

Travel & Personal Accident Insurance

(Summary Only)

COVERED PERSON

Covered Person means Rotarians and their partners/spouses, volunteers, honorary members, host families, and prospective members (from the time membership has been approved);

They are a person entitled to claim under the Policy by reason of the operation of the relevant provisions of the Insurance Contracts Act and on General Definitions no other basis. A Covered Person is not a contracting insured under the Policy. The Insurer's agreement is entered into with Rotary.

Participants and Sponsors means any person or entity participating and or acting on behalf of a Sponsor in an officially constituted rotary activity but only when such participation and sponsorship does not involve the representation, benefit or gain, either directly or indirectly, of any person or entity other than Rotary.

SCOPE OF COVER

Categories 1, 2, 3, 4, 5 – With respect to Section 1 – Personal Accident and Sickness:

Cover under the Policy shall apply whilst a Covered Person is engaged in voluntary work on behalf of Rotary including necessary direct travel to and from such voluntary work.

Provided always that any voluntary work is officially organised by and under the control of Rotary: the Rotary program must have been authorised by Rotary and non-members recorded.

JOURNEY DEFINITION

Categories 1, 2, 3, 4, 5 – Journey means a trip undertaken on the business of Rotary and/or authorised by Rotary, provided such travel involves destination fifty (50) kilometres or more from the Covered Persons normal place of business or residence.

A Journey shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continues until the Covered Person returns to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one (1) trip is the lesser of the original itinerary of the Declared Trip or ninety (90) days, unless agreed by the Insurer.

Please note: There is no automatic cover for trips over 90 days and Private Travel over 21 days.

Separate cover is required

INCIDENTAL PRIVATE TRAVEL

Incidental Private Travel means travel which is private and taken either side of or during an authorised Rotary trip to a maximum of 21 days **(The purpose of the overall Trip being predominately for the benefit of Rotary)**

INSURER

Chubb Insurance Australia Limited

POLICY NUMBER

04PO003900

Categories of Insured Persons

Category	Age Limit
1	Covered Persons aged under 13 years
2	Covered Persons aged 13 to 17 years
3	Covered Persons aged 18 to 75 years
4	Covered Persons aged 76 to 90 years
5	Covered Persons aged 90 to 95 years

BENEFITS (some benefits are restricted)

SECTION 1: Personal Accident and Sickness					
Principal Lump Sum Benefit Events 1-9* - Categories	1	2	3	4	5
1. Accidental Death	\$15,000	\$30,000	\$250,000	\$50,000	Nil
2. Permanent Total Disablement	\$15,000	\$100,000	\$250,000	Nil	Nil
3. Paraplegia or quadriplegia	\$15,000	\$100,000	\$250,000	Nil	Nil

Principal Lump Sum Benefit Events 1-9* - Categories Cont.	1	2	3	4	5
4. Loss of sight in both eyes	\$15,000	\$100,000	\$250,000	Nil	Nil
5. Loss of sight in one (1) eye	\$15,000	\$100,000	\$250,000	Nil	Nil
6. Loss of use of one (1) or more limbs	\$15,000	\$100,000	\$250,000	Nil	Nil
7. Permanent and incurable insanity	\$15,000	\$100,000	\$250,000	Nil	Nil
8. Permanent Loss of (a) hearing in both ears (b) the lens in both eyes	\$15,000	\$100,000	\$250,000	Nil	Nil
9. Permanent Loss of (a) hearing in one (1) ear (b) the lens in one (1) eye	\$4,500 \$9,000	\$30,000 \$60,000	\$75,000 \$150,000	Nil	Nil

SECTION 1: Personal Accident and Sickness					
Categories	1	2	3	4	5
Part B - Bodily Injury Resulting in Surgery - Benefits	Nil	\$20,000	\$20,000	Nil	Nil

Part C - Sickness Resulting in Surgery - Benefits	Nil	\$20,000	\$20,000	Nil	Nil
Part B - Weekly Benefits Injury Maximum Benefit period 156 weeks, subject to an excess period of 7 days	Nil	85% of pre-disability earning to a max of \$1,000 p/week	85% of pre-disability earning to a max of \$1,500 p/week	Nil	Nil
Part C - Weekly Benefits Sickness (only applicable whilst on a Journey as defined under the policy) Temporary Total Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days	Nil	85% of pre-disability earning to a max of \$1,000 p/week	85% of pre-disability earning to a max of \$1,500 p/week	Nil	Nil
Note: INSURED PERSONS OVER 79 <i>With respect to any Covered Person who is seventy-nine (79) years or over, cover under Section 1 – Part B – Weekly Benefits Bodily Injury shall apply whilst on a Journey only.</i>					
Part D - Fractured Bones – Lump Sum Benefits	\$3,000	\$3,000	\$3,000	\$3,000	Nil
Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits			\$2,000		
Part E - Loss of Teeth or Dental Procedures – Limit - Per Tooth			\$250		

