

Personal Accident & Travel Insurance Summary 2023-2024

NAME INSURED

Rotary Districts in Australia, Rotary Clubs in Australia, Rotary Clubs in Papua New Guinea, Rotary Clubs in East Timor, Rotary Clubs in Solomon Islands, Rotary Clubs in Nauru, Rotaract Clubs, Interact Clubs, Rotary Alumni Associations, Rotary Youth Exchange Program (YEP), Rotary Youth Program of Enrichment (RYPEN), Rotary Australia World Community Service Ltd (RAWCS), Australian Rotary Health (ARH), Rotary Oceania Medical Aid for Children (ROMAC), Rotary Down Under Inc, RDU Pty Ltd (RDU), Rotary Oceania RYLA Alumni Association and other entities as declared to Aon and other associated affiliated, incorporated/unincorporated organisations.

Members of Rotary including spouses (and de factos and partners), dependent children and grandchildren, volunteer workers, honorary members, host families, prospective members (from the time their membership has been approved), District, Club and Institute Committees and Sub-Committees, other Rotary bodies and the boards thereof and participants in all Rotary activities for their respective rights and interests.

NOTABLE DEFINITIONS

It is hereby declared and agreed that an Insured **Rotary Body** is defined as:-

- An entity whose activities, charitable direction and finance are in the majority controlled by, or affiliated with, an Australian Rotary Club or District or Institute or Rotary International except where the legal entity in its own right controls and manages all the revenue earned and operates its own bank accounts which are independent to Rotary and do not benefit Rotary financially regardless if board members of the entity are Rotarians.
- An entity that agrees to implement and follow the risk management, general management, and guidelines as recommended by Rotary Australia and Rotary International;
- An Australian Rotary Club or District or Institute or Rotary International confirms in writing to the entity and the Rotary Australia National Insurance committee that the entity complies with the above definition and the entity is recognised as a Rotary entity.

It is hereby declared and agreed that a **Participant and Sponsor** is defined as: -

- Any person or entity participating 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.

INSURED PERSON

All persons defined in "The Insured" above including Inbound and Outbound short term (less than 90 days) Youth Exchange Students, but excluding long term (3-12 months) Youth Exchange Students.

SCOPE OF COVER

Cover under the policy applies whilst on the authorised business or activities of the Policyholder including direct travel to and from such business/activities and also whilst on a Journey as defined if such Journey has been approved by the Policyholder. Please note any incidental private travel is limited to 21 days.

JOURNEY DEFINITION

Journey means a trip undertaken on the business of the Policyholder and/or authorised by the Policyholder, provided such travel involves destination 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. Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continues on a full time 24-hour basis until they return to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one trip is 90 days.

**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)**

Categories of Insured Persons

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

Coverage

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	\$50,000
2. Permanent Total Disablement	\$15,000	\$100,000	\$250,000	Nil	Nil
3. Paraplegia or quadriplegia	\$15,000	\$100,000	\$250,000	Nil	Nil
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
PLEASE NOTE: For all Categories – Section 1 – Part C – Weekly Sickness cover is only under the travel section “whilst on a journey’ (as defined).					
Part D - Fractured Bones – Lump Sum Benefits	\$3,000				
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				
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				

SECTION 1: Personal Accident and Sickness

Categories	1	2	3	4	5
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)	\$150 p/week	\$150 p/week	\$150 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				
Terrorism Injury Benefit	Per Person: \$20,000 Aggregate: \$200,000				
Emergency Home Help (Maximum Benefit Period for 26 weeks – excess period 7 days)	\$250 per 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.

Travel					
Categories	1	2	3	4	5
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				
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 (Nil Excess)	Unlimited	Unlimited	Unlimited	\$10,000	\$10,000
Cancellation & Curtailment Expenses	Unlimited				
Incidental Private Travel and/or Directors and Executives Private Travel <i>(applicable to Loss of Deposits only)</i>	\$20,000	\$20,000	\$20,000	\$10,000	\$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				

Travel					
Categories	1	2	3	4	5
SECTION 7: Alternative Employee / Resumption of Assignment Expenses					
Sum Insured	\$10,000				
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) occurrence – Personal Accident and Sickness	\$10,000,000				
Non-scheduled Flights	\$1,000,000				
Any one (1) event with respect to War / Civil War	\$500,000				
Any one (1) Period of Insurance with respect to War / Civil War	\$1,000,000				
Any one (1) occurrence – Kidnap and Ransom / Extortion Cover	\$1,000,000				

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.
- Persons over the age of 95 years.

