

SUMMARY OF INSURANCE FOR BASEBALL AUSTRALIA

PROPERTY INSURANCE 2014/2015



INTRODUCTION

V-Insurance Group are the insurance broker for Baseball Australia (BA), and have worked with BA and their affiliated State and Territory Associations to design this insurance program for its members. This property insurance cover applies to all affiliated clubs property. This brochure is a summary of the cover only. If additional cover is required to this standard cover please contact V-Insurance Group for an individual quotation.

WHO IS INSURED?

Affiliated clubs of the Australian Baseball Federation (BA).

WHAT IS PROPERTY COVERED?

All property belonging to the Association of every description. This includes sporting equipment, outbuildings, sheds, contents, electronic equipment and stock.

WHAT TYPES OF THINGS ARE WE COVERED FOR?

Loss or damage due to fire, explosions, lightning, earthquake, windstorm, water damage, accidental damage, burglary, theft (excluding theft from open air) and other defined perils.

WHAT VALUE OF PROPERTY IS COVERED?

Property valued up to \$10,000
(Limit any one Club with option to increase cover)

The following sub limits per Club apply;

Damage to property in the open air (Wind, Rainwater & Hail only)	\$2,500
Burglary/Theft of Property (other than money or property in the open air)	\$10,000
Money on premises	\$500

WHAT ARE THE EXCESSES?

The following excesses will apply depending on the type of claim.

Earthquake, Subterranean Fire or Volcanic Eruption

- 1% of the insured value at the situation (minimum \$500, Maximum \$20,000).

Named Cyclone - \$1,000

All other losses - \$500

Note: The payment of the excess is the responsibility of the club that sustained the loss and will not be paid by BA unless otherwise agreed.

WHERE IS THE PROPERTY COVERED?

Anywhere in Australia (including Baseball goods being stored at members domestic dwellings).

ARE THERE ANY EXCLUSIONS?

We recommend you read the policy to see all exclusions however these are some of the exclusions which could affect your club:

- 1) War and terrorism
- 2) Restoration of Electronic Data
- 3) Flood
- 4) Registered Motor Vehicles or Trailers



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**V-INSURANCE
GROUP**

CORPORATE AUTHORISED REPRESENTATIVE OF WILLIS

HOW DO I MAKE A CLAIM?

In the event of a claim arising under this insurance immediate notification should be given to V-Insurance Group who will provide you with a claim form for completion.

HOW DO I INCREASE MY CLUB'S SUM INSURED?

Please contact V-Insurance with your club's address and the required sum insured who will confirm any additional premium which may be payable to increase your club's cover.

COMMON QUESTIONS

Our Clubhouse is shared with another sport. Can we include their property in this insurance?

Yes, please contact V-Insurance Group and we will endorse the policy accordingly. You will need to take the value of the other sports property into account when considering your total value.

We currently have insurance in place covering our clubhouse property. Should we cancel this policy?

Send a copy of your current policy to V-Insurance Group and we will confirm there will be no gaps in cover before you cancel your existing property insurance policy.

OTHER INSURANCE

Other Insurance policies are in place for clubs include;

- Association Liability
- Public Liability
- Professional Indemnity

Please visit www.willis.com.au/abf or contact V-Insurance Group for further details.

Additional insurance your club may wish to consider includes;

- Machinery/Electronic Equipment Breakdown
- Spoilage of goods
- Motor Vehicle/Trailer Insurance
- Workers compensation
- Event Cancellation

Please contact V-Insurance Group for further details



IMPORTANT NOTES

- 1) This summary of cover provides factual information about the Baseball Australia Insurance Program. This information is only a summary of the cover provided. The policies with full conditions are available by contacting Baseball Australia or visiting www.willis.com.au/abf.
- 2) This insurance program commenced on 31 August 2014 and expires on 31 August 2015.
- 4) This insurance is arranged on a group basis for all Baseball Australia insured persons/entities and does not take into account each individual's particular circumstances.
- 5) Baseball Australia is not and does not represent itself as a licensed insurance broker by endorsing the products outlined in this brochure.
- 6) The insurer for this property insurance policy is Arch Underwriting at Lloyd's (Australia) for and on behalf of Arch Syndicate 2012 at Lloyd's.

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