Insurance Co-ordinators\)](#)

We will not pay for losses or expenses incurred for, or as the result of:

9. Practicing for or participation in sanctioned competitive sports or in any contest of motorized speed. For *Emergency Travel Medical Insurance*, you may pay a premium surcharge to have this exclusion removed. No written confirmation is necessary if a surcharge is paid;
10. Injury or loss while participating in any *high risk activity*;
12. Air travel unless you are a passenger in a commercial aircraft with a seating capacity of six people or more, licensed to carry passengers for hire.

“High Risk Activity” means bungee jumping, gliding, hang-gliding, freestyle skiing/snowboarding, heli-skiing/snowboarding, ski jumping, parachuting, skydiving, sky-surfing, street luge, skeleton activity, mountain or rock climbing with or without ropes, participation in any rodeo activity.

Desjardins Travel Insurance
(Desjardins Insurance)

The *Insurer* does not pay the amounts set out in the contract in the following circumstances:

11. An accident that occurs while the insured is participating in:

- An activity for pay.
- A sporting event for which the winners are awarded money.
- Any type of motor vehicle competition, including training, or any race.
- Amateur scuba diving, unless the insured holds a basic scuba diving licence from a certified school. Or
- Any non-standard sport or activity with a high level of stress and risk involved such as, but not limited to : gliding, hang gliding or paragliding, climbing or mountaineering, parachuting, sky diving or bungee jumping, or any other similar activity.

The *insured* will be covered for races in non-contact amateur athletics being practiced for leisure or purposes.

Destination Travel Health Plans
(Co-operators Life)

16. Benefits are not payable for costs incurred due to rock or *mountain climbing*, hang gliding, parachuting, bungee jumping, or skydiving; participation in a motor sport or motor racing; your professional participation in a motor sport or motor racing; *your professional participation* in an organized sport' or scuba diving (unless you hold an underwater diving certificate).

[TravelStar® Travel Insurance](#)
(GMS Group Medical Services)

15. Risky Activities – *GMS* does not cover any expenses resulting from your participation in:

- a. professional sport;
- b. speed contests of racing;
- c. an extreme sport, including but not limited to, scuba diving (except when you are NAUI, PADI, ACUC or SSI certified), bungee jumping, parachuting, mountaineering, skydiving, rodeo, hang gliding, acrobatics or stunt flying.

16. Non-Common Air Travel – *GMS* does not cover any expenses resulting from air travel unless riding as a passenger on a *common carrier*.

[Travel Underwriters Freedom Travel Insurance](#) (Industrial Alliance)

In addition to the exclusions specified in each Insurance coverage, this Insurance does not provide payment or indemnity for expenses incurred directly or indirectly as a result of:

6. *Injury or sickness* while scuba diving unless *you* are certified by an internationally recognized and accepted program (including but not limited to NAUI, PADI).
7. *Your* participation in, training or practicing for any sport as a *professional* athlete or while participating in, training or practicing for any *motorized speed contest*, rodeo, show jumping or horse racing.

[Manulife Global Travel Insurance](#)
(Manulife Insurance)

We will not pay any expenses or benefits relating to:

9. An *emergency* resulting from: hang-gliding, rock climbing, *mountaineering*, participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.

Manulife Financial Travel Insurance (Manulife Insurance)

We will not pay any expenses or benefits relating to:

9. An *emergency* resulting from: hang-gliding, rock climbing, *mountaineering*, **parachuting or skydiving**; participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.

PrimeLink™ Universal Out-of-Province Travel Insurance (Manulife Insurance)

We will not pay any expenses or benefits relating to:

9. An *emergency* resulting from: hang-gliding, rock climbing, *mountaineering*, parachuting or skydiving; participating in a motorized speed contest; or *your* professional participation in a sport, snorkeling or scuba-diving when that sport, snorkeling or scuba-diving is *your* principal paid occupation.

RSA Medi-Select Advantage® (RSA)

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

21. Participation in:

- a. Any sports as a professional athlete (person who engages in an activity as one's main paid occupation);
- b. Any competitive motorized sporting events, racing or motorized speed contests.

29. Self exposure to exceptional risk, hazardous pursuits or occupations or flight *accident* (unless you are travelling as a fare-paying passenger on a commercial airline).

[TIC Travel Insurance](#) (Travel Insurance Co-Ordinators /Co-Operators Life Insurance)

EHM6 Benefits are not payable for costs incurred due to *injury* resulting from training for, competing or participating in:

- a. motorized speed contests; or
- b. stunt activities; or
- c. *professional* sport activities; or
- d. *high-risk activities*.

