

Standard Rock Climbing Plan

It is hereby noted and agreed that this policy is extended to include sport rock 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/20XX to 2359 Local time **XX/XX/20XX****

It is a condition precedent to any liability hereunder that:

1. All climbs are to use pre-placed permanently fixed protection, or top rope protection.
2. All climbs are to be on previously graded and approved routes* only.
3. All climbs are to be conducted at heights not exceeding 3,500m above sea level.
4. Bouldering to be conducted at heights not exceeding 4.5m.
5. 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 ice, glacier, alpine or traditional climbing, or any climbing / trekking involving multi stage ascents, professional guides or porters without the prior specific approval of Underwriters.
2. Any climbing above 3,500m above sea level.
3. Any climbing above Grade 28 (Ewbank) without the prior specific approval of Underwriters.
4. Any exploration of new routes.
5. Any bouldering without the use of crash pads.
6. 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.**
7. Any gradual deterioration, wear and tear, damage to equipment whilst climbing or the voluntary or enforced abandonment of equipment whilst climbing.
8. The first \$500 of each and every claim under **section 2 Medical expenses** in respect of claims arising from activities covered by this endorsement.
9. Any physiotherapy or rehabilitation expenses
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 enhancement is included within the additional premium:

1. **Section 14: Search and rescue expenses:**
 - a. Your limit is increased to \$50,000.

All other terms and conditions remain unchanged.

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