

ENDORSEMENT ATTACHING TO CERTIFICATE NO: TI-XXXXXX-XXXX
Alpine Rock Climbing Plan

It is hereby noted and agreed that this policy is extended to include traditional and sport rock climbing, mountaineering, ice or glacier climbing, bouldering, trekking (with ropes, picks or other specialist climbing equipment), and abseiling during the periods indicated subject to the terms and conditions below:

Period of climbing activity:

From 0001 local time (XX/XX/2013) to 2359 Local time (XX/XX/2013)

It is a condition precedent to any liability hereunder that:

1. All climbs are to use leader placed protection, fixed equipment or top rope protection wherever possible, or climber fixed protection in accordance with ACA best practice.
2. All climbs are to be on previously graded and approved routes* only.
3. All climbs are to be conducted at heights not exceeding 6,500m above sea level.
4. Bouldering to be conducted at heights not exceeding 4.5m.
5. Treks to be conducted at heights not exceeding 6,500m above sea level.
6. You must wear suitable protective equipment including a climbing helmet at all times when climbing or at the rock face.

This insurance will not cover you for:

1. Any freesolo or solo climbing.
2. Any climbing / trekking involving multi stage ascents, professional guides or porters without the prior specific approval of Underwriters.
3. Any climbing above 6,500m above sea level without the prior specific approval of Underwriters.
4. Any climbing above Grade 28 (Ewbank) without the prior specific approval of Underwriters.
5. Any exploration of new routes.
6. Any bouldering without the use of crash pads.
7. Any costs incurred during the search for, or recovery of, your body when the location of your body is not known, or when approval for the search or recovery has not been given by Underwriters and/or their representatives.**
8. Any gradual deterioration, wear and tear, damage to equipment whilst climbing or the voluntary or enforced abandonment of equipment whilst climbing.
9. The first \$500 of each and every claim under section 2 Medical expenses in respect of claims arising from climbing only.
10. Any claim if you have not purchased a standard insure4less travel insurance policy from the date that you leave your home in Australia to the date that you arrive back in your home in Australia.

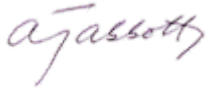
If you have purchased the **excel plus** policy then the following policy enhancements are included within the additional premium:

1. **Section 5: Delay, loss or damage to baggage:**
 - a. Your baggage limit is increased to \$7,500.
 - b. Your maximum any one valuable is increased to \$1,500.
 - c. Your maximum per item, pair or set is increased to \$1,000.
2. **Section 14: Search and rescue expenses:**
 - a. Your limit is increased to \$50,000.

3. Avalanche closure:

- a.** If your arrival at, or departure from, your climbing destination is delayed due to avalanche, landslide or landslip, you will be covered for reasonable additional travel and accommodation expenses, up to \$50 for each full 24 hours that you are delayed, to a maximum of \$750.
- b.** You must obtain written confirmation from the appropriate authority that you were unable to get to or from your climbing destination during the period you wish to claim for. You will not be able to claim if your costs have been paid by your tour operator, or if you have been able to claim compensation from any other source.
- c.** You are not able to claim for the first 24 hours of any delay caused by avalanche, landslide or landslip.

All other terms and conditions remain unchanged.



Signed on behalf of the Coverholder
XXXXX

Notes:

* "Approved route" is a route which has been previously climbed and graded in accordance with one of the established grading systems. Any attempts to prove new routes are excluded, but climbing after the route has been proven by another climber is included, subject to all other terms and conditions.

** It is standard practice that mountain rescue/evacuation from the scene of an incident is normally provided locally by specialist mountain rescue teams, park rangers or the military. As part of your contingency planning, you should ensure that you have contact details for these services for the area you are operating in. Once a rescue is initiated, our nominated emergency assistance company can be contacted to arrange for you to be taken to a higher level of medical care or repatriated as deemed medically appropriate by the emergency service doctors.