

## SUMMARY OF COVER

# ATHLETICS AUSTRALIA

## GROUP TRAVEL 2020/2021



### INTRODUCTION

V-Insurance Group is the insurance broker for Athletics Australia (AA). V-Insurance has worked with AA to provide travel insurance for authorised members, officials, accredited coaches & executives. This brochure is a summary of the cover arranged. Should an insured individual require additional cover please contact V-Insurance Group.

### WHO IS INSURED?

Authorised members, officials, employees, directors, coaches and their accompanying spouses and / or partners and dependent children whilst engaged in \*authorised travel.

\*authorised travel means approved by AA

### EXTENSIONS

Please refer to the Policy Wording for a full list of extensions via the Travel Policy. The main policy extensions effecting AA members are as follows:

- Associated holiday travel for approved registered athletes, authorised coaches, team managers and staff.
- Cover for accompanying partners and family is included, subject to approval by AA.
- Journeys covered up to 180 days.

### EXCLUSIONS

Please refer to the Policy Wording for a full list of exclusions via the Travel Policy. The main exclusions effecting AA members are as follows:

#### • Pre-Existing Medical Condition

The insurer will not be liable for any expenses incurred where a Journey is undertaken against the advice of a Doctor or when the Covered Person is unfit to travel or if the purpose of the Journey is for the Covered Person to seek medical attention for a pre-existing medical condition.

#### • Medical costs relating to sickness

Sickness and Illnesses are only covered when they are unknown and unexpected and occur after the commencement of a Journey.

#There is no coverage under the Travel Insurance Personal Liability cover whilst a Covered Person is involved in the participation in or training of Athletics. This exposure is cover under the Public Liability policy for AA.

### TRAVEL INSURANCE MAXIMUM BENEFITS

DEATH & PERMANENT INJURIES	
<b>Whilst Participating</b>	
Accidental Death (aged 18 to 65 years)	\$100,000
Accidental Death (under 18 years of age and over 65)	\$20,000
Lump Sum Capital Benefits	\$100,000
Quadriplegia & Paraplegia	\$500,000
<b>Whilst Not Participating</b>	
Accidental Death & Capital Benefits	\$1,000,000
(7 x annual income up to a maximum of): Spouse/Partner	\$250,000
Accidental Death (under 18 years of age)	\$20,000
LOSS OF INCOME	
<b>Whilst Participating</b>	
Loss of Income due to Injury (85% up to maximum of): 104 week benefit - 7 days excess	\$700 p/w
<b>Whilst Not Participating</b>	
Loss of Income due to Injury (85% up to maximum of): 156 week benefit - 7 days excess	\$2,000 p/w
Loss of Income due to Illness (85% up to maximum of): 156 week benefit - 7 days excess	\$2,000 p/w
Overseas Medical Expenses and Evacuation	Unlimited
Cancellation and Curtailment	Unlimited
Baggage	\$20,000
Money and Travel Documents	\$5,000
Electronic/Portable Equipment	\$10,000
Maximum Limit any one item (\$250 Excess)	\$5,000
Loss of Deposits	Unlimited
Alternate Employee/Resumption of Journey	\$20,000
Missed Transport Connection	\$10,000
Kidnap, Ransom and Extortion	\$500,000
Extra Territorial Workers Compensation Common Law	\$1,000,000
Weekly Benefit	\$1,500
Limit of Liability per any one period of insurance	\$1,000,000
Refund of Hire Care Excess following Collision or Theft Uninsured Damages to Hire Car (not covered by rental agreement)	\$10,000 \$10,000
Political Unrest and Natural Disaster Evacuation	\$100,000
Personal Liability (per person)	\$10,000,000*
Worldwide Search & Rescue	\$50,000

CONTINUED OVERLEAF



Call 1300 945 547 or +61 2 8599 8660

Fax +61 2 8599 8661

Address Level 25, 123 Pitt Street, Sydney NSW 2000

Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

[www.vinsurancegroup.com/athleticsaustralia](http://www.vinsurancegroup.com/athleticsaustralia)



V-INSURANCE  
GROUP

## HOW TO MAKE A CLAIM?

In the event that you need to make a claim.

- Notify your team manager (if appropriate) of the loss immediately. Members not participating in a team should contact Corporate Services Network on +61 2 8256 1770 directly and quote your policy number 2000003553 reverse charge calls are accepted.
- All incidents of theft or disappearance of property must be reported to the local police within 24 hours.
- Claims for loss/damage to baggage caused by a transport provider eg airline, should be brought to the attention of the provider immediately. Every effort should be made to claim with the provider first.
- Make a note of the circumstances at the time and list all the items that are missing, this will help you when you fill in the claim form.
- Notify AA and/or V-Insurance Group as soon as possible and a claim form will be sent out which must be completed.

### 24/7 WORLDWIDE MEDICAL AND EMERGENCY ASSISTANCE

Should you require emergency assistance whilst travelling or any matter including medical admission or guarantee. Please call Liberty Global Emergency Assistance anywhere in the world, reverse charges, 24 hours a day on;

	Country Code	Area Code	Number
Telephone	+61	2	9299 5390
Fax	+61	2	8256 1775
Email	liberty@fullertonhealthcs.com.au		

For non-emergency related queries;

Call +61 2 8256 1770  
Email liberty@fullertonhealthcs.com.au

**Quote policy number: 2000003553**

## ENQUIRIES?

Should you have any enquiries about this insurance program please contact V Insurance Group:

Level 25, Angel Place 123 Pitt Street, SYDNEY NSW 2000  
Phone (02) 8599 8660 or local call cost only 1300 945 547  
Fax (02) 8599 8661  
Email sports@vinsurancegroup.com

**www.vinsurancegroup.com**

V-Insurance Group Pty Ltd,  
Corporate Authorised Representative of Willis Australia Limited  
ABN: 67 160 126 509 ARN: 432898 AFSL: 240600

## LEGAL NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact AA to find out if your travel is authorised.
- 2) This information is only a summary of the cover provided. The policy with full conditions is held by AA, please contact AA for a copy.
- 3) This insurance program's policy period is 31 August 2020 to 31 August 2021
- 4) AA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5) Please contact V-Insurance Group if you require additional cover to that covered in the policy or if you have a pre-existing condition that you need to disclose.
- 6) The Insurer for this Group Travel policy is Liberty Specialty Markets.



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