

## Uni-Care Policies would be expected to respond to a loss from participation in the following activities:

**Abseiling:** If the student is participating in an EOTC programme then cover is provided, otherwise cover excluded

**Black Water Rafting:** Providing students are under the supervision of and acting in accordance with the instructions of a licensed commercial operator. Also, river must be a grade 4 or less.

**Bungy Jumping:** Providing under the supervision and in accordance with the instructions of a licensed commercial operator and open to general public

**Diving:** Providing Insured person holds an open water diving license or was diving under licensed instruction.

**Flying Fox:** Providing under the supervision and in accordance with the instructions of a licensed commercial operator.

**Giant Canyon Swing:** Providing under the supervision and in accordance with the instructions of a licensed commercial operator.

**Glacier Hike:** Providing under the supervision and in accordance with the instructions of a licensed commercial operator and the activity does not require the use of ropes or climbing equipment. If it requires ropes or climbing equipment it gets classed as rock climbing. So, ok if it is a walk or hike only.

**Glacier Helicopter trip & Hike:** Providing under the supervision and in accordance with the instructions of a licensed commercial operator.

**Horse Riding:** Providing under the supervision and in accordance with the instructions of a licensed commercial operator. Helmets are to be worn if they are available.

**Helicopter/Airplane Scenic Flights & Other Air related activities:** Cover applies for passengers in any properly licensed passenger carrying aircraft.

**Indoor Rock Climbing:** Providing under qualified adult supervision of the Education provider onsite in the Educators own facility or providing under the supervision and in accordance with the instructions of a licensed commercial operator in an indoor facility open to the general public.

**Jet Boat Ride:** Providing under the supervision and in accordance with the instructions of a licensed commercial operator.

**Luge:** Rotorua & Queenstown – providing following instructions of operators. **Orienteering:** This is deemed to be racing on foot so is not excluded by the policy.

**Polo (on Horse Back):** Students learning to play Polo with Christchurch Polo Club are covered for training under supervision only, no competition playing.

**Sailing:** Providing under the supervision and in accordance with the instructions of a licensed commercial operator and is not ocean yachting.

**Scuba Diving:** Providing insured holds an open water diving license or is under the instruction of a licensed instructor.

**Sea Kayaking:** Providing under the supervision and in accordance with the instructions of a licensed commercial operator. No remote locations.

Skiing/Snowboarding: Providing it is carried out at a recognised and supervised Ski Field and on skis/snowboards within the defined skiing safe areas. Off piste skiing is very hazardous and not covered.

Sky Diving: Providing under the supervision and in accordance with the instructions of a licensed commercial operator and open to general public.

Slacklining: If the students are attending a college or institution with a slackline permanently set up over a grassed or barked or padded area, then yes we would provide cover; otherwise ok if slacklining with a licensed commercial operator however:

- At no time will we cover slacklining at height (greater than 1.5m) and
- At no time will we cover slacklining over concrete

No cover to be provided if slacklining on privately owned equipment.

Surfing: Providing insured is an experienced surfer at a standard coastal location, such as Wellington Harbour, Auckland beaches and the like. No cover for extreme locations which are known to be hazardous in terms of surf and tides.

Swimming with dolphins: Providing under the supervision and in accordance with the instructions of a licensed commercial operator.

Swoop Swing: Providing under the guidance of a licensed commercial operator and open to the general public.

Whale Watch Boat Trip: Providing under the supervision and in accordance with the instructions of a licensed commercial operator.

White Water Rafting: Levels 1 - 4 are OK providing under the supervision and in accordance with the instructions of a licensed commercial operator. Levels 5+ are considered hazardous and therefore excluded.

Windsurfing: Providing insured is an experienced windsurfer at a standard coastal location, such as Wellington Harbour, Auckland beaches and the like. No cover for extreme locations which are known to be hazardous in terms of surf and tides.

Off Road Vehicles: Cover applies for a few hours a day and day trip but not extended to multiple consecutive days out in the bush.

Ziplining: Providing under the supervision and in accordance with the instructions of a licensed commercial operator.

Zorbing: Providing under the supervision and in accordance with the instructions of a licensed commercial operator.

Cover is excluded for the following activities (these are in addition to those specifically excluded under the policy wording):

Aerobatic Flight  
Canyoning  
Hang-gliding  
Kitesurfing  
Quad Bike Riding of any sort  
Paragliding  
Parapanting  
Parasailing  
River Surfing  
River Boarding  
Skatesurfing

This list is to be read in conjunction with following section of the wording applicable to the NZ Student wording:

*GENERAL EXCLUSIONS - APPLICABLE TO ALL SECTIONS*

*We will not pay under any Section of this Policy for any claim arising directly or indirectly out of:*

*5. Hunting, racing (other than on foot), playing polo, professional sport, mountaineering, rock climbing using ropes or climbing equipment, pot holing, motorcycling unless the total engine capacity of the motorcycle is 200cc or less (a motorcycle licence must also be held at the time and place where the claim occurred), skydiving (unless under the supervision of a qualified instructor), hang-gliding, ocean yachting (unless cover has been approved by us), or deliberate exposure to exceptional danger, including Hazardous pursuits.*

*13. Diving underwater using an artificial breathing apparatus unless You hold an open water diving license or You were diving under licensed instruction.*

NOTE REGARDING ACC

The medical treatment costs of injuries caused by accidents in New Zealand are covered by The New Zealand Accident Compensation Commission (ACC).

Any insurance policy in place would be secondary to the protection provided by ACC.