these activities. In many cases full cover for the activity can be obtained by payment of an extra premium. Any need to impose an exclusion and the amount of any additional premium required will depend on the particular activity and the extent and nature of the insured person's participation.

The following table lists a number of activities which may attract an exclusion and provides an indication of the amount of the extra premium required to provide full cover. This listing and these amounts are indicative only and a final assessment can only be made by an underwriter after consideration of all relevant factors. If you are unsure as to where your client may "fit" in the table or you require a firm assessment, please contact an underwriter and provide them with full details.

The table should be interpreted as follows:

Excl - An exclusion clause will apply. There is no option to obtain cover by payment of an extra premium.

$2.00 etc - An exclusion clause will apply. However, full cover will be provided on payment of an extra premium of $2.00 etc per thousand dollars of sum insured.

+25% - Full cover available with a 25% premium loading.

IC Individual consideration - Full details of the activity and the insured person's involvement in it should be provided to the underwriter.

N/A - Benefit is not available.

Note for Trauma Cover stand alone

Extra premium amounts for stand alone Trauma Cover may vary from those shown.

Please refer to your underwriter.

ACTIVITY	DEATH	TRAUMA	TPD	IP/TSC
ABSEILING				
– Up to 100 descents pa and <50m	Std	Std	Std	Std
– More than 100 descents pa or >50m	IC	IC	IC	Excl
AVIATION Aviation - Private Private/recreational - fixed wing	Std	Std	Std	Std
– Up to 75 hours pa	Std	Std	Std	Std
– 76 to 250 hours pa	Std	Std	Excl	Excl
– 251 hours pa+ **Add $2.00 for Aerobatics or racing	$3.00	+50% or Excl	Excl	Excl
Private/recreational - Helicopter				
– Up to 75 hours pa	Std	Std	Excl	Excl
– 76 to 250 hours pa	$3.00	+50% or Excl	Excl	Excl
– 251 hours pa+	$5.00	+50% or Excl	Excl	Excl