

# SUMMARY OF GROUP TRAVEL INSURANCE FOR

# AusCycling

2021/2022



## INTRODUCTION

V-Insurance Group is the insurance broker for AusCycling, and has worked with AusCycling and their affiliated Clubs & Associations to provide travel insurance for nominated members, officials and employees only. This brochure is a summary of the cover that has been organised for those nominated individuals. Please note that this policy does not cover all members of AusCycling. To check whether you are a nominated individual, please contact AusCycling directly. Once approved for travel by AusCycling to obtain a quote, please complete the application form available on the V-Insurance Group website.

## WHO IS INSURED?

Authorised Members, Directors, Executives, Officials, and Volunteers, whilst engaged in authorised travel\*.

\*Authorised travel means approved by AusCycling

## EXTENSIONS

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

- Benefits apply to athletes and coaches whilst participating/training in approved cycling activities. This is limited to UCI Events Only.
- Journeys covered up to 180 days
- Emergency replacement of essential items \$10,000 where baggage is lost or delayed for more than 8 hours.

## EXCLUSIONS

Please refer to the Policy Wording for a full list of exclusions via the Travel Policy. The main exclusions effecting AusCycling members are as follows; The insurer will not pay any claim for overseas medical and additional expenses if the claim arises directly or indirectly out of any of the following:

- When a journey is undertaken against medical advice; or
- When a journey is undertaken for the purpose of obtaining medical treatment, unless agreed in advance by the insurer, or
- A terminal illness diagnosed prior to the commencement date of the journey, or
- Expenses within the insured persons country of residence unless first treated overseas by a registered medical practitioner.
- No cover for sporting equipment whilst it's in use.
- No cover for changes or cancellation fees in respect to COVID-19

## TRAVEL INSURANCE MAXIMUM BENEFITS

Death & Capital Benefits – up to (excluding training or participating in Cycling Activities)*	\$ 500,000
Weekly Loss of Income 85% of weekly salary up to (7 Day Excess) (excluding training or participating in Cycling Activities)*	\$ 3,000
Medical, Medical Evacuation and Emergency Assistance	\$15,000,000
Medical Expenses when Participating in Cycling Activities	\$250,000
Baggage, Travellers' Cheques, Travel Documents	\$ 10,000
Computers & Electronic Equipment (\$250 excess)	\$ 10,000
Money	\$ 5,000
Bicycles (excluding training or participating in Cycling Activities)*	\$3,000
Cancellation Charges	\$10,000
Kidnap, Detention, Extortion and Ransom	\$ 500,000
Extra Territorial Workers Compensation	\$ 1,000,000
Hire Car Excess Expenses	\$ 5,000
Alternative Employee Expenses	\$ 10,000
Personal Liability (excluding training or participating in Cycling Activities)*	\$ 10,000,000
Evacuation Cover and Personal Safety	\$ 50,000
Travel and Emergency	Included

\*Nil benefits payable for Capital Benefits or Weekly Benefits (Injury) if claimable via AusCycling's Group Personal Accident Insurance Policy.

Please refer to [www.vinsurancegroup.com/Auscycling](http://www.vinsurancegroup.com/Auscycling) for details on the AusCycling Personal Accident insurance policy.

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### Things that are not covered by any part of the policy

- Expenses recoverable from any other source such as workers compensation or any other statutory scheme or Medicare or Private Health insurance.

### INSURER

The insurer of this group travel insurance policy is 360 Accident and Health Pty Ltd, Level 18, 201 Kent Street, Sydney, NSW 2000.

### HOW TO MAKE A CLAIM

In the event that you need to make a claim.

- Notify the team manager (if appropriate) of the loss immediately and request that the loss is reported to the organisers (if appropriate). Members not participating in a team should contact 360 Assist +61 2 8016 9273 directly, reverse charge calls will be accepted.
- Claims for loss/damage to baggage caused by a transport provider eg. airline, should be bought to the attention of the provider immediately. Every effort should be made to claim with the provider first.
- All incidents of theft or disappearance of property must be reported to the local police with 24 hours.
- Make a note of the circumstances at the time, and list all items that are missing, this will help you when you fill in the claim form.
- Notify AusCycling and/or V-Insurance Group as soon as possible and claim form will be sent out which must be completed.

### 24 HOUR EMERGENCY PHONE NUMBER

Should you require emergency assistance whilst travelling anywhere in the world, or for any other matter including medical admission or guarantee, please contact 360 Assist. 360 Assist can be contacted reverse charge and 24 hours a day on;

	Country Code	Area Code	Number
Telephone	+61	2	8016 9273
Email	360assist@ausassistance.com.au		
Quote Policy No	00404		

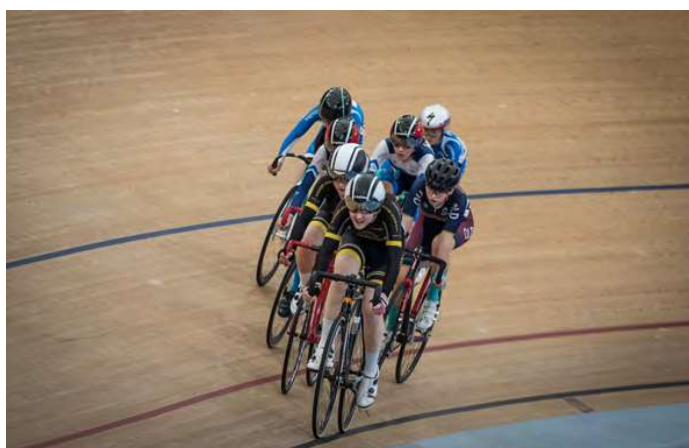
### FREQUENTLY ASKED QUESTIONS

Do I need to take out extra insurance with a hire car company when I hire a car/van?

This travel insurance policy covers any rental car excess up to a maximum of \$10,000. You need to consider what insurance is in place when hiring a car. Car hire companies vary considerably as to what insurance they include.

Are parents (not in an official capacity) and other family members traveling with an insured member covered under this Group Travel insurance policy?

No. This policy only covers the insured persons as defined.



### LEGAL NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact AusCycling 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 AusCycling, please contact AusCycling for a copy.
- 3) This insurance program's policy period is 31 May 2021 to 31 May 2022.
- 4) AusCycling 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.

### ENQUIRIES

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

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](mailto:sports@vinsurancegroup.com)

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

