

# SUMMARY OF GROUP TRAVEL INSURANCE FOR **BASEBALL AUSTRALIA**

2017/2018



## INTRODUCTION

V-Insurance Group is the insurance broker for Baseball Australia (BA), and has 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 affecting 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 affecting 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 (8% up to, 7 day excess, 104 weeks)	\$2,000
Weekly sickness (85% up to, 7 day excess, 104 weeks)	\$2,000
Overseas medical expenses and evacuation	\$Unlimited
Baggage / Business property (limit per item \$2,500)	\$20,000
Evacuation cover and personal safety	\$100,000
Deprivation of baggage	\$3,000
Money / travel document	\$3,000
Loss of deposit and cancellation charges	\$20,000
Kidnap & ransom	\$250,000
Alternative employee / resumption of assignment	\$10,000
Personal liability	\$5,000,000
Rental vehicle excess waiver	\$5,000

## INSURER

The insurer of this group travel insurance policy is Pen Underwriting, Level 19, 347 Kent 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 Pen Assist on +61 2 8907 5956 directly and quote your policy number A5705/0176874.
- Reverse charge calls will be accepted.
- All incidents of theft or disappearance of property must be reported to the local police with 24 hours.

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@vinsurancgroup.com](mailto:sports@vinsurancgroup.com) [www.vinsurancgroup.com/baseball](http://www.vinsurancgroup.com/baseball)



**V-INSURANCE  
GROUP**

CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS

## HOW TO MAKE A CLAIM?... continued

- Claims for loss/damage to baggage caused by a transport provider e.g. airline, should be brought to the attention of the provider immediately. Every effort should be made to claim with the provider first.
- 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 Baseball Australia and/or V-Insurance Group as soon as possible and a claim form will be sent out which must be completed.

### 24 HOUR EMERGENCY PHONE NUMBER

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

Telephone	Country Code	Area Code	Number
	+61	2	8907 5956

Email [assist@medicalassistance.com.au](mailto:assist@medicalassistance.com.au)

**For non-emergency related queries, please call ph +61 7 3012 3114.**



## 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](mailto:sports@vinsurancegroup.com)

[www.vinsurancegroup.com/baseball](http://www.vinsurancegroup.com/baseball)

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 BA 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 BA, please contact BA for a copy.
3. This insurance program commences on 31 August 2017 and expires on 31 August 2018.
4. BA is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
5. This insurance is arranged on a group basis for all BA insured persons/entities and does not take into account each individuals particular circumstances.

Please contact V-Insurance Group if you require additional cover to that covered in the policy.

### 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 traveling family members (or anyone else) we recommend you review the very attractive offer we have available via AIG at [www.aigtravel.com.au/vinsurancegroup](http://www.aigtravel.com.au/vinsurancegroup)

