

University Staff Travel Insurance



HAZARDOUS PURSUITS ENDORSEMENTS

These endorsements are applicable to all sections of this policy.

We shall not pay benefits with respect to any loss, damage, liability, event, Injury or Sickness which results from You engaging in or taking part in:

- a) hunting of any sort, racing of any sort (other than on foot), playing polo, rodeo, contact sports, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, caving, abseiling, BASE jumping, kite surfing and any other extreme versions of any sport;
- b) travel in international waters in a private sailing vessel or privately registered sail vessel more than 25 nautical miles from the mainland;
- c) Flying hang or tow gliding, micro-lite flying, parachuting, sky diving and other aerial activities other than; *Hot air ballooning, bungee jumping or as a fare paying passenger in a power driven aircraft licensed to carry passengers flown by a pilot licensed to carry passengers.*
- d) white-water rafting in grade 5 rapids, black-water rafting or white-water kayaking unless carried out with a licensed operator;
- e) parachuting, paragliding or hang-gliding unless carried out in tandem under licensed instruction;
- f) diving underwater using an artificial breathing apparatus unless You hold a recognized international diving qualification and You are diving within the limits of that qualification, or You are diving under the direct supervision of a qualified diving instructor;
- g) motorcycling, if the driver does not hold a valid license for the country the motorcycle is being operated in, or You are not wearing a helmet, or where the motorcycle has an engine capacity more than 200cc;
- h) Leisure snow skiing/boarding outside designated commercial ski field areas, or in areas within designated commercial ski fields that are closed due to adverse conditions. There is no cover for ski or snowboard racing.