

## Standard Climbing Plan - Endorsement

It is hereby noted and agreed that this policy is extended to include sport rock climbing and bouldering during the periods shown on your insure4less certificate of insurance and subject to the terms and conditions below:

### Exclusions

#### The insurer is not liable for any claim arising out or related to:

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 the Insurer.
2. Any climb which does not use leader placed protection, fixed equipment or top rope protection wherever possible, or climber fixed protection.
3. Any climb not on a previously graded or approved\* route.
4. Any bouldering exceeding 4.5m.
5. Any climbing if not wearing suitable protective equipment including a climbing helmet always when climbing or at the rock face.
6. Any climbing above 3,500m above sea level.
7. Any climbing above Grade 28 (Ewbank) unless your application has been accepted and a certificate and endorsement issued to you.
8. Any exploration of new routes.
9. Any bouldering without the use of crash pads.
10. 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 the Insurer.
11. Any gradual deterioration, wear and tear, damage to equipment whilst climbing or the voluntary or enforced abandonment of equipment whilst climbing.
12. The first \$500 of each and every claim under **section 2 Medical expenses** in respect of claims arising from activities covered by this endorsement.
13. Any physiotherapy or rehabilitation expenses
14. No cover for Antarctica/Arctic/Nepal
15. Any claim if you have not purchased a standard insure4less travel insurance policy which covers the whole of the period 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

Effected through Online Insurance Brokers Pty Ltd (AFS Licence 241055) acting with binding authority on behalf of the Insurer.