SECTION 1: Personal Accident and Sickness					
Categories	1	2	3	4	5
Additional Cover Under Section 1					
Specified Sickness - Death Benefit			\$30,000		
Corporate Image Protection			\$15,000		
Independent Financial Advice			\$7,500		
Coma Benefit			Per Week: \$500 Max Period: 26 weeks		
Partner Retraining Benefit			\$15,000		
Spouse / Partner Accidental Death Benefit			\$25,000		
Dependent Child Supplement			Per Child: \$10,000 Per Family: \$30,000		
Orphaned Benefit			Per Child: \$10,000 Per Family: \$30,000		
Domestic Help Expenses for Accompanying Spouse			P/week: \$250 Max Period: 26 weeks		
Premature Birth / Miscarriage Benefit			\$5,000		
Tuition or Advice Expenses			\$4,500		

Modification Expenses	\$10,000				
Unexpired Membership Benefit	\$3,000				
Chauffeur Benefit	\$2,500				
Executor Emergency Cash Advance	\$25,000				
Accommodation and Transport Expenses	\$10,000				
Education Fund Benefit	\$5,000				
Out of Pocket Expenses	\$5,000				
Student Tutorial Costs (Maximum Benefit Period of 26 weeks – excess period 7 days)	\$250 p/week	\$250 p/week	\$250 p/week	Nil	Nil
Childcare Benefit	\$5,000				
Replacement Staff / Recruitment Costs	\$5,000				
Air or Road Rage Benefit	\$5,000				
Carjacking Assault Benefit	\$5,000				
Reconstructive or Cosmetic Surgery Benefit	\$20,000				

SECTION 1: Personal Accident and Sickness

Categories	1	2	3	4	5
Terrorism Injury Benefit			Per Person: \$20,000 Aggregate: \$200,000		

Additional Cover Under the Policy

Emergency Home Help (Maximum Benefit Period for 26 weeks – excess period 7 days)	\$250 p/week
Non-Medicare Medical Expenses (Australia, PNG, East Timor & Solomon Islands) Covering Non-Medicare and medical expenses incurred following an accident but excluding medical expenses prohibited by legislation	\$5,000

“Medical Expenses” means expenses that are *not subject to full or partial Medicare rebate or recoverable from any other source* and incurred within twelve months of sustaining injury. The insured expenses are for treatment certified necessary by a legally qualified medical practitioner to a registered Private Hospital, physiotherapist, nurse or similar medical service.

SECTION 2: Kidnap and Ransom / Extortion Cover

Kidnap and Ransom / Extortion Cover	\$250,000
Public Relations Benefit	\$15,000

SECTION 3: Hijack and Detention

Maximum Sum Insured	\$6,000
Daily Benefit	\$200
Maximum Days	30
Legal Cost	\$5,000

SECTION 4: Medical, Evacuation and Additional Expenses

Medical, Evacuation and Additional Expenses	Unlimited up to age 79, except where covered person is attending annual RI Convention where the maximum claim is limited to \$50,000
Continuous Worldwide Bed Confinement	Per Day: \$200 Max Days: 30
Non-Medical Incidental Expenses	Per Day: \$50 Maximum: \$1,500
Trauma Counselling Benefit	\$5,000

SECTION 5: CHUBB Assistance & Security Advice - +61 2 8907 5995 - www.chubbassistance.com/au

Included for all Categories

SECTION 6: Cancellation and Disruption

Loss of Deposits	Age 0-75: Unlimited	Age 76-95: \$10,000
Cancellation & Curtailment Expenses	Unlimited	
Aggregate Limit of Liability – Any one occurrence – Group Travel (F)	\$300,000	
Incidental Private Travel and/or Directors and Executives Private Travel (<i>applicable to Loss of Deposits only</i>)	Age 0-75: \$20,000	Age 76-95: \$10,000
Out of Pocket Expenses (<i>such as phone charges, food etc.</i>)	Per Day: \$150 Maximum: \$1,500	
Frequent Flyer Points	\$10,000	
Funeral Expenses	\$50,000	
Pet Boarding Expenses	Per Day: \$250 Max: \$2,500	
Missed Transport Connection	\$1,000	
Overbooked Flight	\$2,500	
Corporate Event Extension	Per Person: \$20,000 Aggregate: \$100,000	

