

# Table of high-risk groups of activities for the purpose of travel insurance

Effective from 15.05.2013

Part I –high-risk sports, high-risk activities
<p>High-risk sport or high-risk activity shall mean any sport or activity involving:</p> <ul style="list-style-type: none"><li>a) competitive team sports (football, hockey, basketball, handball, water polo etc.),</li><li>b) competitive sports requiring movement on an ice surface or ice track (speed skating, figure skating, skeleton, bob-sleigh riding, sleight-riding etc.)</li><li>c) driving of vehicles including bicycle, scooter, if carried out as a competitive sport,</li><li>d) competitive winter sports,</li><li>e) winter sports carried out outside marked and operated ski slopes, marked ski-tracks and/or places designed for the respective sport, as well as sports in the course of which skis or a board are used on an artificial or natural surface other than snow, technical snow or grass (volcano boarding, skiing on sand dunes etc.).</li><li>f) riding a snowmobile, with the exception of provably single rides of recreational character purchased at the place of sojourn of the Insured,</li><li>g) water-ski sports (water ski, wakeboarding etc.) and water sports where the movement is accompanied by towing of a person by a motor watercraft or by the power of wind or by a wave (surfing etc.), with the exception of provably single rides of recreational character purchased at the place of sojourn of the Insured,</li><li>h) operation or active participation in the operation of sails of a watercraft, riding a watercraft equipped with a motor, with the exception of public water transport of passengers,</li><li>i) diving into a depth exceeding 20 m,</li><li>j) water sports on wild-water having a difficulty level of WW3 or more as classified by International Scale of River Difficulty,</li><li>k) sports using acrobatic elements and/or a U-ramp (acrobatic rock-and-roll, freestyle, freeride etc.),</li><li>l) sports requiring continuous movement facilitated by towing or propelling of a person by the power of wind on land (kiting etc.),</li><li>m) movement below the Earth surface (speleology etc.), with the exception of movement in spaces open for tourists,</li><li>n) sporting flying, aeronautic sports, including any descent from aircraft or flying sports devices,</li><li>o) jumps where the path is more than 2 m (ski-jumps, ski-flight, bungee jumping etc.)</li><li>p) activities for which parts of mountaineering equipment are used (rope, climbing harness, fasteners, cramps etc.) and/or any climbing to a height of more than 2 m above the Earth surface (canyoning, artificial wall climbing, bouldering, ice-climbing, rope-funparks etc.); with the exception of standardly accessible and secured tourist paths in a slightly rocky terrain, equipped with fixed ropes, steel foot-boards and other artificial aids, where the balance is secured by hands. In case of a Via Ferrata, difficulty grade B or more and mountain tourism, difficulty grade PD and more (Wester-Alps classification), in case of technical climbing, difficulty grade A2 and more (or their respective equivalents in other scales),</li><li>q) activities in a terrain exceeding the altitude of 3000 m, outside marked or standardly accessible paths, routes, publicly operated areas or permanently inhabited settlements and standardly used and drivable roads, as well as activities in a terrain at an altitude of 3000 m or less, permitted only in the company of a mountain guide,</li><li>r) any sport involving bodily combat with a competitor (combat sports, martial arts, wrestling etc.),</li><li>s) hunting and sports requiring the use of sports arms or historical arms,</li><li>t) activities in remote or uninhabited places or in an environment with extreme climate or natural conditions (deserts, tropical forests, polar areas etc.),</li><li>u) riding sports.</li></ul>
Part II – high-risk work
<p>High-risk work shall mean any work involving the execution of:</p> <ul style="list-style-type: none"><li>a) harvesting of timber and/or manipulation of timber in forestry industry,</li><li>b) marine fishery outside the coastal zone,</li><li>c) work below Earth surface, with the exception of publicly operated and accessible spaces (guided tours etc.),</li><li>d) work in highs exceeding 1.5 m, unless the work is carried out from fixed and secure working base; work on moving platforms; work using mountaineering (speleological) equipment; work involving assembly or disassembly of accessory construction (scaffolding etc.)</li><li>e) construction work requiring movement at a construction site (construction/reconstruction of buildings, engineering structures, demolition and ground work, construction-erection work, completing and finishing work etc.)</li><li>f) manual work in railway transport for the purpose of securing and operating the railway transport route,</li><li>g) activities requiring movement in production areas of metallurgic, engineering and chemical industry</li><li>h) activities requiring the use of machines and/or tools in manufacturing, processing, assembly or repair process</li><li>i) activities involving the manipulation with flammable, caustic, toxic, explosive (including pyrotechnic) or infectious material (with the exception of activities within the provision of standard medical care);, e.g. manufacture, processing, destroying, research, development, test production etc.</li><li>j) air service in agriculture, forestry and water resources management, in construction, for advertising purposes, photographing, survey as well as sightseeing flights etc.</li><li>k) activities of a stuntman, circus performer or activities of the Insured similar to the execution of any high-risk sports,</li><li>l) rescue, search or recovery work in mountain areas, in areas affected by a natural catastrophe or in areas where a natural catastrophe is expected, or in other areas declared by state authorities of the SR or international authorities to be areas with increased security risk, instable security situation etc., including work involving the protection of public safety in such areas,</li><li>m) journalism and editorial work if carried out in areas affected by a natural catastrophe or areas where a natural catastrophe is expected, or in other areas declared by state authorities of the SR or international authorities to be areas with increased security risk, instable security situation etc.,</li><li>n) physical protection of persons and property,</li><li>o) activities in remote or uninhabited places or in an environment with extreme climate or natural conditions (deserts, tropical forests, polar areas etc.),</li><li>p) work consisting in care for animals (attendant, trainer, veterinarian etc.).</li></ul>