

SUMMARY OF COVER

LITTLE ATHLETICS AUSTRALIA

GROUP TRAVEL
2020/2021



INTRODUCTION

V-Insurance Group is the insurance broker for Little Athletics Australia (LAA) and has worked with LAA and their affiliated State and Territory Associations to provide travel insurance for nominated members, officials, volunteers and employees. 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 LAA. To check whether you are a nominated individual, please contact LAA or the relevant State / Territory Association. If you require additional cover, please contact V-Insurance Group for an individual quotation.

WHO IS INSURED?

Directors, Executives, Managers, Employees, Coaches, Volunteers and Officials including their Accompanying Spouse/ Partner and Dependent Children; and Members and Australian and State Teams whilst engaged in authorised travel*.

(*authorised travel means approved by LAA).

EXTENSIONS

Please refer to the policy wording for a full list of extensions that apply under the Travel Policy. The main policy extension affecting LAA members is;

- Associated holiday travel for approved registered athletes and all overseas leisure travel for approved Directors, Executives, Managers, Coaches, Authorised members and their accompanying spouses and/or partners and dependent children.

EXCLUSIONS

Please refer to the policy wording for a full list of exclusions that apply under the Travel Policy. The main exclusions affecting LAA members are as follows;

- 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.
- Expenses within the insured persons country of residence unless any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the Effective Date of Coverage; or
- A condition, the manifestation or symptoms of which a reasonable person in circumstances would be expected to be aware of within three (3) calendar months prior to the Effective Date of Coverage of the Covered Persons.
- Sporting equipment whilst in use is not covered.

TRAVEL INSURANCE MAXIMUM BENEFITS

Death & Capital Benefits – 7 x Salary up to	\$500,000
Children up to 18 years	\$25,000
Weekly Loss of Income: Injury - 85% of income up to (7 day excess, 156 weeks)	\$2,000
Weekly Loss of Income: Sickness - 85% of income up to (7 day excess, 156 weeks)	\$2,000
Overseas Medical Expenses & Evacuation	Unlimited
Loss of Deposits, Cancellation & Curtailment	\$20,000
Luggage, Money & Portable Equipment	
Deprivation of Luggage	\$3,000
Personal Luggage	\$5,000
Personal Money & Travel Documents Portable	\$5,000
Electronic Equipment (Excess \$250)	\$5,000
Rental Vehicle Excess	\$5,000
Missed Transport Connection	\$5,000
Overbooked Flights	\$2,500
# Personal Liability	\$10,000,000
Alternative Employee or Resumption of Employee	\$20,000
Kidnap, Ransom & Extortion	\$500,000
Hijack & Detention (\$1,000 daily benefit)	\$20,000
Extra Territorial Workers Compensation	\$500,000
Political Unrest & Natural Disaster Evacuation	\$50,000

There is no coverage under the Travel Insurance Personal Liability cover whilst a Covered Person is involved in the participation in or training for any Little Athletics competitions. This Exposure is covered under the Public Liability policy for LAA.

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/laa



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INSURER

The insurer of this group Travel Insurance policy is Chubb Insurance Company of Australia Limited Citigroup Centre, Level 29, 2 Park Street, Sydney NSW 2000.

HOW TO MAKE A CLAIM?

In the event that you need to make a claim.

- Notify Notify your team manager and V-Insurance as soon as possible and V-Insurance as soon as possible.
- 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, this will help you when you fill in the claim form

CHUBB RESPONSE 24/7 EMERGENCY ASSISTANCE PHONE NUMBER

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

	Country Code	Area Code	Number
Telephone	+61	2	8907 5995

For non-emergency related queries, please

Phone 1300 795 779
Email aus.claims@chubb.com

Quote Policy Number: 93128680

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

www.vinsurancegroup.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 LAA 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 LAA, please contact LAA for a copy.
- 3) This insurance program commences on 31 August 2020 and expires on 31 August 2021.
- 4) LAA 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.



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 \$5,000. 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) we recommend you review the very attractive offer we have available via TravelCard. Visit our website www.vinsurancegroup.com and click on the TravelCard link.



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