

SUMMARY OF INSURANCE FOR BASEBALL AUSTRALIA

PROPERTY INSURANCE 2018/2019



INTRODUCTION

V-Insurance Group is the insurance broker for Baseball Australia (BA), and has worked with BA and their affiliated State and Territory Associations to design this insurance program for its members. This property insurance cover applies to all affiliated Clubs' property. This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact V-Insurance Group for an individual quotation.

WHO IS INSURED?

Affiliated clubs of BA.

WHAT IS PROPERTY COVERED?

All property belonging to the affiliated BA Club/League/ Association of every description. This includes sporting equipment, outbuildings, sheds, contents, electronic equipment and stock.

WHAT TYPES OF THINGS ARE WE COVERED FOR?

Loss or damage due to fire, explosions, lightning, earthquake, storm, water damage, flood, accidental damage, burglary, theft, malicious damage, vandalism and other defined perils.

WHAT VALUE OF PROPERTY IS COVERED?

Property valued up to \$ 10,000
(Limit any one Club with option to increase cover)

The following sub limits per Club apply;

	Replacement Value
Damage to property in the open air (weather damage only)	\$ 2,500
Burglary/Theft of Property (other than money or property in the open air)	\$ 10,000
Money - Up to a maximum of	\$ 1,000

WHAT ARE THE EXCESSES?

The following excesses will apply depending on the type of claim.

Earthquake, Subterranean Fire or Volcanic Eruption

\$5,000 or an amount equal to 1% of the total Declared Values for Property Insured at the Situation where the loss occurs.

Named Cyclone	\$ 5,000
Flood	from \$ 5,000
Damage to property in the open air	\$ 1,000
Burglary/Theft	\$ 2,500
All other losses	\$ 500

Note: The payment of the excess is the responsibility of the club that sustained the loss and will not be paid by BA unless otherwise agreed.

WHERE IS THE PROPERTY COVERED?

Anywhere in Australia (including club baseball goods being stored at official's domestic dwellings).

ARE THERE ANY EXCLUSIONS?

We recommend you read the policy to see all exclusions however these are some of the exclusions where no cover applies and which could affect your club:

- 1) Fusion & Machinery Breakdown
- 2) Restoration of Electronic Data
- 3) Registered Motor Vehicles or Trailers



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Email sports@vinsurancegroup.com www.vinsurancegroup.com/baseball



**V-INSURANCE
GROUP**
CORPORATE AUTHORISED REPRESENTATIVE OF Willis

HOW DO I MAKE A CLAIM?

In the event of a claim arising under this insurance immediate notification should be given to V-Insurance Group who will help you through the claims process.

HOW DO I INCREASE MY CLUB'S SUM INSURED?

Contact V-Insurance with your Club's address and the required sum insured. V-Insurance will confirm any additional premium which may be payable to increase your club's cover.

COMMON QUESTIONS

Our Clubhouse is shared with another sport. Can we include their property in this insurance?

Yes, please contact V-Insurance Group and they will endorse the policy accordingly. You will need to take the value of the other sport's property into account when considering your total value.

We currently have insurance in place covering our clubhouse property. Should we cancel this policy?

Send a copy of your current policy to V-Insurance Group and we will confirm there will be no gaps in cover before you cancel your existing property insurance policy.

Does the policy cover damage (malicious, storm, flood etc.) to our baseball field?

Yes.

We lease Council property and our lease agreement says we must insure glass and other property owned by the council. Does this insurance provided by BA satisfy this requirement?

In short, yes. This policy is an Industrial Special Risks (ISR) mark IV policy. This is one of the broadest property covers available in the insurance industry.

WHO IS V-INSURANCE GROUP?

V-Insurance Group is a Corporate Authorised Representative of the international broker, Willis Australia. V-Insurance Group is one of the largest and most experienced brokers in Australia with access to the global resources of Willis.

OTHER INSURANCE

Additional insurance your club may wish to consider includes;

- Management Liability (Directors & Officers Liability)
- Public Liability & Professional Indemnity
- Personal Accident
- Group Travel
- Cyber Liability & Privacy Protection

Please visit www.vinsurancegroup.com/baseball or contact V-Insurance Group for further details.

ENQUIRIES?

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

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IMPORTANT NOTES

1. This summary of cover provides factual information about the Baseball Australia Insurance Program. This information is only a summary of the cover provided. The policies with full conditions available by contacting Baseball Australia or visiting www.vinsurancegroup.com/baseball.
2. This insurance program commenced on 31 August 2018 and expires on 31 August 2019.
3. This insurance is arranged on a group basis for all Baseball Australia insured persons/entities and does not take into account each individual's particular circumstances.
4. Baseball Australia is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. The insurer for this property insurance policy is Talbot Underwriting Australia for and on behalf of Lloyd's of London.

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