

SUMMARY OF GROUP TRAVEL INSURANCE FOR AUSTRALIAN CANOEING

2015/2016



INTRODUCTION

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

EXTENSIONS

Some of the main extensions and conditions include (please refer to the policy wording for complete details).

- Associated holiday travel is covered
- Cover for accompanying spouses, partners and dependent children is included subject to approval by Australian Canoeing
- Travel is limited to a maximum of 180 days
- Cover whilst participating in canoeing training and competition

EXCLUSIONS

Please refer to the Policy Wording for a full list of exclusions via the Travel Policy. The main exclusion affecting Australian Canoeing members are as follows;

• Pre-Existing Medical Condition

The insurer 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.

INSURER

The insurer for this Group Travel Insurance Policy is QBE Insurance (Australia) Limited, GPO Box 4108, SYDNEY NSW 2001.

TRAVEL INSURANCE MAXIMUM BENEFITS

Death & Capital Benefits (excludes training and / participating in canoeing activities as covered by the Canoeing Personal Accident insurance)	\$500,000
Weekly Benefits (Injury) 85% of Salary (156 weeks, 7 day excess) (excludes athletes training and participating in canoeing activities as covered by the Canoeing Personal Accident policy for \$500 per week)	\$2,000 p/w
Weekly Benefits (Sickness) 85% of Salary (156 weeks, 7 day excess)	\$2,000 p/w
Medical Expenses	Unlimited
Cancellation & Curtailment Expenses	Unlimited
Baggage - Limit any one item - Electronic Equipment - Deprivation of Baggage - Money / Travel Documents	\$20,000 \$2,500 \$10,000 \$3,000 \$5,000
Rental Vehicle Excess Waiver	\$5,000
Loss of Deposits & Additional Expenses	Unlimited
Alternative Employee Expenses	\$20,000
Extra Territorial Workers Compensation	\$1,000,000
Kidnap & Ransom	\$250,000
Personal Liability	\$5,000,000
Aggregate Limit of Liability	\$5,000,000
Personal Liability	\$10,000,000
Aggregate Limit of Liability	\$5,000,000

There is no coverage under the Travel Insurance Personal Liability cover whilst a Insured Person is involved in the participation in or training for any canoeing activities. This exposure is covered under the Public Liability policy for Australian Canoeing.

CONTINUED OVERLEAF >

Call 1300 945 547 or +61 2 8599 8660 Fax +61 2 8599 8661
Address Level 28, 123 Pitt 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 (QBE Assist) on +61 2 8253 2523. 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 Australian Canoeing and V-Insurance as soon as possible. A Claim form will be sent out which must be completed.

QBE ASSISTANCE 24 HOUR EMERGENCY PHONE NUMBER

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

	Country Code	Area Code	Number
Telephone	+61	3	8253 2523
Fax	+61	3	8253 2530

Quote policy number: AN A044017 PAD

For non-urgent matters or enquiries,
Ph +61 2 9375 4874 or email
accidentandhealth@qbe.com

ENQUIRIES?

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

Level 28, 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

IMPORTANT NOTES

- 1) Cover under this policy only applies for authorised travel. Please contact Australian Canoeing 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 Canoeing, please contact Australia Canoeing for a copy.
- 3) This insurance program's policy period is 30th June 2015 to 30th June 2016.
- 4) Australian Canoeing 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.



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