High-risk activity(ies) includes skiing or snowboarding out of bounds, ski jumping, skydiving, sky-surfing, scuba diving (except if certified by internationally recognized and accepted programs such as NAUI or PADI, or if diving depth does not exceed 30 meters), white water rafting (except grades 1 to 4), street luge, skeleton activity, *mountaineering*, or participation in any rodeo activity.

EHM32 Benefits are not payable for costs incurred due to air travel other than as a passenger in a commercial aircraft licensed to carry passengers for hire, except while being transported under the terms of the Emergency Transportation benefit.

[American Express AeroPlan Plus Platinum](#) (RBC Insurance)

[American Express Air Miles Reserve](#) (RBC Insurance)

[American Express Gold Rewards](#) (RBC Insurance)

This insurance does not pay for any expenses incurred directly or indirectly as a result of:

8. *Your* participation as a *professional* in sports, participation as a *professional* in underwater activities, scuba diving as an amateur unless *you* hold a basic scuba designation from a certified school or other licensing body, participation in a motorized race or motorized speed contest, bungee jumping, parachuting, rock climbing, *mountain climbing*, hang-gliding or skydiving.

[BMO Rewards® World Elite™ MasterCard®](#) (Allianz Global Risks)

The insurance does not cover, provide services for or pay claims resulting from:

18. Participation in professional sports; any speed contest; full contact bodily sports; SCUBA diving, unless the Insured Person holds a basic SCUBA designation from a certified school or other licensing body; hang-gliding; skydiving; parachuting; bungee jumping; parasailing; spelunking; mountaineering; rock climbing; heli-skiing, skiing outside of marked trails; or air travel other than as a ticketed passenger.

[Capital One® Aspire Travel™
World MasterCard®](#) (American
Bankers Life)

Further, no benefits are payable for any expenses incurred directly or indirectly as a result of:

XV. participation in professional sports or any organized racing or speed contests, recreational scuba diving (unless the Insured Person holds a basic scuba designation from a certified school or licensing body), mountaineering, bungee jumping, parachuting, hang-gliding, skydiving, or other dangerous sports or activities.)

[CIBC Aerogold Visa Infinite](#) (RSA)

We will not pay for:

- Expenses incurred as a result of you participating in professional sports or any motorized speed contest.

[CIBC Aventura Visa Infinite](#) (RSA)

This insurance does not cover any loss, claim or expense of any kind caused directly or indirectly from:

Sport exclusion for medical coverage

- Expenses incurred as a result of you participating in professional sports or any motorized speed contest.

Sport exclusion for trip cancellation / interruption

5. Your participation as a **Professional** in sports, participation as a **Professional** in underwater activities, scuba diving as an amateur unless **You** hold a basic scuba designation from a certified school or other licensing body, participation in a motorized race or motorized speed contest, bungee jumping, parachuting, rock climbing, **Mountain Climbing**, hang-gliding or skydiving.

RBC® Visa Infinite Avion® (RBC Insurance)

WestJet RBC® World Elite MasterCard (RBC Insurance)

The Insurer will not pay for any expenses incurred directly or indirectly as a result of:

14. *Your* participation as a professional in sports, participation as a professional in underwater activities, scuba diving as an amateur unless *you* hold a basic scuba designation from a certified school or other licensing body, participation in a motorized race or motorized speed contest, bungee jumping, parachuting, rock climbing, *mountain climbing*, hang-gliding or skydiving.

Scotia American Express Cards
(American Bankers Life Insurance)

ScotiaGold Passport VISA
(American Bankers Life Insurance)

No benefits are payable for any expenses incurred directly or indirectly as a result of:

- n. participation in professional sports, speed contests, dangerous sports* or events including recreational scuba diving (unless the Insured Person holds a basic designation from a certified school or licensing body).

* Dangerous sports not defined

TD® Aeroplan® VISA Cards
(Infinite, Privilege, & Business)

TD First Class Travel® Visa Infinite (RSA Insurance)

In addition, no benefit will be payable in connection with treatment, services or expenses related to or resulting from:

- g. Professional Sports or Racing
 - Participation in professional sports or an organized racing or speed contests;
- k. Hazardous Activities
 - recreational scuba diving (unless the Insured Person holds a basic scuba designation from a certified school or licensing body), mountaineering, bungee-jumping, parasailing, cave exploration, hang-gliding, skydiving or any airborne activity in any aircraft other than a passenger aircraft that holds a valid certificate of air worthiness;