

SUMMARY OF GROUP TRAVEL INSURANCE

ATHLETICS AUSTRALIA

2014/2015



INTRODUCTION

V-Insurance Group are the insurance brokers for Athletics Australia. V-Insurance has worked with Athletics Australia to provide travel insurance for Athletics Australia. 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 Athletics Australia

EXTENSIONS

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

- Associated holiday travel for approved registered athletes, authorised coaches, team managers and staff.
- Cover for accompanying partners and family is included, subject to approval by Athletics Australia.
- Journeys covered up to 180 days.

EXCLUSIONS

Please refer to the Policy Wording for a full list of exclusions via the Travel Policy. The main exclusion effecting Athletics Australia members are as follows;

• Pre-Existing Medical Condition

Means an ongoing medical or dental condition, or any complication directly or indirectly related to that medical or dental condition; and;

- Diagnosed or document as a medical or dental condition; and
- A medical or dental condition which has received medical treatment:
 - During the thirty (30 days) immediately before the start of the period of insurance; or
 - During the period of insurance on the original policy certificate of insurance, if the Policy is an extension or replacement of the original policy.

• Age Limit

Personal injury and illness cover is limited for travelling members over 75

INSURER

The insurer of this group travel insurance policy is Lloyds of London via Savannah Insurance Agency Ltd, GPO Box 4920, SYDNEY NSW 2001.

TRAVEL INSURANCE MAXIMUM BENEFITS

Death & Capital Benefits (excluding training or participating for athletics)	\$1,000,000; Spouse - \$250,000
Death Benefit (all dependent children)	\$20,000
Weekly Loss of Income: Illness 85% of income up to (7 Day Excess, 104 weeks)	\$2,000
Weekly Loss of Income: Accident 85% of income up to Does not cover training or participation for athletes as insured under the Athletics Australia Personal Accident policy* (7 Day Excess, 104 weeks)	\$2,000
Medical Expenses including Additional Expenses Cancellation/Curtailment Expenses Loss of deposit	\$7,500,000 \$50,000 \$50,000
Baggage, Business Property: - Credit cards/Money/Travellers cheques/ Travel Documents - Electronic/Portable Equipment (\$250 excess) - Valuables Limit - Glasses/Sunglasses	\$20,000 \$5,000 \$10,000 \$5,000 \$1,000
Hire Car refund of Excess Following Collision or Theft	\$10,000
Alternative Employee Expenses	\$20,000
Evacuation Expenses	\$50,000
Extra Territorial Workers Compensation - Common Law - Weekly Benefit - Limit of Liability per any one period of insurance	\$1,000,000 \$1,000 \$1,000,000
Kidnap, Ransom and Personal Extortion	\$ 250,000
Personal Liability (per person)	\$ 5,000,000

*Please refer to www.willis.com.au/athleticsaustralia for details on the Athletics Australia Personal Accident insurance policy.

CONTINUED OVERLEAF

Call 1300 945 547 or +61 2 8599 8660 Fax +61 2 8599 8661
Address Level 4, 179 Elizabeth Street, Sydney NSW 2000
Email sports@vinsurancegroup.com www.vinsurancegroup.com



V-INSURANCE GROUP
CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS

HOW TO MAKE A CLAIM?

In the event that you need to make a claim.

- Notify your team manager (if appropriate) of the loss immediately. Members not participating in a team should contact the Emergency Assistance Company working for and on behalf of the insurer (Corporate Services Network) on +61 2 8256 1731. Reverse charge calls will be accepted.
- 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.
- Notify Athletics Australia and V Insurance as soon as possible. A Claim form will be sent out which must be completed.

24 HOUR EMERGENCY PHONE NUMBER CORPORATE SERVICES NETWORK (CSN)

Please contact CSN as soon as possible if you need or are receiving medical treatment. You or your physician should contact CSN prior to any evacuation or Repatriation. Reverse charge anywhere in the world.

	Country Code	Area Code	Number
Telephone	+61	2	8256 1731
Fax	+61	2	8256 1775

Quote policy number: ATHL01STI-LY0411

For non-emergency related queries, please call ph +61 2 8256 1770

ENQUIRIES?

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

Level 4, 179 Elizabeth 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

IMPORTANT NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact Athletics 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 Athletics Australia, please contact Athletics Australia for a copy.
- 3) This insurance program's policy period is 1 April 2014 to 1 April 2015.
- 4) Athletics 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.

