

SUMMARY OF COVER

TRIATHLON AUSTRALIA

GROUP TRAVEL
2021/2022



INTRODUCTION

V-Insurance Group is the insurance broker for Triathlon Australia (TA), and has worked with TA and their affiliated State and Territory Associations to provide international race and 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.

Current TA members can upgrade their membership in order to gain access to this travel insurance. Please refer to the Triathlon Australia Website (https://www.triathlon.org.au/Membership/Insurance/Membership_Upgrade.htm) for the link to upgrade. If you require insurance for family members/partners travelling with you, you may wish to consider the travel policy we offer via TravelCard. Please go to www.vinsurancegroup.com and click on the TravelCard link.

WHO IS INSURED?

This policy automatically covers **authorised** annual members and/or professional license holders, officials, accredited coaches, employees and volunteers whilst engaged in authorised travel*.

*Authorised travel means approved by TA

EXTENSIONS

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

- Benefits apply to athletes and coaches whilst participating/training in sporting activities ie. triathlons
- Associated holiday travel for approved registered athletes, authorised coaches, team managers and staff.
- Cover for dependent children is included.
- Journeys covered up to 180 days
- Emergency replacement of essential items \$3,000 where baggage is lost or delayed for more than 8 hours

EXCLUSIONS

Please refer to the Policy Wording for a full list of exclusions via the Travel Policy.

The insurer will not pay any claim for overseas medical and additional expenses if the claim arises directly or indirectly out of any of the following:

- 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.

Expenses that are not covered by any part of the policy, include;

- 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 for triathlon)**	\$250,000
Weekly Loss of Income 100% of weekly salary up to (7 day excess) (excluding training or participating for triathlon)**	\$3,000
Overseas Medical Evacuation Expenses- maximum period of 24 months	Unlimited
Baggage and Personal Effects (Maximum \$ 2,500 any one item)	\$10,000
Electronic Equipment (\$ 250 excess)	\$5,000
Deprivation of Baggage	\$3,000
Personal Money, Travellers Cheques and Credit Cards	\$5,000
Loss of Travel Deposits & canceled curtailment	\$1,000,000
Kidnap and Ransom	\$250,000
Extra Territorial Workers Compensation	\$500,000
Refund of Hire Car Excess	\$10,000
Personal Liability (per person)	\$10,000,000
Political Evacuation Cover (any one event)	\$500,000
Evacuation and Natural Disaster Evacuation cover (any one event)	\$500,000
Search & Rescue	\$20,000
Charter/Non-scheduled flights (any one event)	\$500,000

**Nil benefits payable for Capital Benefits or Weekly Benefits (injury) if they are claimable via TA's Group Personal Accident insurance policy.

Please refer to www.vinsurancegroup.com/triathlon for details on the TA Personal Accident insurance policy.

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/triathlon

V-INSURANCE GROUP

INSURER

The insurer of this group travel insurance policy is Blend Insurance Solutions, Level 4, 99 Bathurst 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 Blend Assist on +61 2 9299 5390 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 TA and/or V-Insurance Group as soon as possible and claim form will be sent out which must be completed.

24/7 WORLDWIDE EMERGENCY ASSISTANCE

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

	Country Code	Area Code	Number
Telephone	+61	2	9299 5390

Email assist@fullertonhealthcs.com.au

Quote the policy number: BLBTA001400

For non-emergency related queries,
please call +61 2 8256 1770
email 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 St, SYDNEY NSW 2000
Phone +61 2 8599 8660 or local call cost only 1300 945 547
Fax +61 2 8599 8661
Email sports@vinsurancegroup.com
www.vinsurancegroup.com/triathlon

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



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 directly via our website www.vinsurancegroup.com.

LEGAL NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact TA 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 Triathlon Australia, please contact TA for a copy.
- 3) This insurance program's policy period is 30 June 2021 to 30 June 2022.
- 4) TA 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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