



*Boating Industry Association
of Victoria*

BIA Victoria Members' Travel Insurance: FAQ

Prepared by Network Insurance Group

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All BIA Victoria Members continue to receive complimentary Business Travel Insurance for 2023. This article is intended to provide an FAQ on the benefits provided by the BIA Victoria Members Travel Insurance policy.

What trips are covered by the policy?

All Intrastate, Interstate and Overseas Business trips by Directors, Business Owners and Employees of BIA Victoria Members

- Accompanying spouse and dependants are automatically covered
- Leisure travel attached to a business trip is covered (example: a week holiday in Paris after visiting manufacturer)

Is Pure Leisure Travel still covered?

Yes – this is major benefit of the policy and automatically covers BIA Victoria Members Executive Directors, Business Owners_for pure leisure travel that involves:

- a flight or pre-booked overnight stay
- an Interstate destination, or
- a destination outside of Australia

Travel also means personal or non-associated leisure travel for Executive Directors, Business Owners, Financial Members and their accompanying Spouse and Dependant Children provided always the Insured have declared the leisure travel trips and such travel involves:- a flight or pre-booked overnight stay,- an Interstate destination, or- a destination outside Australia.

Cover is provided with the following conditions:

- Maximum duration of pure leisure trip is 30 days (cannot be increased).
- Maximum benefit under Loss of Deposits / Additional Expenses is \$25,000
- Accompanying spouse and dependants of the insured "Company Director" are automatically covered

Is Covid19 covered?

Yes – the policy covers Overseas Medical Expenses and Cancellation/Additional Expenses incurred if an insured traveller contracts covid.

The policy does not cover travel disruptions caused by shutdowns or restrictions imposed by governments relating to Covid.

Medical cover includes cover for Covid-19. The dollar value of Medical cover (including for Covid-19) is 'Unlimited' and is not included in the Total Aggregate Limit of Liability. Cover for Covid-19 includes cover for medical and hospital expenses outside of Australia as well as costs of repatriation of an Insured Person to another country as a result of an Insured Person contracting Covid-19.

Some countries currently require evidence that you have Overseas Medical Expenses covering treatment for Covid19 if entering their country. If you are asked for confirmation, simply email a request including your trip details (BIA Member Company Name, travellers names, purpose of trip, date of trip, countries) to marine@networkmarine.com.au and we will send you a certificate of insurance for your trip.

Are Pre-existing conditions covered?

Yes – except when travelling:

- against medical advice or
- to seek medical attention or advice or
- with a terminal condition which was diagnosed prior to Travel or
- when unfit to do so.

Section 5E – AIG Care+ Benefits (a) Care+ Capital Benefits - As per policy wording

1. Death by Specified Sickness

Description of Cover

If an **Insured Person** suffers a **Specified Sickness** whilst **Travelling** and dies as a direct result thereof and further provided that;

- a) the death occurs within four (4) weeks of the **Travel** commencing;
- b) the **Insured Person** is under 65 years of age at the commencement of the **Travel**; and
- c) the **Specified Sickness** occurs independently of any pre-existing medical condition,

We will pay:

- a) the Sum of \$50,000 per **Insured Person**.

Who do I contact in the event of an emergency claim while overseas?

Simply call (reverse charge) Travel Guard® any time from any place in the world: +60 (3) 2772 5687.

You can also access AIG Global Security to access an intelligence database containing a vast array of real-time information for countries and major cities around the world. www.aig.com/TravelAssistanceAustralia

Are there any other important points that members should note?

Yes – the following highlights a few other issues that might be relevant:

- No cover provided under policy for travellers aged over 100 years.
- The cover for Death & Capital Benefits reduces when insured traveller is aged over 75 years or under 18 years

- A \$500 Excess applies to ALL claims under the policy

Who can I contact for further advice?

Network Marine Insurance are a leading Australian-owned insurance broker and are the preferred insurance partner to BIA Victoria members. To obtain assistance with any of your Business Insurance needs, including Travel Insurance arranged for BIA Victoria members, please reach out to Network Marine Insurance,

Contact Your BIA Victoria Member Adviser: Tony Najdovski

E : marine@networkmarine.com.au