

BBNZ Insurance Information – Travel related

FIBA Sanctioned events – Sports Personal Accident & Medical Insurance

FIBA cover applies when players are on “**Active International Duty**”. This applies 24 hours a day while Players are actively on international duty with their Senior, Under 20, Under 19, Under 18, Under 17, Under 16, Senior and U23 3x3 or Wheelchair National Teams whilst taking part in the FIBA organised events covered by FIBA’s Personal Accident Insurance.

Unless the Federation has agreed in advance with FIBA in writing, **Active International Duty** begins when the Players arrive at the location where their National Team is meeting to travel together to the first FIBA event venue. It continues during the FIBA event and ends when the players have got to the location where their National Team have returned to together from the last FIBA event venue and where they are dispersing.

If players travel to and from the first FIBA Event venue independently, Active International Duty will begin when they leave their usual place of residence to travel directly to the first FIBA event venue. It will end when they arrive back at their usual place of residence having travelled directly back from the last FIBA event venue.

If the player decides to break their journey to the event, then it will begin when they start the last leg of the journey to the first FIBA event venue. If the player decides to break their return journey, then Active International Duty ends when the first leg of the return journey finishes.

Period of insurance for current year 1st November 2023 to 31 October 2024.

The tournaments covered by the FIBA’s insurance are listed in the following document;

<https://basketballnewzealand.sharepoint.com/:b:/s/HP/EYCCNpD2NxljK90J20RbzwBZfwwqZtUBlh4wc49rF89VA?e=rGKA6z>

Please note this insurance is ONLY for **Sports Personal Accident & Medical Insurance**

Insured Persons: Basketball players (Male / Female), excluding the National Basketball Association (NBA) players but including the NBA G League players, only whilst on Active International Duty, as fully detailed in the Schedule of Players processed through FIBA’s Personal Accident Insurance Scheme (website: <https://map.fiba.com>).

The Insurance only covers players who have been declared to FIBA in the list of the National Federation Schedule.

Occupation:

- 1) Professional Basketball players
- 2) Wheelchair Basketball players
- 3) Free Agents (player without a signed contract during the active window)
- 4) Young Basketball players (Non-Professional/Amateurs)
- 5) 3x3 Senior and U23 players

Details of the full extent of the cover are in the policy

<https://basketballnewzealand.sharepoint.com/:b:/s/HP/EYCCNpD2NxljK90J20RbzwBZfwwqZtUBlh4wc49rF89VA?e=rGKA6z>

Limit of Liability:

A) Temporary Total Disability:

A Daily Indemnity for a Maximum Compensation Period of 365 days less the Excess Period but not exceeding EUR 2,000,000 in all Any One Person. (\$3,606,938.63 NZD as at 25.03.2024)

Excess Period: Temporary Total Disability

The insurance does not pay a benefit for the first 21 days, calculated from the day after the date of Bodily Injury occurs.

In respect of the NBA ‘free agents’: Should an injury occur to an NBA ‘free agent’ covered under this policy, the excess period will start from the date after the bodily injury, until the 1st game of the following NBA regular

Season. However, should such injury occur while on Active International Duty during the period of the NBA regular Season, then 21 days’ excess will apply.

B) Surgical Medical Expenses:

In respect of professional Basketball players, Wheelchair basketball players and Free agents:

EUR 40,000 Any One Claim, Any One Person (\$72,141.18 NZD as at 25.03.2024)

(With a sub-limit of EUR 10,000 in respect of rehabilitation costs) (\$18,036.75 NZD as at 25.03.2024)

In respect of Young Basketball players, Senior and U23 3x3 players:

EUR 10,000 Any One Claim, Any One Person (\$18,036.75 NZD as at 25.03.2024)

(With a sub-limit of EUR 3,000 in respect of rehabilitation costs) (\$5,411.88 NZD as at 25.03.2024)

Deductible: Surgical Medical Expenses Any One Person.

