

# Zurich Life Risk

## Activity guidelines



# Activity guidelines

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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/<br>Business expenses                           | TPD/Premium<br>waiver option |
|-------------------------------|---------------------|-------------------------------------------------------------------|------------------------------|
| Professional/<br>white collar | 30 days, or greater | +0% loading                                                       | +0% loading                  |
|                               | less than 30 days   | +25% loading or<br>exclude football on a<br>lesser waiting period | +0% loading                  |
| Blue collar/<br>manual        | 90 days, or greater | +0% loading                                                       | +0% loading                  |
|                               | less than 90 days   | +25% loading or<br>exclude football on a<br>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<br>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                  |       |       |       |       |
| – 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 – marshalls                           | 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).

**Zurich Australia Limited**  
ABN 92 000 010 195, AFSL 232510  
Locked Bag 994, North Sydney NSW 2059  
Adviser Service Centre: 1800 500 655  
[www.zurich.com.au](http://www.zurich.com.au)

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DARN-016222-2020 ZU23186 V4 11/20