

Zurich Life Risk

Activity guidelines



Activity guidelines

It is important to consider whether a particular sport or pastime would normally incur an additional premium loading or exclusion for a particular type of insurance cover. Where a person participates in an activity on a professional basis, Underwriting will consider this as part of the Occupation Assessment. Please refer to our occupation guidelines or call Underwriting to discuss.

If the particular activity is not listed in the following Activity guidelines table, full details should be supplied in our Life Insured's Statement.

Premium loadings for Death cover and Trauma cover are expressed as an extra premium for every \$1,000 sum insured (per mille).

Note: for Death cover and Trauma cover, where a per mille loading is indicated, an exclusion may be possible. Please discuss the option with Underwriting.

Example: Travelling on a commercial airline is considered acceptable for clients. However, private flying for 400 hours per year would constitute a premium loading or exclusion due to the increased level of risk. Logically it is unfair to increase premium rates for all people applying for the same insurance simply because a small proportion participates in activities that are considered high risk.

Information must be provided for each activity and it is necessary that a full and precise description be given.

Football guidelines

Rugby Union / Rugby League / Australian Rules / Soccer / American Football
(excluding professional football players)

Occupation	Waiting period	Income Protection/ Business expenses	TPD/Premium waiver option
Professional/ white collar	30 days, or greater	+0% loading	+0% loading
	less than 30 days	+25% loading or exclude football on a lesser waiting period	+0% loading
Blue collar/ manual	90 days, or greater	+0% loading	+0% loading
	less than 90 days	+25% loading or exclude football on a lesser waiting period	+0% loading

Note: the Day 4 accident option is not available and if selected at application, a variation will be issued to remove the option from the policy completely.

Key for sports / pastimes

D/T	Death/Trauma
TPD	Total and Permanent Disablement
IP	Income protection
HE	Health events

Classifications of sports / pastimes

STD	Standard
U	Uninsurable risk
E	Excluded
Refer	Refer to Underwriter

In all cases 'Refer' requires individual consideration based on the information provided. The Underwriter can advise the details which are taken into consideration.

Activity	D/T*	TPD	IP	HE
Abseiling – <=6 descents pa	STD	STD	STD	STD
Abseiling – >6 descents pa	STD	E	E	E
Aviation – agricultural	\$5	E	E	E
– aerobatics	\$5	E	E	E
– ballooning – recreational only	STD	STD	STD	STD
– ballooning – pilot	\$2	E	E	E
– charter flying – fixed wing – up to 250 hours pa	STD	E	E	E
– charter flying – fixed wing – 251–500 hours pa	STD	E	E	E
– charter flying – fixed wing – 500+ hours pa	STD	E	E	E
– charter flying – helicopter – up to 250 hours pa	STD	E	E	E
– charter flying – helicopter – 251–500 hours pa	STD	E	E	E
– charter flying – helicopter – 500+ hours pa	STD	E	E	E
– gliding – up to 50 launches pa	STD	E	E	E
– gliding – 50+ launches pa	\$2	E	E	E
– gyroplane	\$2	E	E	E
– hang-gliding	\$2	E	E	E
– microlight	\$2	E	E	E
– parachuting – one time jumpers	STD	STD	STD	STD
– parachuting – up to 50 jumps pa	STD	E	E	E
– parachuting – 50+ jumps pa	\$2	E	E	E
– parachuting – Instructor	\$2	E	E	E
– skydiving/skysurfing – up to 50 jumps pa	STD	E	E	E
– skydiving/skysurfing – 50+ jumps pa	\$2	E	E	E
– skydiving/skysurfing – Instructor	\$2	E	E	E
– freeflying/wingsuit flying – up to 50 jumps pa	STD	E	E	E
– freeflying/wingsuit flying – 50+ jumps pa	\$2	E	E	E
– freeflying/wingsuit flying – Instructor	\$2	E	E	E
– paragliding	\$2	E	E	E
– parasailing	STD	STD	STD	STD
– paraskiing	\$2	E	E	E