The insurance does not pay the first EUR 1,000 of each & every claim. (\$1,803.58 NZD as at 25.03.2024)

Emergency Assistance Medical Expenses & Travel Expenses: EUR 10,000 Any One Claim, Any One Person (\$18,036.75 NZD as at 25.03.2024)

C) Heart Attack and Stokes

In respect of all Basketball players registered with FIBA while on Active Duty

EUR 250,000 Any One Claim, Any One Person (\$450,921.29 NZD as at 25.03.2024)

Causing Permanent Total Disablement from their usual occupation

Excluding Death from Heart Attack and Stokes

Aggregate Limit Any One Person: EUR 2,000,000 (\$3,607,406.42 NZD as at 25.03.2024)

Aggregate Limit Any One Team: EUR 5,000,000 (\$9,017,661.74 NZD as at 25.03.2024)

Annual Aggregate Limit: EUR 15,000,000 (\$27,052,985.23 NZD as at 25.03.2024)

Benefits:

Temporary Total Disability

Temporary Total Disability benefit is payable if the Insured Person sustains a **Bodily Injury** caused by an **Accident** whilst on **Active International Duty**, that prevents them from temporarily carrying out their **Occupation** for a period of up to 365 days less the Excess Period.

Total Disability is to commence within six (6) days of the date of such Accident. No Temporary Total Disablement benefit shall be payable during the official off- season period(s)* when the Insured Person would not have received a salary from a basketball club, league or federation under their employment contract.

Maximum benefits in respect of:

Rupture of the Achilles tendon: the daily indemnity will be calculated on 100% of the registered sum insured, up to a maximum payable amount of EUR 1,000,000 (\$1,803,704.55 NZD as at 25.03.2024)

Rupture of the patellar tendon: the daily indemnity will be calculated on 100% of the registered sum insured, up to a maximum payable amount of EUR 1,000,000 (\$1,803,704.55 NZD as at 25.03.2024)

Surgical Medical Expenses, Emergency Assistance Medical Expenses and Travel Expenses

This guarantee will only apply where no personal policy nor National healthcare insurance will operate.

PLEASE SEE DETAILS IN THE POLICY

<https://basketballnewzealand.sharepoint.com/:b:/s/HP/EYCCNpD2NxlhK90J20RbzwBZfwwqZtUBlh4wc49rF89VA?e=rGKA6z>

How to access FIBA Insurance if needed

ASSISTANCE PROVIDER: Intana Global (Part of Collinson Group)

Tel +44 (0) 207 902 7405

For 24-hour assistance worldwide contact

Tel +44 (0) 207 902 7405

Fax +44 (0) 207 928 4748

For assistance in the USA contact

Tel +1 215 489 3785

Fax +1 215 489 8525

Email: ops@intana-global.com

CONTACTS: Mr. Paolo Piovella - FIBA Insurance: insurance@fiba.basketball

NON-FIBA events

Policy number 47-ZAH-327890-02

Who insures BBNZ's travel insurance

Berkshire Hathaway Specialty Insurance Company – Insured out of New Zealand

What does the BBNZ Travel Insurance Cover

Covered under the BBNZ Travel Insurance policy is unrecoverable costs associated with unforeseen events. In particular emergency medical assistance for injury and illness. The travel policy will cover athletes and staff as per the standard policy wording – personal accident and sickness, medical costs, loss of deposits, cancellation and disruption (limitations for the contraction of Covid-19), baggage and electronic equipment.

What cover do I have whilst training and competing?

The travel policy has been extended to include cover for athletes whilst training and competing.

Does Covid still impact travel insurance cover?

Covid is still impacting travel policies and medical systems around the world resulting in supply and resources issues still in certain parts of the world. The insurance policy has the following endorsement applied:

Section 3 – Cancellation and Disruption COVID-19 Exclusion

I. The following General Definition is added to the Policy.

COVID-19 means:

- i. coronavirus disease;
- ii. severe acute respiratory syndrome coronavirus 2; or
- iii. any mutation or variation of i. and/or ii.

II. The following Exclusion is added to Exclusions in Section 3 - Cancellation and Disruption.

In addition to the “General Exclusions Applicable to all Sections of the Policy”, We will not be liable to pay loss, cost or expense directly or indirectly caused by, arising from or attributable to COVID-19 or any fear or threat of COVID-19, except in respect of:

- i. the Insured Person's unexpected death from COVID-19; or
- ii. the Insured Person contracting COVID-19, which prevents that Insured Person from commencing or continuing their scheduled Journey or causes that Insured Person to extend their scheduled Journey.

Notwithstanding the cover provided by this Exclusion, We will not be liable to pay loss, cost or expense:

- iii. if the Insured Person had COVID-19 at the relevant time the Journey was booked;
- iv. if the Insured Person's intended destination (including any country of transit) was subject to a 'do not travel' warning (or equivalent), due to COVID-19, by the New Zealand Government through its foreign affairs and trade department or foreign equivalent authority responsible for setting travel advisories;
- v. if any of i. or ii. occurs, but the Insured Person is not prevented from commencing or continuing their scheduled Journey or it does not cause the Insured Person to extend their scheduled Journey; or
- vi. for any other Insured Person who did not contract COVID-19.

