



Australian Biathlon Policy for insurance for participation in biathlon events outside Australia

1. Overview

The Australian Biathlon Association (AB) is the National Federation in Australia for the sport of biathlon, affiliated with the International Biathlon Union (IBU) and the Australian Olympic Committee (AOC). AB is the National Federation responsible for entering athletes into various biathlon events outside of Australia, including Camps and races, and includes those organised by the IBU and/or the International Olympic Committee and/or the AOC. AB selects, organises and operates an international team or teams of athletes, coaches and necessary support staff to represent Australia in the sport of Australia at its sole discretion.

The aim of this document is to support the AB purposes, as laid out in its Constitution and Strategic Plan 2018-2026, and to ensure AB upholds its duty of care and ensures best practice policies and procedures, by providing details which specify how athletes may supply insurance which covers them during training, Camps and racing in events outside Australia. This policy should be read in conjunction with the prevailing AB Athlete Agreement. This policy is adopted as a by-law of AB.

This policy is applicable to all athletes attending AB camps outside of Australia, as well as those seeking selection for overseas representation.

Travel-related insurance is usually only able to be purchased before departing Australia; there are few companies who will agree to issue a new travel insurance policy, once a person has left Australia. Three weeks is the usual cooling off period for travel-related insurance, during which time the policy may be cancelled at no cost to the person taking out the insurance. AB requires evidence of insurance cover to be supplied at least three weeks before planned departure from Australia/usual country of residence, to allow time for any insurance not meeting AB requirements, to be replaced.

Travel-related insurance is a complicated product and athletes/parents should ensure they consider all the associated documents before taking out any insurance policy, including the Product Disclosure Statement (PDS), Financial Services Guide (FSG), all exclusions and any associated endorsements. Athletes should be aware that PDS, FSG, exclusions, endorsements and general terms and conditions may change at any time, policies are considered individually and afresh each year. It is highly recommended that athletes take out pure leisure insurance which, save exceptional circumstances, will most likely be approved.

2. Obligations of Australian Biathlon

Australian Biathlon shall ensure that the Athlete (and their parent where the Athlete is aged under 18) has supplied evidence of their current cover for travel and race insurance to AB's requirements prior to entry into Camps or other event over which AB is the entering authority. Where the insurance does not meet AB's requirements, the athlete may not be entered into Camps and/or other overseas events. AB has sole discretion over whether the insurance meets the required standards for Camps and/or any overseas event for which AB is the entering authority, including IBU events.

3. Athlete Obligations

Athletes shall at all times meet the insurance obligations as described in this policy, in conjunction with the AB Athlete Agreement currently in force.

4. Insurance process

A. At least three weeks before departure from Australia/current country of residence, an athlete/their parent where the athlete is under 18 sends a request to the ABA Executive Officer for ABA consideration of their insurance cover for events overseas, along with evidence of insurance cover, including the following documentation:

- 1/ the policy showing the name of the athlete
- 2/ the policy showing the dates of the policy (which need to include all events outside Australia that the athlete wishes to attend)
- 3/ the policy/certificate of cover current for the period required

- 4/ a full Product Disclosure Statement from the insurance company
- 5/ a list of exclusions, none of which prevents the person participating in biathlon events, including amateur biathlon racing
- 6/ documentation that shows that the athlete is covered for participation in biathlon events, including cover for amateur biathlon racing (professional athlete insurance cover is not applicable)
- 7/ a fully completed Athlete Agreement for the current year
- 8/ any other relevant documentation pertaining to insurance

B. AB will consider the insurance as soon as practicable and inform the athlete/parent about the acceptance or otherwise of the insurance. Should the insurance not be accepted, the athlete/parent will need to arrange a replacement policy which meets AB requirements, before they are entered into any events outside Australia, including AB Camps.

5. Amendments

This policy document and associated administrative procedures may be modified at any time, to ensure the safety and welfare of members, and to ensure compliance with any relevant legislative changes.

ABA Board
12 October 2018