



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

Auckland Harbour Bridge Climb: Providing under the supervision and in accordance with the instructions of a licensed commercial operator and open to general public.

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.

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

Indoor Ice Skating: Providing under the supervision and in accordance with the instructions of a licensed commercial operator at an indoor ice-rink facility open to the general public.

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

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.

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Paragliding – Tandem: Providing the instructor is your tandem and they are in control of the flight at all times and they are operating as a licensed commercial operator open to the general public

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:

- o At no time will we cover slacklining at height (greater than 1.5m) and
- o 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 UNLESS PRIOR APPROVAL IS GIVEN

Aerobatic Flight
Canyoning
Hang-gliding
Hydro Attack
Kitesurfing
Quad Bike Riding of any sort
Paragliding (other than as described above)
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.*

Cover Provided by 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.

Education Outside the Classroom

All activities that form part of the EOTC approved curriculum are automatically covered under the NZ Student Policy – even if cover may be generally excluded under the policy eg. outdoor rock climbing.

As a rule, if an activity forms part of an approved EOTC curriculum then cover is provided. This does not apply to generally excluded activities that the student may participate in outside of the approved curriculum. For example, outdoor rock climbing is included when part of the EOTC approved curriculum but not included if the student chooses to rock climb on the weekends, in their holidays or as part of a school activity that falls outside of the EOTC curriculum.

If students are going away on a school trip or participating in school activities that are general excluded we ask that the school notify us of the activity as soon as possible so that special consideration may be given – we may still be able to cover these.