

SUMMARY OF COVER

BMX AUSTRALIA

GROUP TRAVEL
2019/2020



INTRODUCTION

V-Insurance Group is the insurance broker for BMX Australia (BMXA) and has worked closely with BMXA to provide travel insurance for nominated members, officials, accredited coaches, executives and voluntary workers. This brochure is a summary of the cover that has been organised on your behalf. If you require additional cover, please contact V-Insurance Group for an individual quotation.

WHO IS INSURED?

BMXA and affiliated state associations. Directors, Executives, Managers, Coaches, Authorised members/registered athletes and their accompanying spouses and/or partners and dependent children, whilst engaged on authorised travel. Authorised members/registered athletes need to purchase and have approved the BMXA "International add on" membership benefit. Authorised travel means approved by BMXA.

EXTENSIONS

Please refer to the Policy Wording for a full list of extensions. The main policy extensions effecting BMX Australia 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. BMX.
- Journeys covered up to a maximum of 180 days
- Emergency replacement of essential items \$ 3,000 where baggage is lost or delayed for more than 8 hours.

SUMMARY OF BENEFITS

DEATH & PERMANENT INJURIES	
<i>Whilst Participating</i>	
Accidental Death (aged 18 to 65 years of age)	\$50,000 (events)
Accidental Death (under 18 years of age and over 65)	\$25,000 (other)
Permanent Injuries	\$50,000
<i>Whilst not participating</i>	
Accidental Death (5 x annual income up to a maximum of)	\$500,000
Accidental Death under 18 years of age	\$20,000
LOSS OF INCOME	
<i>Whilst Participating</i>	
Weekly Loss of Income Accident (up to 85% or), 52 week benefit period, 7 day excess	As per Personal Accident Policy
<i>Whilst not participating:</i>	
Weekly Loss of Income Accident (up to 85% or), 104 week benefit period, 7 day excess	\$3,000
Weekly Loss of Income Illness (up to 85% or) 104 week benefit period, 7 day excess	\$3,000
MEDICAL EXPENSES	
Overseas Medical Expenses, including Hospitalisation and Additional Expenses	\$ Unlimited
Baggage, Personal Effects	\$10,000
Single Article Limit	\$3,000
Valuable Limit	\$3,000
Glasses / Sunglasses	\$1,000
Business Item maximum anyone item	\$3,000
Bicycles (including wheels)*	\$2,500
*Excludes cover for sporting equipment whilst in use	
Personal Money, Credit Cards or travellers cheques or travel documents	\$5,000
CANCELLATION CURTAILMENT & LOSS OF DEPOSITS	
Journey Continuation	Unlimited
Travel Delay	
Kidnap, Ransom and Extortion	\$500,000
Extra Territorial Workers Compensation Cover	\$1,000,000
Refund of Hire Car Excess following collision or Theft	\$10,000
Personal Liability	\$10,000,000

There is no coverage under the Travel Insurance Personal Liability cover whilst a Covered Person is involved in the participation in or training for BMX. This exposure is covered under the Public Liability policy for BMXA.

CONTINUED OVERLEAF ➤

EXCLUSIONS

Please refer to the Policy Wording for a full list of exclusions. The main exclusion affecting BMX Australia members are as follows;

Bikes and Equipment (whilst in use)

Not covered

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

INSURER

The insurer of this policy is DUAL Australia, Level 6, 160 Sussex 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 travelling with a team should contact DUAL Assist on +61 2 8016 9210 directly and quote your policy number SCT07218819L0 for participants and CT07218919L0 for non participants. Reverse charge calls will be accepted.
- All incidents of theft or disappearance of property must be reported to the local police with 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 items that are missing, this will help you when you fill in the claim form.
- Notify BMXA and/or V-Insurance Group as soon as possible and a claim form will be sent out which must be completed.



ENQUIRIES?

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

Phone: (02) 8599 8660 or local call cost only 1300 945 547

Fax: (02) 8599 8661

Email: sports@vinsurancegroup.com

www.vinsurancegroup.com/BMXA

LEGAL NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact BMXA 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 BMXA, please contact BMXA for a copy.
- 3) This insurance program commences on 30 November 2019 and expires on 30 November 2020.
- 4) BMXA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 5) This insurance is arranged on a group basis for all BMXA insured persons/entities and does not take into account each individual's particular circumstances.
- 6) Please contact V-Insurance Group if you require additional cover to that covered in the policy.

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. Should you wish to arrange travel insurance for traveling family members (or anyone else) we recommend you review the very attractive offer we have available via AIG at www.aigtravel.com.au/vinsurancegroup

24/7 WORLDWIDE MEDICAL AND EMERGENCY ASSISTANCE

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

	Country Code	Area Code	Number
Telephone	+61	2	8016 9210

Email dualassist@ausassistance.com.au

Quote policy number: **SCT07218819L0** or **CT07218919L0**