Pre-Existing Conditions

The exclusion for pre-existing conditions on the policy has been waived. However, the following conditions still apply:

- a) The Covered Person must obtain approval from their doctor advising they are fit to travel.
- b) The Covered Person cannot travel solely for the intention of having treatment for an existing medical condition.
- c) 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 Covered Person has been advised to continue during travel.
- d) A full pre-existing conditions exclusion remains in force for Covered Persons diagnosed with a terminal condition prior to the commencement of the journey under the Weekly Sickness Benefit.

Coronavirus Disease 19 (COVID-19)

- (1) The section of the Policy titled 'Section 6 – Cancellation and Disruption' is amended by adding the following exclusion under the sub-section titled 'Exclusions Under Section 6':
8. directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

Provided that this exclusion shall not apply in respect of claims for:

- (a) 'Loss of Deposits' under Section 6 – Cancellation and Disruption of the Policy, if during the Period of Insurance the Policyholder or the Covered Person incurs loss of Travel or Accommodation Expenses paid in advance of a proposed Journey following the necessary alteration or cancellation of the Covered Person's Journey due to:
 - (i) the Covered Person's unexpected death from COVID-19 prior to the Journey commencing; or
 - (ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to commence the Journey as planned; or

- (iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to commence the Journey as planned; or
- (iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to commence the Journey as planned; or
- (v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to commence the Journey as planned,

We will reimburse the Policyholder or the Covered Person on the same basis as specified under 'Loss of Deposits' in Section 6 – Cancellation and Disruption of the Policy; and

- (b) 'Cancellation and Curtailment Expenses' under Section 6 – Cancellation and Disruption of the Policy, if during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person necessarily incurs reasonable unbudgeted additional or forfeited Travel or Accommodation Expenses and/or out-of-pocket expenses due to:
 - (i) the Covered Person's unexpected death from COVID-19; or
 - (ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to continue the Journey as planned; or
 - (iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to continue the Journey as planned; or
 - (iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to continue the Journey as planned; or
 - (v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to continue the Journey as planned,

We will reimburse the Policyholder or the Covered Person on the same basis as specified under 'Cancellation and Curtailment Expenses' in Section 6 – Cancellation and Disruption of the Policy,

provided that such claims result from an unforeseen circumstance outside the control of the Policyholder or the Covered Person.

ENDORSEMENT UNDER THE POLICY

Scope of Cover

Section 1 Personal Accident

It is hereby agreed and noted that cover under Section 1 Personal Accident applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder 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 the Policyholder.

INSURER

Chubb Insurance Australia Limited

POLICY NUMBER

04PO003900

Personal Accident & Travel Insurance - FAQs

Am I covered against circumstances relating to COVID-19?

COVID-19 is now considered a “known event”. In respect to the corporate travel policy wording states “unforeseen” events and circumstances, of which COVID-19 is no longer considered.

From 02/03/2020 Chubb have determined that COVID-19 is no longer an unforeseen event for all countries outside China.

- This means that there is no coverage for policy sections where ‘unforeseeable’ is a claims trigger
- Cover will be provided under the Medical Section of the Policy
- The new endorsement effective 30.06.22 is generally an improved position, providing cancellation / loss of deposits cover **for certain nominated Covid-19 events**

Please note the advice provided is generalised and individual circumstances will vary. Any claim lodged will be assessed on its individual merits and encourage Policyholders to submit any claim for assessment.

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. An example is the Rotary conference where people may stay and holiday after the conference finishes.

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. However, the key to this is that the purpose of the [overall Trip](#) is predominately for the benefit of Rotary. We recommend the Travel Authorisation Form should be completed to ascertain if the trip is indeed predominately Rotary business.

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 would be granted (please see question above).

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

Members of Rotary [including 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. It is therefore strongly recommended that the Hirer purchases the Hire Company's Excess buy out option

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 of 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. Cover shall commence from the time an Covered Person leaves their normal place of residence or place of business, whichever is left last and continues on a full time 24 hour basis until they return to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one trip is 90 days.

