

Trekking & Mountaineering 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, trekking (with ropes, picks or other specialist climbing equipment), during the periods shown on your insure4less certificate of insurance and subject to the terms and conditions below:

Conditions

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.
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. You must wear suitable protective equipment including a climbing helmet at all times when climbing or at the rock face.

Exclusions

The insurers are not liable for any claim arising out or related to:

1. Any freesolo or solo climbing.
2. Any climbing / trekking in Nepal, USA, Canada, Antarctica or the Arctic.
3. Any climbing / trekking involving multi stage ascents, professional guides or porters unless your application has been accepted and a certificate and endorsement issued to you.
4. Any climbing above 6,500m above sea level unless your application has been accepted and a certificate and endorsement issued to you.
5. Any trekking above 4000m above sea level unless your application has been accepted and a certificate and endorsement issued to you.
6. Any climbing above Grade 28 (Ewbank) unless your application has been accepted and a certificate and endorsement issued to you.
7. Any exploration of new routes.
8. 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.**
9. Any gradual deterioration, wear and tear, damage to equipment whilst climbing or the voluntary or enforced abandonment of equipment whilst climbing.
10. The first \$500 of each and every claim under **section 2 Medical expenses** in respect of claims arising from climbing only.
11. Any physiotherapy or rehabilitation expenses
12. 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

Effected through Online Insurance Brokers Pty Ltd (AFS Licence 241055) hereinafter called the Coverholder
Binding Authority no:B1132HGBA14025.