

SUMMARY OF COVER

PADDLE AUSTRALIA

GROUP TRAVEL INSURANCE 2020/2021



INTRODUCTION

V-Insurance Group is the insurance broker for Paddle Australia. V-Insurance has worked with Paddle Australia to provide travel insurance for Paddle Australia and its members. This brochure is a summary of the cover arranged. Should an insured individual require additional cover then you must contact V-Insurance.

WHO IS INSURED?

Authorised members, officials, employees, directors, coaches and their accompanying spouses and / or partners and dependent children whilst engaged in *authorised travel (*authorised travel means approved by Paddle Australia).

EXTENSIONS

Some of the main extensions and conditions include (please refer to the policy wording for complete details);

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

EXCLUSIONS

Please refer to the Policy Wording for a full list of exclusions via the Travel Policy. The main exclusion affecting Paddle Australia 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.

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.

TRAVEL INSURANCE MAXIMUM BENEFITS

Death & Capital Benefits (excluding training or participating in Canoeing)*	\$ 500,000
Weekly Loss of Income 85% of weekly salary up to (7 day excess) (excluding training or participating in Canoeing)*	\$ 2,000
Overseas Medical Expenses & 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
Aggregate Limit of Liability (per person)	\$ 5,000,000
Kidnap and Ransom	\$ 250,000
Loss of Travel Deposits & Additional Expenses	Unlimited
Refund of Hire Car Excess	\$ 5,000
Extra Territorial Workers Compensation	\$ 1,000,000
Charter/ Non scheduled Flights	\$1,000,000
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 Cover Back Home	up to \$ 50,000

*Nil benefits payable for Capital Benefits or Weekly Benefits (Injury) if claimable via Paddle Australia's Group Personal Accident Insurance Policy.

Please refer to www.vinsurancegroup.com/paddle for details on the Paddle Australia Personal Accident insurance policy.

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INSURER

The insurer of this group travel insurance policy is QBE Insurance (Australia) Limited, 82 Pitt 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 participating in a team should contact QBE Assist on +61 3 8523 2523 directly, reverse charge calls will be accepted.
- 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 Paddle Australia 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 QBE Assist as soon as possible if you need or are receiving medical treatment. You or your physician should contact QBE Assist prior to any evacuation or repatriation reverse charge, anywhere in the world.

	Country Code	Area Code	Number
Phone	+61	3	8523 2800
Fax	+61	3	8523 2815
Email	qbeassist@qbe.com		

Quote the policy number: AN A049337 PAD

For non-emergency related queries, please call

Phone	+61 3 8523 2777
Email	travel.service@qbe.com

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.

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.



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/paddle

LEGAL NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact Paddle Australia 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 Paddle Australia, please contact Paddle Australia for a copy.
- 3) This insurance program's policy period is 30 June 2020 to 30 June 2021
- 4) Paddle Australia 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.

Call 1300 945 547 Fax +61 2 8599 8661
Address Level 25, 123 Pitt Street, Sydney NSW 2000
Email sports@vinsurancegroup.com www.vinsurancegroup.com/paddle



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