

Hiscox Insurance – Excluded events and activities

Any activity involving the use of or provision of any:

- i. mechanically driven rides or any activities at speeds exceeding ten miles per hour; or
 - ii. inflatable play equipment including but not limited to bouncy castles, slides and rides; or
 - iii. pyrotechnics, sparklers or any airborne lantern, sky candle or wish lantern; or
 - iv. weapons; or
 - v. sporting or roller skates, blades or boards.
- b. any activity taking place:
- i. in or on water; or
 - ii. underground; or
 - iii. more than five metres above ground when outside a building or structure or five metres from floor level when inside a building or structure;
- c. aerial activity of any kind including bungee jumping;
- d. winter sports including but not limited to skiing, ice skating and the use of bobsleighs or skeletons;
- e. any kind of race:
- i. held on the public highway or where the public highway needs to be closed or crossed;
 - ii. with over 250 participants;
 - iii. held over distances exceeding 10,000 metres;
 - iv. crossing water;
 - v. involving children under the age of 16 or the use of bicycles where the route is close to water or the public highway;
- f. fell running, any kind of endurance test, strength test, assault or obstacle course which is known to carry a significantly increased risk of **bodily injury** including but not limited to a marathon, biathlon, triathlon, iron man competition, mountain bike race, weightlifting or commando challenge;
- g. horse riding or any other equestrian activities;
- h. gymnastics or trampolining;
- i. extreme activity including but not limited to mountaineering, rock-climbing or potholing;
- j. any activity that requires the use of guides or ropes (other than tug-of-war);
- k. any contact sport or professional sports of any kind;
- unless declared to **us** and agreed by **us**.