

## What is the Sport Add-on?

The Sport add-on gives you extra coverages on some specific activities that are usually excluded from traditional travel insurance.

To be more specific, Allianz Sport add-on gives you the following extra benefits on top of our generic Schengen, Standard and Premium travel insurance:

Extra Covers if you purchased the Sport Add-on cover				
		Schengen With Sport add-on	Standard With Sport add-on	Premium With Sport add-on
Missed Activity	<i>You miss a prepaid activity during your trip.</i>	ZAR 3,000	ZAR 5,000	ZAR 9,000
Sporting Equipment coverage	<i>Your sporting equipment is lost, damaged, or stolen while on your trip.</i>	ZAR 5,000	ZAR 9,000	ZAR 14,000
Sporting Equipment Rental coverage	<i>You need to rent sporting equipment when your personal sporting equipment is lost, damaged, or stolen while on your trip.</i>	ZAR 2,500	ZAR 4,500	ZAR 7,000
Search and Rescue coverage	<i>You are reported missing or need to be rescued from a physical emergency while on your trip.</i>	ZAR 15,000	ZAR 15,000	ZAR 30,000

## Which activities are covered under Allianz travel insurance **WITHOUT** the Sport Add-on?

Based on our Policy wording, if you purchase one of our travel insurance products **WITHOUT** the Sport add-on, **participating in extreme, high-risk sports and activities will NOT be covered.**

For examples, the activities below are excluded:

- a. Skydiving, BASE jumping, hang gliding, or parachuting;
- b. Bungee jumping;
- c. Caving, rappelling, or spelunking;
- d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
- e. Climbing sports or free climbing;
- f. Any high-altitude activity;
- g. Personal combat or fighting sports;
- h. Racing or practicing to race any motorized vehicle or watercraft;
- i. Free diving; or
- j. Scuba diving at a depth greater than 20 meters or without a dive master.

## Which activities are covered under Allianz travel insurance WITH the Sport Add-on?

If you purchase the Sport add-on, participating in the following extreme, high-risk sports and activities remains excluded:

- a. Any high-altitude activity, BASE jumping, or free climbing;
- b. Rafting/kayaking above Class V rapids or canoeing above Class III rapids;
- c. Heli-skiing or skiing or snowboarding in an area designated unsafe by the resort management;
- d. Personal combat or fighting sports, Running of the Bulls, or rodeo activities;
- e. Racing any motorized vehicle or watercraft other than go-karts; or
- f. Free diving at a depth greater than 30 feet (10 meters) or scuba diving at a depth greater than 100 feet (30 meters) or, for uncertified divers, diving without a certified dive master

For high-risk sports and activities that are not expressly excluded to be covered, they must be:

- i. Arranged as part of your trip;
- ii. Provided by a company that is regulated or licensed where required; and
- iii. Not otherwise prohibited by law.

Note: You must wear all recommended safety equipment while participating in your sporting activities in order to be eligible for coverage.