

FAQs – 2022 National Games, Launceston

August 2022

Insurance

Does my levy include travel insurance?

Yes. Only team delegates (athletes and volunteers chosen to represent their state/territory team) are covered by the National Games travel insurance and the details outlined in this document.

What is travel insurance?

Travel insurance is a way of obtaining cover for yourself for a range of unexpected events that could happen when travelling overseas or in Australia. This may include covering cancellation costs, overseas medical or hospital bills, or the cost of replacing items that were lost or stolen during your trip. Travel Insurance is financial protection against ‘gaps’ or ‘out-of-pocket’ costs.

What does ‘gaps’ or ‘out-of-pocket’ costs mean?

‘Gaps’ or ‘out-of-pocket costs’ are the difference between what you’re charged, and what an insurer will pay for your treatment or a change in services provided. Another way to think of it is ‘the amount you pay’.

Are my family, friends and supporters travelling to the National Games also covered by the Special Olympics Australia National Games travel insurance?

No. Only team delegates (athletes and volunteers chosen to represent their state/territory team) are covered by the National Games travel insurance and the details outlined in this document.

Will I get a full refund if I test positive to COVID and cannot travel to the National Games?

Not necessarily. All refunds from any of the travel providers will be refunded directly to the athlete but any additional costs or out-of-pocket expenses will be at the discretion of the underwriters. All costs associated with Team Camps, Uniforms or additional travel prior to the Games will not be refunded.

What will happen if my state/territory closes its borders before, during or after the Games?

If your home state/territory closes its borders due to COVID, you may be required to isolate or quarantine prior to returning. This will be based on the local guidelines implemented at that time. This request for isolation **will not** be covered by Special Olympics Australia’s travel insurance and additional accommodation or travel will be for the athletes or volunteer’s own expense.

Do I have to purchase my own travel insurance?

Special Olympics Australia strongly encourages everyone to assess their personal circumstances, individual needs, and financial situation, and decide if they should take out their own private insurance. Licensed financial services providers should be relied upon for professional advice and recommendations.

Only team delegates (athletes and volunteers chosen to represent their state/territory team) are covered by the National Games travel insurance and the details outlined in this document.

What does Special Olympics Australia's travel insurance cover?

Special Olympics Australia has purchased travel insurance which will cover the travelling delegates (athletes and team volunteers) only.

- Personal accident and sickness
- Medical Expenses
- Travel Disruption (incl delays due to COVID-19**)
- Loss of Baggage, Money and/or Travel Documents
- Political unrest and Natural Disaster Evacuation
- Personal Liability

Note: **What is covered during a journey

If whilst on journey, an insured person:

- is diagnosed as having COVID – we will cover Medical Expenses, and Emergency Medical Evacuation Expenses
- is diagnosed as having been infected with COVID during the journey and subsequently suffers temporary total disablement or temporary partial disablement as a result - we will pay limited benefits – Weekly Sickness benefits, provided these Weekly Sickness Benefits are insured under the policy
- must quarantine immediately because of a diagnosis of having COVID – we will cover additional accommodation / cancellation costs
- dies because of COVID – we will reimburse funeral expenses
- has to go home early because a close relative in their place of residence has a life threatening COVID prognosis (as diagnosed by a medical practitioner) – we will cover additional travel or cancellation costs.

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What does Special Olympics Australia's travel insurance NOT cover?

1. International or domestic border closures.

For example, where travel is booked when entering the destination was permissible however the border to that destination subsequently closes before the insured person is due to depart, and as a consequence they seek to cancel their journey, then there is no cover available under the policy for loss or expenses associated with that border change. There is also no cover for cancellation or curtailment expenses should the status of a border change during an insured person's journey.

2. Border crossing quarantine costs.

There is no cover for any costs associated with an insured person having to go into mandatory quarantine to cross a border.

Managing COVID at the Games

What will happen if I feel unwell during the National Games?

If you feel unwell, please inform your Team Support and Head of Delegation (HOD) immediately. You will be supported by your Team Medical Officer, who will assess you and determine the next steps to keep you safe and healthy.

What will happen if I test positive to COVID before the National Games?

