

SUMMARY OF COVER

BASKETBALL STATES & TERRITORIES

GROUP TRAVEL
2022/2023



INTRODUCTION

V-Insurance Group has worked closely with Basketball Australian Capital Territory, Basketball New South Wales, Basketball Queensland, Basketball South Australia, Basketball Tasmania, Basketball Victoria, Basketball Western Australia and their affiliated bodies to provide travel insurance for nominated members, officials, volunteers 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 Basketball States / Territories listed above. To check whether you are a nominated individual, please contact the relevant State / Territory Association. If you require additional cover, please contact V-Insurance Group for an individual quotation.

WHO IS INSURED?

Basketball nominated States / Territories including authorised members, manager and coaches whilst engaged in authorised travel* (*authorised travel means approved by your Basketball State / Territory).

EXTENSIONS

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

- Associated holiday travel for approved members and all overseas leisure travel for approved Directors, Executives, Managers, Coaches, Authorised members and their accompanying spouses and/or partners and dependent children.
- Benefits apply to athletes and coaches whilst participating/training in sporting activities i.e. Basketball.
- Journeys covered up to 180 days
- Emergency replacement of essential items \$ 3,000 where baggage is lost or delayed for more than 8 hours.

There is no coverage under the Travel Insurance Personal Liability cover whilst an Insured Person is involved in the participation in or training for any basketball activities. Participation liability is covered by the Basketball Public Liability insurance policy.

TRAVEL INSURANCE MAXIMUM BENEFITS

Death and Capital Benefits (excludes training and participating in Basketball activities as covered by the Personal Accident Insurance)	\$500,000
Weekly Loss of Income 7 day excess - 85% up to	\$2000 per week
Weekly Loss of Income (Injury & Illness) 7 day excess - 85% up to (The above benefit is provided to athletes and non athletes whilst not participating. The whilst participating loss of income for Athletes is covered by the Personal Accident Insurance)	\$2000 per week
Overseas Medical Expenses Fractured Bones Lump Sum Injury & Sickness Surgery Lump Sum	\$Unlimited \$3,000 \$20,000
Baggage, Personal Effects (\$ 1,500 any one item) Sub Limits: - Money or Travel Documents - Electronic Equipment - Deprivation of Baggage	\$10,000 \$2,000 \$5,000 \$3,000
Cancellation & Curtailment / Loss of Deposits	Unlimited
Kidnap and Ransom	\$500,000 Aggregate
Extra Territorial Workers Compensation (\$1,000 per week)	\$1,000,000 in the aggregate
Vehicle Excess Waiver Uninsured Damages to Hire Car (not covered by Rental Agreement)	\$10,000 \$10,000
Alternative Employee Resumption of Assignment	\$10,000
# Personal Liability (per person)	\$5,000,000
Political Unrest and Natural Disaster Evacuation	\$500,000 Aggregate
Missed Transport Connection	\$10,000

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 www.vinsurancegroup.com/basketball



EXCLUSIONS

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

- Pre-existing Conditions
Terminal illnesses are automatically excluded and are defined as follows;
A disease that cannot be cured or adequately treated and that is reasonably expected to result in the death of a patient within a relatively short period of time. Terminal illnesses include but are not limited to progressive or chronic diseases such as cancer or heart disease.
- Sporting Equipment whilst in use is not covered.

The other two policy conditions relating to pre-existing medical conditions are;

- 1) No medical expense cover will apply when a journey is undertaken against medical advice or;
- 2) When a journey is undertaken for the purpose of obtaining medical treatment, unless agreed in advance by the insurer

INSURER

The insurer is Arch Underwriting at Lloyd's (Australia) Pty Ltd, Level 4, 68 York Street, SYDNEY NSW 2000.

HOW TO MAKE A CLAIM?

In the event that you need to make a claim.

- Notify your team manager and V-Insurance as soon as possible.
- V-Insurance will send you a claim form to complete.
- All incidents of theft or disappearance of property must be reported to the local police within 24 hours.
- Make a note of the circumstances at the time and list all the items that are missing.
- Return your completed claim form and supporting documentation to the claims management service for this Group Travel policy, Corporate Services Network (GPO Box 4276, Sydney NSW 2001) or via email to claims@csnet.com.au

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@vinsurancgroup.com

www.vinsurancgroup.com

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

LEGAL NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact your Basketball State or Territory 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 your Basketball State Territory, please contact them for a copy.
- 3) This insurance program commences on 1 September 2022 and expires on 1 September 2023.
- 4) This insurance is arranged on a group basis for all Basketball State / Territory insured persons / entities and does not take into account each individual's particular circumstances.
- 5) Please contact V-Insurance Group if you require additional cover to that covered in the policy.

24/7 WORLDWIDE EMERGENCY ASSISTANCE

Should you require emergency assistance whilst travelling or any matter including medical matters or guarantees of payment, please call First Assistance, anywhere in the world, reverse charges, 24 hours a day.

	Country Code	Area Code	Number
Telephone	+61	2	8115 5716
or	+64	9	975 4369
Email	help@archassistance.com		

For non-emergency related queries, please

Phone +61 2 8036 3193
Email enquiries@firstassistance.com

Quote Policy Number: P0011045CT2022AU4

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 and the excess you must pay.

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. Should you wish to arrange travel insurance for travelling family members (or anyone else) please contact us at sports@vinsurancgroup.com

HELPFUL HINTS

At the current time, a lot of luggage transported by airlines is being delayed, sent to the incorrect destination or lost.

To help keep track of expensive items like bikes and sporting equipment, we highly recommend investing in a GPS tracking tag (like an Air-tag) to help you find lost items.