Activity	D/T*	TPD	IP	HE
– private pilot – fixed wing – student	STD	E	E	E
– private pilot – fixed wing – up to 100 hours pa	STD	STD	STD	STD
– private pilot – fixed wing – 101–300 hours pa	\$2	E	E	E
– private pilot – fixed wing – 300+ hours pa	\$5	E	E	E
– private pilot – helicopter – student	STD	E	E	E
– private pilot – helicopter – up to 80 hours pa	STD	STD	STD	STD
– private pilot – helicopter – 81–200 hours pa	\$2	E	E	E
– private pilot – helicopter – 200+ hours pa	\$5	E	E	E
– ultralight	\$2	E	E	E
– base jumping	E	E	E	E
Badminton	STD	STD	STD	STD
Baseball	STD	STD	STD	STD
Basketball	STD	STD	STD	STD
Board diving	STD	STD	STD	STD
Bowls	STD	STD	STD	STD
Boxing – gym, boxercise only, non-contact	STD	STD	STD	STD
– amateur and recreational	STD	E	E	E
– professional	\$2	E	E	E
Bungee jumping	STD	STD	STD	STD
Canoeing	STD	STD	STD	STD
Canyoning	STD	STD	STD	STD
Caving/Potholing – not underwater	STD	STD	STD	STD
– underwater (REFER To underwater diving guidelinines on page 10)	Refer	Refer	Refer	Refer
Coach – recreational only	STD	STD	STD	STD
Cricket	STD	STD	STD	STD
Cycling – Road, Mountain Bike, BMX, Track/Velodrome	STD	STD	STD	STD
– amateur only	STD	STD	STD	STD
– competitive	STD	E	E	E

Activity	D/T*	TPD	IP	HE
Darts	STD	STD	STD	STD
Fencing	STD	STD	STD	STD
Fishing	STD	STD	STD	STD
Football	STD	STD	Refer to page 3	STD
Freerunning – amateur <3m	STD	E	E	E
– amateur >3m	E	E	E	E
– exhibition/professional stunt work	\$2	E	E	E
Golf	STD	STD	STD	STD
Gymnastics	STD	STD	STD	STD
Hockey – field	STD	STD	STD	STD
– ice	STD	E	E	E
Horse riding – rodeo	STD	E	E	E
– dressage	STD	STD	STD	STD
– campdrafting	STD	E	E	E
– gymkhana	STD	E	E	E
– polo	STD	E	E	E
– show jumping	STD	E	E	E
– social (no competitions)	STD	STD	STD	STD
Hunting/Shooting	STD	STD	STD	STD
Hurling	STD	STD	STD	STD
Ice skating	STD	STD	STD	STD
Jetskiing	STD	STD	STD	STD
Kayaking	STD	STD	STD	STD
Kite Surfing	STD	STD	STD	STD
Lacrosse	STD	STD	STD	STD
Luge	STD	E	E	E
Martial Arts				
– non-contact	STD	STD	STD	STD
– contact	STD	STD	E	STD

Activity	D/T*	TPD	IP	HE
Motor sport circuit racing				
– professional Formula 1	Refer	Refer	Refer	Refer
– amateur single seater, sports, saloon cars – international	\$5	E	E	E
– amateur single seater, Formula Ford/3/Vee – Australia	\$2	E	E	E
– amateur Supercars/Dunlop series Australia	\$5	E	E	E
– professional Supercars/Dunlop series Australia	\$5	Refer	Refer	Refer
– amateur Porsche/Carrera cup 1300-2000cm3 –Australia	\$4	E	E	E
– amateur Porsche/Carrera cup >2000cm3 –Australia	\$5	E	E	E
– professional Porsche/Carrera cup	\$4	Refer	Refer	Refer
– amateur – GT/saloon car/sports sedan/V8 ute/aussie racing car	\$4	E	E	E
– amateur – touring car (pre 1976 cars)	\$2	E	E	E
Motor car – classic/vintage/historic	STD	STD	STD	STD
Motor car – demolition derby	STD	E	E	E
Motor car – drag racing				
– professional – modified production, stock, roadsters, hot rod	\$3	Refer	Refer	Refer
– amateur – modified production, stock, roadsters, hot rod	\$3	E	E	E
– top fuel, jet cars	\$4	E	E	E
Motor car – hill climbing	STD	STD	STD	STD
Motor car – karting				
– indoor	STD	E	E	E
– short circuit	STD	E	E	E
– long circuit	\$2	E	E	E
Motor car – rally				
– amateur rally, not competing	STD	E	E	E
– amateur – offroad/vintage car/charity events	\$1	E	E	E
– competition/racing	\$6	E	E	E
Motor car – record attempts	Refer	Refer	Refer	Refer
Motor car – speedway	\$5	E	E	E
Motor car – stock car racing	\$3	E	E	E
Motor car – super midget	\$2	E	E	E
Motor cycle sport – aerobatics	Refer	Refer	Refer	Refer

