

SUMMARY OF COVER

AUSTRALIAN ICE RACING

GROUP TRAVEL INSURANCE 2018/2019



AUSTRALIAN ICE RACING

INTRODUCTION

V-Insurance Group is the insurance broker for Australian Ice Racing (AIR), and has worked with AIR and its affiliated members to provide 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. Please note that this policy does not cover all annual members of AIR. To check whether you are a nominated individual, please contact AIR. If you require additional cover, please contact V-Insurance Group for an individual quotation.

WHO IS INSURED?

Authorised annual members, coaches, officials, and employees whilst engaged in authorised travel*.

*Authorised travel means approved by AIR.

EXTENSIONS

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

- Coverage extends to ongoing Medical Expenses incurred in Country of Residence
- Associated holiday travel is included.
- 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 main exclusions affecting AIR members are as follows;


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.

TRAVEL INSURANCE MAXIMUM BENEFITS

Death & Capital Benefits	\$ 250,000
Weekly Loss of Income	\$ 2,000
85% of weekly salary up to (7 Day Excess)	
Fractured Bones	\$5,000
Loss of Teeth or Dental Procedures	\$ 1,000
Medical Expenses	Unlimited
Additional Expenses	Unlimited
Cancellation & Curtailment	Unlimited
Continuous Bed Confinement - per day (up to 60 days)	\$ 100
Loss of Deposits	Unlimited
Baggage and Personal Effects (Maximum \$2,500 any one item)	\$ 20,000
Electronic Equipment (\$250 excess)	\$ 2,500
Deprivation of Baggage	\$ 3,000
Personal Money, Travel Documents	\$ 5,000
Kidnap and Ransom/Extortion Cover	\$ 500,000
Extra Territorial Workers Compensation	\$ 500,000
Rental Vehicle Excess Waiver	\$10,000
Alternative Employee Expenses	\$ 5,000
Personal Liability (per person)	\$10,000,000
Political Evacuation Cover (Per Person)	\$ 10,000
Missed Transport Connection	\$10,000
Over booked flight	\$2,500
Search and Rescue Expenses (Per Person)	\$20,000

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



**V-INSURANCE
GROUP**
CORPORATE AUTHORISED REPRESENTATIVE OF Willis

- Pre-Existing Medical Conditions. A pre-existing medical condition means:
 - Any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the Effective Date of Coverage; or
 - A condition, the manifestation or symptoms of which a reasonable person in circumstances would be expected to be aware of within three (3) calendar months prior to the Effective Date of Coverage of the Covered Persons.

Things that are not covered by any part of the policy

- Expenses recoverable from any other source such as workers compensation or any other statutory scheme or Medicare or Private Health insurance.

INSURER

The insurer of this Group Travel insurance policy is Chubb Insurance Australia. PO BOX 20336, World Square NSW 2002.

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
- 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 items that are missing, this will help you when you fill in the claim form.
- Notify AIR and/or V-Insurance Group as soon as possible and claim form will be sent out which must be completed & returned to the insurer's claims department, Chubb.

24/7 WORLDWIDE MEDICAL AND EMERGENCY RESPONSE

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

	Country Code	Area Code	Number
Telephone	+61	2	8907 5995
Email	aus.ahclaims@chubb.com		

Quote Policy Number: 01PP530328 For non-emergency related queries, please call +61 2 9335 3355

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

www.vinsurancegroup.com

V-Insurance Group Pty Ltd,

Corporate Authorised Representative of Willis

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 and other family members traveling with an insured member (but not in an official capacity) 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 popular offer we have available via AIG at www.aigtravel.com.au/vinsurancegroup

IMPORTANT NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact Australian Ice Racing 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 Australian Ice Racing, please contact Australian Ice Racing for a copy.
- 3) This insurance program's policy period is 17 July 2018 to 17 July 2019.
- 4) Australian Ice Racing 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.