If you test positive to COVID or are a close contact, you must inform your Team Support and HOD immediately and follow your relevant State and Federal guidelines.

What will happen if I test positive to COVID during the National Games?

If you test positive to COVID during the Games, you must inform your Team Support and HOD immediately. You will be requested to isolate in a predetermined location and your emergency contact person will be informed as quickly as possible. All Tasmania Department of Health COVID guidelines will be followed.

Will I have to isolate if I test positive to COVID?

Yes, you should expect to have to isolate in line with the Tasmania Department of Health COVID guidelines at the time.

Will anyone stay with me if I must isolate?

If your family has travelled to the National Games with you, then one of your family members will be requested to stay with you. If you do not have any family or supporters that have travelled to the National Games with you, then a designated person from your state/territory delegation will be appointed to you and will remain in contact throughout your isolation period. This may or may not include the person physically staying in isolation with you. This will be based on discussions with your Team Support, HOD, and Team Medical Officer and based upon your needs at the time.

What will happen if I am unable to travel in the week leading up to the National Games due to COVID?

If you test positive to COVID or are identified as a close contact, you must follow your state/territory COVID guidelines. You should immediately inform your Team's HOD. Depending on the timelines and relevant guidelines, your Team's HOD will inform you of two possible scenarios

1. If you recover on time and show no symptoms, you may be able to travel at a later date and join your team at the National Games throughout the week of the 17-21 October.
2. If you are unable to travel at all and therefore miss the National Games completely, you may be eligible for a refund based on the following:
 - a. Any refunds from the airlines, hotels or caterers will be refunded to the athlete.
 - b. The cost of uniforms will not be refunded but the athlete will still be given their uniform to wear after the National Games.
 - c. The cost of team camps or additional travel prior to the National Games will not be refunded.
 - d. Donations received prior to the Games will not be refunded as per the Fundraising Guidelines.
 - e. Any gaps or out-of-pocket costs may be claimed from the travel insurance.

Will I have to take a Rapid Antigen Test (RAT) as part of the National Games?

Yes, you will be required to take a RAT at 48 hours and 24 hours before travelling to the National Games. If either of these RATs confirm a positive result, you must contact your Team Support and HOD immediately and follow your state/territory guidelines. If you are feeling unwell or display any symptoms of COVID during the National Games, you will be required to take a RAT.

Will the National Games have any COVID ‘bubbles’?

Yes, the National Games Organising Committee will ensure a COVID bubble is created between athletes and spectators. This is to minimise any potential spread of the virus and to safeguard all athletes, volunteers, and supporters.

Will I have to pay for accommodation or flights if I test positive to COVID?

If team delegates test positive for COVID during the Games and are required to isolate in a quarantine facility, they will not have to pay for any additional accommodation or change in flights.

Do I have to wear a face mask during the National Games?

Yes. You must always wear your facemask, except when you're eating, drinking, sleeping, or competing.

What can I do to protect myself and prevent the spread of disease?

Stay aware of the latest information on the COVID outbreak, available on the WHO website and through the Australian Government Department of Health. You can reduce your chances of being infected or spreading COVID by taking some simple precautions:

- Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water.
- Maintain at least 1.5 metres distance between yourself and anyone who is coughing or sneezing.
- Avoid touching your eyes, nose, and mouth.
- Make sure you, and the people around you, follow good respiratory hygiene. This means covering your mouth and nose with your bent elbow or tissue when you cough or sneeze. Then dispose of the used tissue immediately.
- Stay home or in your room if you feel unwell.
- Stay informed on the latest developments about COVID-19 and follow advice given by your Team Medical Officer, healthcare provider, on how to protect yourself and others.
- Keep up to date on the latest COVID hotspots (cities or local areas where COVID is spreading widely).
- Self-isolate by staying at home if you begin to feel unwell, even with mild symptoms such as headache, low grade fever (37.3 C or above) and slight runny nose, until you recover.
- If you develop fever, cough and difficulty breathing, seek medical advice promptly.

Where can I read more about Special Olympics Australia's COVID Policy?

<https://www.specialolympics.com.au/Stories/covid-vaccination-policy>