

## SUMMARY OF COVER

# AUSTRALIAN DRAGON BOAT FEDERATION

GROUP TRAVEL INSURANCE  
2020/2021



### INTRODUCTION

V-Insurance Group is the insurance broker for Australian Dragon Boat Federation (AusDBF). V-Insurance has worked with AusDBF and their affiliated State and Territory 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 AusDBF. To check whether you are a nominated individual, please contact your State or Territory Association. If you require additional cover, please contact V-Insurance Group.

### WHO IS INSURED?

Authorised Members, Officials, Voluntary Committee Members and their accompanying Spouses and/or partners and dependent children, whilst engaged in authorised travel\*.

\*Authorised travel means approved by AusDBF

### EXTENSIONS

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

- Associated holiday travel is covered
- Cover for accompanying spouses, partners and dependent children is included subject to approval by AusDBF.
- Travel is limited to a maximum of 180 days
- Cover whilst participating in AusDBF training and competition

### EXCLUSIONS

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

- 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 not covered whilst in use.

### TRAVEL INSURANCE MAXIMUM BENEFITS

Death & Capital Benefits (nil benefit payable for capital benefits if claimable via AusDBF's PA policy whilst participating in sanctioned activities)	\$ 1,000,000
Weekly Loss of Income 100% of weekly salary up to (7 day excess)	\$ 2,000
Overseas Medical Expenses and Additional Expenses	Unlimited
Baggage and Personal Effects including Electronic Equipment (\$250 excess)	\$ 20,000
Deprivation of Baggage	\$ 3,000
Personal Money, Travellers Cheques & Credit Cards	\$ 5,000
Personal Liability (per person)	\$ 10,000,000
Rehab resulting from injury & illness	\$ 10,000
Loss of Travel Deposits	\$ 50,000
Refund of Hire Car Excess	\$ 10,000
Extra Territorial Workers Compensation	\$ 1,000,000
Environmental and Natural Disaster Evacuation	\$ 500,000
Political Evacuation Cover (any one event)	\$ 500,000
Evacuation and Natural Disaster Evacuation cover (any one Event)	\$ 500,000
Family Assistance Cover	up to \$ 30,000
Additional Medical Cover Back Home	up to \$ 50,000

CONTINUED OVERLEAF



Call 1300 945 547 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/dragonboat](http://www.vinsurancegroup.com/dragonboat)



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### Expenses 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 Liberty Specialty Markets, Level 20, 600 Bourke Street, MELBOURNE VIC 3000.

### 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 (or for non urgent matters) should contact V-Insurance Group on +61 2 8599 8660 directly or 1300 945 547.
- 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 AusDBF and/or V-Insurance Group as soon as possible and claim form will be sent out which must be completed.

### 24/7 WORLDWIDE MEDICAL AND EMERGENCY ASSISTANCE

Please contact Liberty Emergency Assistance as soon as possible if you need or are receiving medical treatment. You or your physician should contact Liberty Emergency Assistance prior to any evacuation or repatriation reverse charge, anywhere in the world.

	Country Code	Area Code	Number
Telephone	+61	2	9299 5390

Email: [assist@fullertonhealthcs.com.au](mailto:assist@fullertonhealthcs.com.au)

**Quote the policy number: 200003046**

For non-emergency related queries, please call V-Insurance Group;  
Phone +61 2 8599 8660  
Email [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

### 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/dragonboat](http://www.vinsurancegroup.com/dragonboat)

### 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 TravelCard. Visit our website [www.vinsurancegroup.com](http://www.vinsurancegroup.com) and click on the TravelCard link.



### LEGAL NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact AusDBF 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 AusDBF, please contact AusDBF for a copy or visit [www.vinsurancegroup.com/dragonboat](http://www.vinsurancegroup.com/dragonboat).
- 3) This insurance program's policy period is 30 June 2020 to 30 December 2021.
- 4) AusDBF 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.



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