SECTION 7: Alternative Employee / Resumption of Assignment Expenses

Sum Insured	\$10,000
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SECTION 8: Baggage and Travel Documents

Baggage and Business Property	\$7,000 Limit any one (1) item - \$1,500
Electronic Equipment	\$7,000 Excess: \$250

Money & Travel Documents	\$2,000
Deprivation of Baggage	\$3,000
Repatriation of Belongings	\$1,000
Home Burglary Excess Benefit	\$2,000
Keys and Locks	\$2,000
Identity Theft Extension	\$20,000
Lost Earnings	Per Day: \$250 Maximum: \$10,000
Data Recovery Benefit	\$20,000

SECTION 9: Personal Liability

Personal Liability	\$20,000,000
Court Attendance Benefit	Per Day: \$100 Maximum: \$1,000

SECTION 10: Rental and Personal Vehicle Excess – Not Insured

SECTION 11: Extra Territorial Workers' Compensation

Weekly Benefits	\$500
Damage, Costs and Expenses	\$500,000
Aggregate Limit of Liability	\$500,000

SECTION 12: Political & Natural Disaster Evacuation

Evacuation Expenses	\$20,000
Specialist Security Services	\$50,000
Aggregate Limit of Liability – Section 12	\$250,000

SECTION 13: Search & Rescue Expenses

Sum Insured (per person)	\$20,000
Aggregate Limit of Liability	\$100,000

Aggregate Limit of Liability (applicable to Sections 1 and 2 only)

Any one (1) Period of Insurance (A)	\$10,000,000
Non-scheduled Flights (B)	\$1,000,000
Any one (1) event with respect to War / Civil War (C)	\$500,000
Any one (1) Period of Insurance with respect to War / Civil War (D)	\$1,000,000
Any one (1) occurrence – Kidnap and Ransom / Extortion Cover (E)	\$1,000,000
Aggregate Limit of Liability – Any one occurrence – Group Travel (F):	\$300,000

DEDUCTIBLE

- 7 days in respect of Weekly Benefits.
- \$250 Electronic Equipment
- Nil all other claims.

PRINCIPAL EXCLUSIONS UNDER THE POLICY

The Insurer shall not pay Benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which directly or indirectly:

- results from a Covered Person engaging in or taking part in:
 - flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers;
 - flying in a privately owned and operated aircraft;
 - training for or participating in professional sports of any kind.
- results from any intentional self-injury, suicide or any illegal or criminal act committed by the Policyholder, a Covered Person, a Spouse/Partner or Dependent Child. This exclusion does not apply to the Policyholder or any Covered Person who is not the perpetrator of such act or who did not know or condone any such act, however, in all cases, a Policyholder cannot benefit under this Policy from such act of a Covered Person.
- results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.
- results from pregnancy or childbirth except for unexpected medical complications or emergencies arising therefrom.
- Hernia, howsoever caused.
- Involving persons over the age of 95 years.

Pre-Existing Conditions

Pre-Existing Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor twelve (12) months immediately prior to the Covered Person's Journey; or
- b) the symptoms of any physical defect, condition, illness or disease which a reasonable person in the circumstances would be expected to be aware were caused by an underlying physical defect, condition, illness or disease at the time of booking their Journey.

The following conditions apply to pre-existing conditions:

- The Insured Person must obtain approval from their doctor advising they are fit to travel; refer to the Travel Authorisation Form which is to be sent to the DIO.
- The Insured Person cannot travel solely for the intention of having treatment for an existing medical condition.
- The policy will not cover expenses incurred for any medication for a condition which commenced prior to the commencement of the journey and which such medication the Insured Person has been advised to continue during travel.
- Routine medical, optical or dental treatment or consultations are excluded.
- Continuing travel against medical advice is excluded.

Exclusion Under Section 4 – Medical, Evacuation and Additional Expenses

We shall not be liable for any expenses:

7. With respect to any Covered Person who is seventy-nine (79) years or over, except where the Covered Person is attending the annual rotary international convention, where the maximum sum insured is limited to \$50,000.

Personal Accident & Travel Insurance - FAQs

How long can I be covered for a private holiday before/after my Rotary business?

It is common for Rotarians to embark on a private holiday before or after an event.

Rotary's policy provides cover for travel which is private and taken either side of or during an authorised Rotary trip to a maximum of 21 days provided that the purpose of the overall Trip is predominately for the benefit of Rotary.

What circumstances require me to fill out a Travel Authorisation form?

