

LIST OF RECREATIONAL SPORTS WITH A 50% SURCHARGE

AEROBATIC FLYING
AUTO-MOTO SPORTS
BASE JUMPING
MARTIAL ARTS
BUNGEE JUMPING
BACKCOUNTRY SNOWBOARDING AND ACROBATIC FORMS OF SNOWBOARDING
DOWNHILL RACING
EXTREME HIKING IN HIGH MOUNTAINS WITHOUT CERTIFIED MOUNTAIN GUIDES
EXTREME HIKING NOT PART OF ORGANIZED TREKKING
HELI-SKIING
PARAGLIDING OR SIMILAR ACTIVITIES (HANG GLIDING, GLIDING, ETC.)
CAVING
CAVE DIVING
KITEBOARDING
CYCLING RACES
HORSE RACING AND JOCKEY
ICE CLIMBING
MOTORCYCLING
POWERBOAT RACING
SKYDIVING
MOUNTAINEERING OR TREKKING ABOVE 3000 M
SCUBA DIVING WITHOUT AN INTERNATIONALLY RECOGNIZED LICENSE (EXCEPT DIVING UNDER INSTRUCTOR SUPERVISION WITH A PROPER LICENSE)
FREEDIVING
FREE CLIMBING
CAVE EXPLORATION
HYDROSPEED
BACKCOUNTRY SKIING AND ACROBATIC FORMS OF SKIING
SKI FLYING
SKI JUMPING
WHITEWATER SPORTS
SPORT AVIATION
SKI TOURING
ENDURANCE EXTREME SPORTS (E.G. ULTRAMARATHON, IRONMAN)
TRACK RACING

LIST OF HIGH-RISK ACTIVITIES WITH A 50% SURCHARGE

EXPEDITION TRAVEL TO UNCONQUERED AND UNEXPLORED AREAS
HANDLING OF EXPLOSIVE MATERIALS
USE OF FIREARMS

NOTE: AN ADDITIONAL SURCHARGE OF 100% IS REQUIRED FOR ALL SPORTS
ACTIVITIES CONDUCTED AT A PROFESSIONAL LEVEL.

Valid from June 1, 2026