A positive result for COVID-19 may be proved by a positive rapid antigen (RAT) or polymerase chain reaction (PCR) test administered by an approved provider or health professional, or registration of a positive self-administered rapid antigen test.

What risk am I adopting by travelling?

The above endorsement brings back cover for loss of deposits, cancellation and/or disruption costs related to the contraction of Covid-19.

The policy will not extend to cover certain circumstances such as boarder closures, regional/national government mandates or routine procedures, which could see your travel plans cancelled or disrupted as a result.

Are there certain countries that are unaffected? And are there any implications by travelling there?

It is a duty of disclosure to advise Berkshire Hathaway of any travel to War risk locations, remote locations, locations listed as “Do not travel” under the MFAT Safe Travel website <https://www.safetravel.govt.nz/travel-advice-levels> and any sanctioned locations

What happens if I need help whilst overseas?

BHSI Care and Concierge can be contacted by an Insured Person anytime, anywhere in the world, without any additional charge to the Insured Person, by calling **+64 9 356 2320**.

Please reference the Policy Number: 47-ZAH-327890-01

What if I choose to travel privately after my event? Will my policy still cover me?

Yes, this will be covered under the incidental private travel clause. Please liaise with BBNZ if you require any additional personal travel to be added as you may need to be individually invoiced.

Domestic Events – Within NZ: Can I cover my travel within New Zealand?

Yes. This isn't currently covered under the policy, however we can include it by being provided in writing the number of days.

What are the key benefits of obtaining cover for travel within NZ?

The most commonly claimed on sections of cover in relation to domestic travel are:

- Loss of deposits i.e. unable to travel due to injury or illness.
- Disruption eg. change of flights due to weather issues and accommodation costs during the delay
- Rental Vehicle Excess – Excess due as a result of a motor vehicle accident in a hired vehicle.

Can I be covered by 2 insurance policies? If not, what insurance policy should I use:

Yes, you can be covered by two insurance policies. This often happens around the Paralympic and Olympic Games. In the circumstance of travel to the Paralympic or Olympic Games it is my understanding that the NZOC policy will take precedence for events covered under that policy. Where this policy does not cover a loss the Berkshire Hathaway policy will look to provide a top up cover for any claimable event.

Can insurance policies be swapped whilst travelling?

Yes, this will be the case for athletes travelling prior to the games commencement date and for any additional travel post event.

The BBNZ travel policy is covering a number of estimated days, rather than exact travel dates, which means they can be used at any stage throughout the period of insurance.

What happens if I have ongoing related medical requirements following my return to NZ?

Depending on what the medical treatment is, it will either be covered under the NZ medical system or ACC. Currently Covid related medical costs are covered by the government. If it is for ongoing medical treatment of an injury the initial costs will be covered by ACC with the travel insurance policy providing top up cover for costs over the ACC levels.

Are my personal belongings insured?

Yes, there is cover under the Berkshire Hathaway travel policy, as per the limits noted in the schedule of benefits.

Can I extend individual policy dates if required whilst the individual is still overseas?

You can extend the travel policy whilst overseas if circumstances change.

What happens regarding our insurance on those travelling from other nations eg France, US, Canada?

Journey means a trip authorised by and undertaken on behalf of the Policyholder, provided such trip involves an overseas destination. A Journey will commence from the Effective Period of Cover or the time the Insured Person leaves their normal place of residence or business premises, whichever is the latter, and will continue until they return to their normal place of residence or business premises, whichever occurs first. The maximum duration of any trip must not exceed one hundred and eighty (180) days.

Travellers coming from overseas residence will need to be aware that the ongoing medical costs (if they choose to be repatriated to any other country other than New Zealand) will be limited to after the period of twenty-four (24) months from the date the Insured Person suffers a Bodily Injury or Sickness;

The information in this document does not take into account your personal circumstances, objectives, financial situation or needs. This document is not intended to be an offer or solicitation of insurance products and does not constitute financial, professional or other advice.

Policyholders/insureds and prospective policyholders/insureds should consider the terms, conditions, exclusions and limits of any insurance policy, and obtain financial advice if required, before making any decisions about any insurance policy.