This is required for Rotarians embarking on Travel. It is used to determine

- a) If the Travel needs to be registered with RAWCS.*
- b) For all trips travelling over 50km to be declared.*
- c) If incidental travel cover would be sought (please see question above).*

Is my partner/spouse covered whilst accompanying me on these trips?

Yes, spouses (and de factos and partners) are included in cover

What if my incidental travel is not covered?

Rotarians have access to the special rates on the Probus policies. Please call 1300 630 488 & speak to the Probus team to obtain a quotation or access the website for an online quote

https://www.probusouthpacific.org/pages/travel_insurance_landing_au

Can I travel wherever I like?

There are excluded countries in the Policy such as Crimea, Cuba, Iran, North Korea, North Sudan, Sudan or Syria.

Please note travel to Countries is excluded if a reasonable person foresees that a Country is or will be in a state of insurrection, War, civil War, civil unrest, natural disaster or political instability is in existence or there had been a published warning that such events were likely to occur prior to the Covered Person booking their Journey and/or entering that Country as this would be considered to be a known event.

We would recommend visiting <http://smartraveller.gov.au> to ascertain if where you plan on visiting is safe to travel.

What else may be required of me to be approved for travel?

If using Rotary Travel Insurance, a "Fit to Travel" letter must be obtained from a General Medical Practitioner (GP) and the itinerary should be disclosed to the GP. To observe discretion and privacy Aon nor the DIO require the "Fit to Travel" letter, the letter is to be retained by the traveller and provided in the event of a claim. This applies for both Domestic and International travel.

Am I covered if I hire a car?

No, when you hire a vehicle, it generally comes with the Hire Car company insurance in place. There is an exclusion in the Rotary policy for reimbursement of Rental Car vehicle excess, which means the driver/club/Rotary would be responsible for paying this through the hire agreement.

What constitutes a trip for insurance purposes?

This means a trip that is undertaken on the business of Rotary and/or authorised by Rotary, provided such travel involves a destination fifty (50) kilometres or more from the Covered Person's normal place of business or residence and does not include normal daily travel between residence and place of business.

The maximum duration of any one (1) trip is the lesser of the original itinerary of the Declared Trip or ninety (90) days, unless agreed by the Insurer.

CLAIMS PROCEDURES

In the event of an Emergency:

Using reverse charges call the Chubb Assistance number on your card and advise the following:

- Name
- Policy Name
- Policy Number **04PO003900**
- Contact Number
- Nature of Assistance Required

The telephone number to call is:

Australia: +61 2 8907 5995

(Reverse Charges accepted)

The website address is:

www.chubbassistance.com/au



Emergency assistance may include one or more of the following services but only if they are considered necessary and organised by your underwriter's Emergency Assistance service:

- repatriation by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the Insured Person's home address,
- payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an Insured Person,
- payment of other emergency assistance expenses,
- worldwide 24-hour telephone access,
- emergency travel assistance,
- emergency medical evacuation,
- medically supervised repatriation,
- assistance in replacing a lost or stolen passport,
- legal assistance,
- interpreter access and referral,
- compassionate visit if travelling alone and hospitalised for more than a week,
- assistance in tracing delayed or lost luggage, and
- payment of approved medical services by claims process or redirection of hospital accounts.

All Other Claims (Non-Emergencies)

- Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded to your underwriter.
- Complete the Corporate Travel Claim Form and attach additional supporting documentation such as:
 - quotes for replacement baggage,

- overseas medical invoices,
 - invoices/receipts for emergency purchases of clothing etc.
 - documentation to support curtailed travel due to illness (e.g. doctors certificate and travel invoices to verify amount claimed),
 - confirmation from airline, hotel and/or police if items are lost or stolen.
- Forward the completed Claim Form, together with all supporting documentation directly to the insurer (A&HClaims.AU@chubb.com) together with a short covering summary outlining brief circumstances of the claim.

For all claims

All claims should be forwarded to the District Insurance Officer. The following documents are required:

- Claim form that is completed in full including a detailed description of the accident/condition.
- Quotes for replacement baggage
- overseas medical invoices,
- invoices/receipts for emergency purchases of clothing etc.,
- documentation to support curtailed travel due to illness (e.g. doctor's certificate and travel invoices to verify amount claimed) Copies of all doctors' notes and medical advice received.
- Any other relevant documents relating to the claim.
- Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded with your claim.

Please note:

All theft/lost baggage claims must be accompanied by either a Police/local authority report or notification from the transport carrier.

“Important”

On no account must liability be admitted to any third parties and in the event if any summons, demand for payment, or communication from a third party, these must be forwarded immediately to the District Insurance Office for immediate onward transmission to Aon Risk Services. Claims can also be directed via your parents or guardian.