



Summary - Coverage / Exclusions / Claims Process

1. Background

BWF's has a [Group Travel Insurance Policy](#) which is sourced through Marsh UK and renewed every year in June. The 'policy owner' is BWF and the policy aims to mitigate risks associated with people travelling on official BWF duties and to ensure there is reasonable coverage in place related to incidents that could occur while travelling.

In general, the policy covers various travel related incidents such as **accident, illness, hospitalization, lost / damaged / stolen personal items, delays in travel.**

Like any insurance policy there are **limits** and **exclusions** so we need to read the fine print.

Enclosed is a **brief summary** of the main elements covered, the main exclusions that are in place, a few pointers on your obligations when planning travel / travelling (see over), and how to make a claim if something goes wrong.

2. General

- **Group Travel Insurance Policy Number** - B0509PACEN2250031
- **Term** – 1 July 2022 – 30 June 2023
- **Who** - 417 Insured Persons (see pages 2 and 3 for categories of people)
- **Age limits** (these are age limits for the coverage listed below)
 - 65 years of age and over - for cover related to COVID-19 medical treatment.
 - 66 years of age and over - for illness cover.
 - 81 years of age and over – apart from the two age limits above (for COVID-19 medical coverage and illness), the general policy coverage is valid for people up to the age of 81.
- **Coverage** - Summary of what is covered – see pages 7 and 8 of the policy.
- **COVID-19** – medical treatment only (up to USD\$50K – see age limit above) – not things like quarantine costs while travelling, costs of additional hotel nights / delays / testing etc.
- **Main Contact** – Stuart Borrie – s.borrie@bwf.sport
- **Claims** – Rachel Wee – r.wee@bwfbadminton.org

3. Exclusions

As above, there are many exceptions and exclusions in the policy wording and we have tried to capture the main areas you need to consider when planning BWF travel. If you want to read the detail, then please see the [full policy wording](#) on the BWF website. Note that there are exceptions / exclusions in each section.

- **Age** – if above the age limits – then you are not covered for this element.
 - *So if you are above the age limits and travelling on official BWF duties, please discuss with your BWF contact and purchase reasonable travel insurance coverage and claim back from BWF.*
- **"Against All Travel to [country / territory]"** - Any claim incurred in any country, destination or region where the Appropriate Authority's advice at the time the trip was booked is **"Against All Travel to [country / territory]" will not be covered.**

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- *Your obligation is to monitor your government's travel advice and to see if the advice states "**Against All Travel to**" for the destination(s) you intend to travel to on BWF work. If in doubt, discuss this with your BWF contact.*
- **Excluded Territory** – (page 26) these are:- **Afghanistan, Colombia, Iran, Iraq, Mexico, Nigeria, Mali, Pakistan, Philippines, Somalia, Syria, Sudan, South Sudan, Libya, Venezuela or Yemen** or any other destination, country or region where the Appropriate Authority's advice at the time the trip was booked was against all travel to such destination, country or region.
 - Anyone **travelling to these countries is not covered** under the Group Travel Policy.
 - *If you need to travel to these countries on BWF work, then discuss with your contact and purchase reasonable coverage from another provider and claim back.*
- **Sanction Limitation and Exclusion Clause** – "We [Insurer] shall not provide cover or pay or be liable for any claims or provide any benefit under this Policy if by providing any cover, paying any claims or providing any benefit under this Policy would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America".
 - **Sanctioned countries currently are – Afghanistan, Cuba, Iran, North Korea, Syria, Russia, Crimea and Sevastopol, Donetsk and Luhansk regions of Ukraine.** This list may change from time to time.
 - *BWF advises that anyone living in a sanctioned country should source their own travel insurance for BWF related travel.*
 - *Discuss with your BWF contact person.*
- **Armed Services Personnel** – BWF has declared the names of the few BWF Insured Persons whose profession is being in the armed services. Although the wording is still in the policy, the Insurer has accepted that they travel on BWF business – but the Insurer did make it clear that no active occupational/armed forces duties are covered.

4. General Assistance / Emergency Assist

General Assistance – while you are travelling

If you need general assistance (lost or stolen valuables, passport, an accident or illness that is not an emergency situation), contact the appropriate people at your destination or BWF activity.