Activity	D/T*	TPD	IP	HE
Motor cycle sport – circuit racing				
– amateur international	\$6	Refer	Refer	Refer
– amateur – national <125cc, <15 events pa	STD	E	E	E
– amateur – national <125cc, >15 events pa	\$2	E	E	E
– amateur - national, >125cc, <15 events pa	\$2	E	E	E
– amateur - national, >125cc, >15 events pa	\$4	E	E	E
– professional - world championship, grand prix, <125cc	\$7	E	E	E
– professional - world championship, grand prix, >125cc	\$10	E	E	E
Motor cycle sport – cross country	STD	E	E	E
Motor cycle sport - Dirt / Grass track racing	\$2	E	E	E
Motor cycle sport – dragster				
– professional international	Refer	Refer	Refer	Refer
– amateur national	\$3	E	E	E
– top fuel, funny bike	\$4	E	E	E
Motor cycle sport – enduro				
– professional international	Refer	Refer	Refer	Refer
– amateur <125cc	STD	STD	STD	STD
– amateur >125cc	\$1	E	E	E
Motor cycle Sport - hill climbs	STD	STD	STD	STD
Motor cycle sport – marshall's	STD	STD	STD	STD
Motor cycle sport – motocross				
– professional international	Refer	Refer	Refer	Refer
– amateur <125cc	STD	STD	STD	STD
– amateur >125cc	\$3	E	E	E
Motor cycle sport –quad biking				
– amateur or recreational	STD	E	E	E
– competitive	\$2	E	E	E
Motor cycle Sport - rally	\$2	E	E	E
Motor cycle Sport - record attempt	Refer	Refer	Refer	Refer
Motor cycle Sport - sand racing	\$2	E	E	E

Activity	D/T*	TPD	IP	HE
Motor cycle sport – speedway				
– professional international	Refer	Refer	Refer	Refer
– national, amateur	\$2	E	E	E
– national, professional	\$5	E	E	E
Motor cycle sport - trailbike (rec only)	STD	STD	90 days	STD
Motor cycle sport - trials/track days	STD	STD	STD	STD
Motor cycle sport - veteran and vintage events	STD	STD	STD	STD
Mountain climbing – Australia only	STD	E	E	E
– international < 4000m	\$2	E	E	E
– international > 4000m	E	E	E	E
Netball	STD	STD	STD	STD
Orienteering	STD	STD	STD	STD
Parkour (see freerunning)	STD	E	E	E
Potholing/Caving – not underwater	STD	STD	STD	STD
– underwater (refer to Underwater diving guidelines on page 10)	Refer	Refer	Refer	Refer
Rock climbing – Indoor, or outdoor Australian grade up to 12	STD	STD	STD	STD
– Outdoor, Australian grade 13 - 15	\$0.50	E	E	E
– Outdoor, Australian grade 16 - 21	\$1	E	E	E
– Outdoor, Australian grade 22 or higher	\$3	E	E	E
Rowing	STD	STD	STD	STD
Running	STD	STD	STD	STD
Sailing – no ocean crossing	STD	STD	STD	STD
– ocean crossing – 3 or more crew	STD	E	E	E
– ocean crossing – Less then 3 crew	E	E	E	E
Snow skiing – amateur/recreational	STD	STD	STD	STD
– competitive	STD	E	E	E
Snooker	STD	STD	STD	STD
Snorkelling	STD	STD	STD	STD
Snow boarding				
– amateur/recreational	STD	STD	STD	STD
– competitive	STD	E	E	E

Activity	D/T*	TPD	IP	HE
Squash	STD	STD	STD	STD
Street luge	STD	E	E	E
Surfing	STD	STD	STD	STD
Swimming	STD	STD	STD	STD
Table Tennis	STD	STD	STD	STD
Tennis	STD	STD	STD	STD
Ten pin bowling	STD	STD	STD	STD
Touch football	STD	STD	STD	STD
Underwater diving – SCUBA, skin diving, hazards include but not limited to wreck diving, caving or retrievals				
– no hazards, < 45m	STD	STD	STD	STD
– no hazards, > 45–100m	\$2	E	E	E
– with hazards or >100m	Refer	E	E	E
Underwater diving – free diving				
– 0-20m	STD	STD	STD	STD
– 20-40m	E	E	E	E
– Greater than 40m	Refer	Refer	Refer	Refer
Volleyball	STD	STD	STD	STD
Walking	STD	STD	STD	STD
Water skiing – amateur/recreational	STD	STD	STD	STD
– competitive	STD	E	E	E
Weightlifting – amateur	STD	E	E	E
– competitive	STD	E	E	E
White/Black water rafting/tubing – amateur/recreational	STD	STD	STD	STD
– competitive	\$2	E	E	E
Wind surfing – amateur/recreational	STD	STD	STD	STD
– competitive	STD	E	E	E
Wrestling – amateur/recreational	STD	STD	STD	STD
– competitive	STD	E	E	E

*Premium loadings for Death cover and Trauma cover are expressed as an extra premium for every \$1,000 sum insured (per mille).

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