

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.

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>).

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 FIBA policy [FIBA - Policy Extract 2024 V4.pdf](#)

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. (\$3,770,790.77 NZD as at 24.03.2025)

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 (\$75,413.10 NZD as at 24.03.2025)

(With a sub-limit of EUR 10,000 in respect of rehabilitation costs) (\$18,853.27 NZD as at 24.03.2025)

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

EUR 10,000 Any One Claim, Any One Person (\$18,853.27 NZD as at 24.03.2025) (With a sub-limit of EUR 3,000 in respect of rehabilitation costs) (\$5,656.19 NZD as at 24.03.2025)

Deductible: Surgical Medical Expenses Any One Person.

The insurance does not pay the first EUR 1,000 of each & every claim. (\$1,885.40 NZD as at 24.03.2025)

Emergency Assistance Medical Expenses & Travel Expenses: EUR 10,000 Any One Claim, Any One Person ((\$18,853.27 NZD as at 24.03.2025)

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 (\$471,365.50 NZD as at 24.03.2025)

Causing Permanent Total Disablement from their usual occupation

Excluding Death from Heart Attack and Stokes

Aggregate Limit Any One Person: EUR 2,000,000 (\$3,770,790.77 NZD as at 24.03.2025)

Aggregate Limit Any One Team: EUR 5,000,000 (\$9,428,475.79 NZD as at 24.03.2025)

Annual Aggregate Limit: EUR 15,000,000 (\$28,285,427.36 NZD as at 24.03.2025)

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 (\$1,885,835.75 NZD as at 24.03.2025)

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 (\$1,885,835.75 NZD as at 24.03.2025)

PLEASE SEE FURTHER DETAILS IN THIS POLICY [FIBA - Policy Extract 2024 V4.pdf](#)

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 PMEL99/0136990

Who insures BBNZ's travel insurance

SportsCover underwritten by Lloyd's & HDI Global Specialty SE-Australia

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 and volunteers whilst involved in official travel on behalf of/arranged by BBNZ as per the Travel policy wording.

It covers Medical Expenses Incurred Overseas/Medical, Loss of Deposits, Cancellation and Curtailment Expenses, missed transport, rental vehicle excess, personal accident & sickness, accidental death, loss of income arising from injury (not pre-existing) and baggage, business property, 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 (amateur and professional)

Does Covid still impact travel insurance cover?

This policy covers sudden illness claims which includes COVID-19 related illness but does not cover the cost of any necessary quarantine.

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

This policy covers all countries

What happens if I need help whilst overseas?

Sportscover Assist utilises the services of Crisis 24 to help the Insured Person with all their emergency medical requirements. For emergency assistance anywhere in the world at any time, Crisis 24 is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, an Insured Person's evacuation home, locating nearest embassies and consulates as well as keeping them in touch with their family and work in an emergency.

Crisis 24 has trained medical staff to assist An Insured or Insured Person with emergency medical assistance. If the Insured Person is hospitalised they, or a member of their Travelling Party, **MUST** contact Crisis 24 as soon as possible. If the Insured Person is not hospitalised but they are being treated as an outpatient, and the total cost of such treatment is likely to exceed AUD \$2,000, they **MUST** also contact Crisis 24 as soon as possible.

If the Insured Person **does not** we will **not pay** for these expenses or for any evacuation or airfares that have not been approved or arranged by us (see Sections 1 and 3).

IN THE EVENT OF AN EMERGENCY CALL

+44 207 902 7131 TO CONTACT Crisis 24.

If the Insured Person suffers Injury or Sickness and they require any assistance e.g. They need to find a local hospital, contact Crisis 24 and their medical assistance team will help direct the Insured Person to the appropriate hospital or health care facility.

For major illness or injury the policy requires the Insured Person must take their advice as to where they can be treated to ensure they receive quality medical care.

For information about Crisis 24 please email opsassist@crisis24.com

Please reference the Policy Number: **PMEL99/0136990**

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

This policy does not cover any cost or expenses incurred outside the period of the **journey**.

Journey means the time from when the Insured Person leaves their home to go directly to the place they depart from on their travels and ends when they return to their home. The maximum Journey duration under this policy is 90 days and the Journey must occur during the Period of Insurance noted on the schedule and be for the purposes of the Sport or Business noted in the schedule. The Journey must involve interstate or overseas travel.

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

This isn't currently covered under the policy, however we can include it by being provided in writing the number of days of travel (provided in the schedule)

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 our understanding that the NZOC policy will take precedence for events covered under that policy. Where this policy does not cover a loss then this 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 and people, 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. 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 this policy, as per the limits noted in the schedule

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 ninety (90) 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;

What does our travel insurance policy cover;

Please read the full policy wording and schedule

Income Protection Insurance

If an Insured Person who earns income via personal exertion suffers a Sudden Illness or Sudden Injury (if Temporary Total Disablement from Sickness is noted on the schedule as being insured) during a Journey resulting in Temporary Total Disablement insurance shall pay the percentage noted in the schedule (and outlined below) of the Insured Person's Net Income Lost or the amount specified for this benefit in the schedule, whichever is the lesser.

Loss of income arising from Injury = weekly benefit of 75% of net income lost to a maximum of \$500 up to 14 days

Loss of Income arising from Sickness = \$100 per day to a maximum of 30 days

Cover is only provided if the Insured Person was engaged full time in their occupation up to the time of Sudden Illness or Sudden Injury. An Insured Person's entitlement to benefits does not commence until after they return home (whether they have come home at the expected end of the Journey or have been required to come Home earlier than expected) and after the expiry of the Excess Period specified in the schedule.

Any amounts payable under this Weekly Benefit shall be payable monthly in arrears.

Replacement Player Cover

If, during the Period of Insurance and whilst on a Journey, an Insured Person suffers a Sudden Illness or Serious Injury requiring the Insured Person being evacuated to NZ, we shall pay the additional expenses incurred to send a replacement person to replace the Insured Person.

The replacement must be involved in a similar position within the team and there must be at least 7 days left on the tour.

The maximum payable under Section 1C shall be \$2,500 per replacement person and \$5,000 any one Period of Insurance.

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.