

# SUMMARY OF GROUP TRAVEL INSURANCE FOR BASEBALL AUSTRALIA

2016/2017



## INTRODUCTION

V-Insurance Group are the insurance broker for Baseball Australia (BA), and have worked with BA and their affiliated State and Territory Associations to provide travel insurance for nominated members, officials, voluntary committee members and employees only. 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 BA. To check whether you are a nominated individual, please contact the BA or relevant State or Territory Associations. If you require additional cover, please contact V-Insurance Group for an individual quotation.

## WHO IS INSURED?

BA, including all affiliated State / Territory Associations.

## INSURED PERSONS

Authorised Members, Officials, Voluntary Committee Members and their accompanying spouses and/or partners and dependent children, whilst engaged on authorised travel.

## EXTENSIONS

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

- Journeys covered up to 180 days.
- Coverage extends to ongoing Medical Expenses incurred in Country of Residence.
- Cover whilst training and participating in baseball
- All associated holiday travel is included.
- Cover for accompanying partners and dependent children of authorised members.

## EXCLUSIONS

Please refer to the Policy Wording for a full list of exclusions via the Travel Policy. The main exclusion effecting BA members is as follows:

Medical Expenses excluded when incurred directly or indirectly from a journey that is;

- undertaken against the advice of a medical practitioner;
- undertaken when the insured person is unfit to travel;
- where the purpose of the journey is for the insured person to seek medical attention; or
- taken after a medical practitioner informs an insured person that they are terminally ill.

## TRAVEL INSURANCE MAXIMUM BENEFITS

Accidental Death	\$250,000
Weekly Injury (85% up to, 7 day excess, 104 weeks)	\$1,000
Weekly Sickness (85% up to, 7 day excess, 104 weeks)	\$1,000
Overseas Medical Expenses and Evacuation	\$Unlimited
Additional Expenses	\$100,000
Baggage / Business Property (Limit per item \$2,500)	\$10,000
Deprivation of Baggage	\$3,000
Money / Travel Document	\$3,000
Loss of Deposit and Cancellation Charges	\$20,000
Kidnap & Ransom	\$500,000
Alternative Employee / Resumption of Assignment	\$10,000
Personal Liability	\$5,000,000
Rental Vehicle Excess Waiver	\$5,000
Evacuation cover and Personal Safety	\$100,000
Life Insurance	\$50,000

## INSURER

The insurer of this group travel insurance policy is Accident & Health International Underwriting Pty Limited, Level 4, 33 York 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 travelling with a team should contact Accident & Health Assist on +61 2 9978 6666 directly and quote your policy number 0029418, reverse charge calls will be accepted.
- All incidents of theft or disappearance of property must be reported to the local police with 24 hours.

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