This could be:

- The host of the tournament / meeting / development activity you are attending.
- The hotel where you are staying.
- Medical services at the venue / hotel if it's an illness or injury.
- The Tournament Series Manager at the tournament.
- Other BWF staff on duty at the activity you are attending.



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Emergency Assistance (in case of an emergency)

In the event of a **Security Emergency for Political and Natural Disaster Evacuation** or **Personal Security Specialist Expenses** or claim for **Kidnap and Ransom** or **Emergency Medical Assistance** where you have already been hospitalised or have been involved in a serious incident, please contact the numbers on page 24 of the policy - the Crisis Management Company- Northcott Global Solutions.

The Medical Assistance Company is operated by a specialist assistance provider who will advise on and where appropriate, arrange all medical treatment, medical evacuation or repatriation, travel and accommodation.

Northcott Global Solutions

- Email: ops@northcottglobalsolutions.com
- Phone: +44 (0) 203 4750 269
- Back Up Mobile + 44(0) 7785627433

See the Policy on page 24 for more information.

5. Making a Claim

If you get into a situation and you think you need to make a claim, make sure you gather the proof or evidence to support your claim so this can be provided together with the Insurance Claim Form that you will need to complete on behalf of BWF.

Here are some examples of what you need to gather and provide to BWF:

Delayed Flight	Damaged / Lost Luggage	Lost / Stolen Items – Laptop / Passport
<ul style="list-style-type: none"> • A breakdown of the costs being claimed. • All the receipts / expenses during the delay (e.g., Meals / Hotel / essential purchases). • Email / letter from the airline that no compensation is offered by the airline. • Flight ticket. <hr/> <ul style="list-style-type: none"> • Claim Form - Section A, E & PRA form. 	<ul style="list-style-type: none"> • A breakdown of the costs being claimed • Email/letter from the airport that no compensation is offered • Flight ticket. • Picture of the damage items • Receipt for the cost of repair. • Report from the airport or airline - a property irregularity report. <hr/> <ul style="list-style-type: none"> • Claim Form - Section A, F, G & PRA form. 	<ul style="list-style-type: none"> • For lost / stolen items – a police report is required within 24 hours of the loss / theft being noticed. • Report from the venue (e.g., train station, airport, police station) where you have officially lodged this incident. • Flight ticket. <hr/> <ul style="list-style-type: none"> • Claim Form - Section A, F, G & PRA form.

All claims made must be lodged with 60 days of the occurrence.

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6. Procedure for the Claim

- Contact Rachel Wee – r.wee@bwf.sport
- Send her the details of the claim, and the relevant documents - receipts, letters and other proof (see above examples).
- Rachel will send you the forms to complete and sign.
- Rachel will submit the claim on behalf of BWF.
- BWF may make a part or full payment at that stage, depending on the circumstances and the kind of claim – assessed on a case by case basis.
- If successful, the insurer pays BWF and BWF then makes the appropriate payment to the claimant depending on whether a part payment has already been made.

The general principle is that a reasonable coverage is provided to the individual and they are not out of pocket.

7. Safe Travel Tips / Your Responsibilities

- International travel is nowhere near back to its normal volume and pattern compared to pre-COVID-19 pandemic times. This means:
 - Fewer options, higher costs – so booking early is essential.
 - A less stable timetable with flights being postponed and cancelled more frequently.
 - Less stable airport workforce in some major hubs which has resulted in delays in luggage arriving / lost luggage.
- Plan your travel early, book and confirm flights early. Follow BWF Travel Policy.
- Monitor the situation for international travel and your intended destination.
- COVID-19 is still an evolving global pandemic. Make sure you know the kinds of entry protocols at your destination and the requirements to fly, and the requirements to travel and re-enter your home country.
- Assess your own health status for international long-haul flights. If you have a medical condition, seek medical advice and get a clearance to travel.
- Check your governments travel advice for your destination(s).
- When on duty in another country and city, be 'street wise'. Any urban environment has bad elements, crime and risks.
- Leave valuables in hotel safe – passport and cash.
- Be with others when out at night – local host or someone from the team you are travelling with.
- Support each other while off duty and off-site.