

SUMMARY OF COVER AUSTRALIAN ICE RACING

GROUP TRAVEL INSURANCE 2025/2026



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;

EXCESS

There is \$1,000 excess payable for all claims. The payment of the excess is the responsibility of the defending party and will not be paid by the AIR unless otherwise agreed.



TRAVEL INSURANCE MAXIMUM BENEFITS

Death & Capital Benefits (7 x salary up to)	\$500,000
Weekly Loss of Income 85% of weekly salary up to (7 Day Excess)	\$ 2,000
Fractured Bones (up to a maximum)	\$ 5,000
Loss of Teeth or Dental Procedures (up to a maximum)	\$ 3,000
Medical Expenses Except whilst participating or training (up to a maximum)	unlimited \$ 250,000
Cancellation & Curtailment	\$100,000
Continuous Bed Confinement - per day (up to 30 days)	\$ 1000
Kidnap and Ransom/Extortion Cover	\$ 500,000
Extra Territorial Workers Compensation	\$ 2,000,000
Baggage and Personal Effects (maximum \$2,500 any one item)	\$ 10,000
Electronic Equipment (\$250 excess)	\$ 10,000
Deprivation of Baggage	\$ 3,000
Personal Money, Travel Documents	\$ 5,000
Rental Vehicle Excess Waiver	\$ 5,000
Alternative Employee/Resumption of Assignment Expenses	\$ 20,000
Personal Liability (per person)	\$ 5,000,000
Political Evacuation Cover (per person)	\$ 50,000
Missed Transport Connection	\$ 10,000
Search and Rescue Expenses (per person)	\$ 20,000

CONTINUED OVERLEAF ➤

Call +61 2 8599 8660 or 1300 172 321 Fax +61 2 8599 8661

Address Level 17, 123 Pitt Street, NSW 2000 Sydney

Email sports@vinsurancgroup.com

www.vinsurancgroup.com



**V-INSURANCE
GROUP**

EXCLUSIONS

- 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 twelve (12) calendar months prior to the Effective Date of Coverage of the Covered Persons.

The following is 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.

HOW TO MAKE A CLAIM

In the event that you need to make a claim.

- 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
- 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.

ENQUIRIES?

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

Level 17, Angel Place 123 Pitt Street, Sydney NSW 2000
Phone (02) 8599 8660 or local call cost only 1300 172 321
Fax (02) 8599 8661
Email sports@vinsurancgroup.com

www.vinsurancgroup.com

V-Insurance Group Pty Ltd,
Corporate Authorised Representative of WTW
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 \$5,000. 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 travelling family members (or anyone else) please contact V-Insurance Group to provide a quote.

24/7 WORLDWIDE MEDICAL AND EMERGENCY RESPONSE

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

	Country Code	Area Code	Number
Telephone	+61	2	9299 5390
Email	assist@fullertonhealthcs.com.au		

Quote Policy Number: A14122B4AA

For non-emergency related queries, please call +61 2 8599 8660

LEGAL 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 2024 to 17 July 2025.
- 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.

