

## SUMMARY OF COVER

# ATHLETICS AUSTRALIA

GROUP TRAVEL  
2016/2017



### INTRODUCTION

V-Insurance Group are the insurance brokers for Athletics Australia (AA). V-Insurance has worked with AA to provide travel insurance for authorised members, officials, accredited coaches & executives. This brochure is a summary of the cover arranged. Should an insured individual require additional cover please contact V-Insurance Group.

### 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 AA

### EXTENSIONS

Please refer to the Policy Wording for a full list of extensions via the Travel Policy. The main policy extensions effecting AA 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 AA.
- 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 AA 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.

#### • Medical costs relating to sickness

Sickness and Illnesses are only covered when they are unknown and unexpected and occur after the commencement of a Journey.

#There is no coverage under the Travel Insurance Personal Liability cover whilst a Covered Person is involved in the participation in or training of Athletics. This exposure is cover under the Public Liability policy for AA.

### TRAVEL INSURANCE MAXIMUM BENEFITS

<b>DEATH &amp; PERMANENT INJURIES</b> <b>Whilst Participating</b> Accidental Death (aged 18 to 65 years) Accidental Death (under 18 years of age and over 65 ) Lump Sum Capital Benefits Quadriplegia & Paraplegia	\$100,000 \$20,000 \$100,000 \$500,000
<b>Whilst Not Participating</b> Accidental Death & Capital Benefits (7 x annual income up to a maximum of): Spouse/Partner Accidental Death (under 18 years of age)	\$1,000,000 \$250,000 \$20,000
<b>LOSS OF INCOME</b> <b>Whilst Participating</b> Loss of Income due to Injury (85% up to maximum of): 104 week benefit - 7 days excess	\$700 p/w
<b>Whilst Not Participating</b> Loss of Income due to Injury (85% up to maximum of): 156 week benefit - 7 days excess Loss of Income due to Illness (85% up to maximum of): 156 week benefit - 7 days excess	\$2,000 p/w \$2,000 p/w
Medical Expenses including Additional Expenses	Unlimited
Loss of Deposits and Cancellation Charges	\$2,000,000
Baggage and Personal Effects Credit cards/money/travellers cheques/travel documents Electronic/Portable Equipment Maximum Limit any one item	\$20,000 \$5,000 \$10,000 \$5,000
Kidnap, Ransom and Personal Extortion	\$500,000
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
Refund of Hire Care Excess following Collision or Theft Uninsured Damages to Hire Car (not covered by rental agreement)	\$10,000 \$10,000
Alternative Employee Expenses	\$20,000
Personal Liability (per person)	\$10,000,000#
Evacuation Expenses	\$500,000

CONTINUED OVERLEAF



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**V-INSURANCE GROUP**

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