Rotary Insurance Travel Authorisation Form

(This form to be submitted to DIO prior to the commencement of any Travel.

Please note that failure to do so may result in no insurance coverage)

To: District Insurance Officer _____ Email: _____

I/We..... of the Rotary Club of District wish to advise that I/We will be travelling as part of Club activities, and require the travel to be noted and included under the District Insurance Policies.

1. Brief Description & Purpose of Travel:
.....

2. Date of Travel: ____/____/____ to ____/____/____ Duration:

3. Incidental Travel (e.g. Holiday before/afterwards): YES / NO

*If "YES", please provide details and duration of Trip. (Incidental 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)*

.....
.....

4. Have you obtained a Fit to Travel letter from your General Medical Practitioner? YES / NO

If "YES", please retain this for your records.

5. Have you obtained approval for travel? If so, please provide details of the person who provided approval

District: YES / NO Provided by:

Club: YES / NO Provided by:

RAWCS: YES / NO Provided by:

ROMAC YES / NO Provided by:

6. Is a Travel Risk Management Plan in place? YES / NO

7. Please note that whilst travelling, there is **NIL COVER for Rental Vehicle Excess Waiver**

8. Have you registered with www.smartraveller.gov.au ? YES / NO

Rotarian Contact:

Details: Phone/Fax Number:

Email address:.....

DIO TO COMPLETE

COVER CONFIRMED UNDER ROTARY POLICY

YES / NO

DATE: ____/____/____

How to use your Chubb Assistance Card

CHUBB®



In the event of an Emergency:

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

1. Name
2. Policy Name
3. Policy Number (only if known)
4. Contact Number
5. 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

Chubb Assistance provides the following services:

- Emergency medical assistance and advice
- Evacuation or repatriation if necessary
- Liaison and case management with your hospital/medical provider
- Liaison and case management with Chubb Insurance Australia Limited
- Pre-travel advice

- Assistance in replacing a lost or stolen passport
- Legal assistance
- Assistance in tracing delayed or lost luggage
- Verification of Medical Insurance to Medical Providers
- Guaranteed payment of Medical Services to Providers
- Emergency medical advice 24 hours per day
- Assistance in arranging medical appointments and hospital admission (if medically necessary)
- Advice and information on the location of physicians, hospitals, dentists and dental clinics worldwide
- Delivery of essential medicine where necessary (at the Insured's cost)
- Repatriation of mortal remains

Note: if you need assistance or think you will need assistance, please inform Chubb Assistance promptly. Do not try to solve the problem without involving the experience of Chubb Assistance as this may prejudice your right to claim assistance or reimbursement.

Accident & Health

Medical Assistance

1. Telephone Medical Advice

Chubb Assistance will arrange medical advice to insured clients over the telephone.

2. Medical Service Provider Referral

Chubb Assistance will provide clients with information about physicians, hospitals, dentists and dental clinics worldwide.

3. Arrangement of Appointments with Doctors

Chubb Assistance will assist clients in arranging appointments with general practitioners or specialised doctors, if medically necessary.

4. Arrangement of Hospital Admission

If the medical condition of the client is of such gravity that hospitalisation is needed, Chubb Assistance will assist the client by arranging for hospital admission.

5. Monitoring of Medical Condition when Hospitalised

Chubb Assistance doctors will monitor a client's condition when hospitalised.

6. Delivery of Essential Medicine

Chubb Assistance will arrange to deliver to the client essential medicine or drugs when such medicine or drugs or local equivalent are unavailable at the client's location. Chubb Assistance will not pay for the costs of such drugs or medicine and any delivery costs thereof.

7. Arrangement of Emergency Medical Evacuation

Chubb Assistance will arrange for the air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the client to the nearest hospital where appropriate medical care is available.

8. Arrangement of Emergency Repatriation

Chubb Assistance will arrange for the return of the client to Australia following an emergency medical evacuation for subsequent in-hospital treatment.



9. Arrangement of Repatriation of Mortal Remains

Chubb Assistance will arrange for the transportation of the client's mortal remains from the place of death to Australia or such other location as requested by the deceased client's family and approved by the Subscriber or Chubb Assistance will arrange for the local burial at the place of death as approved by the Subscriber.

10. Arrangement of Compassionate Visit

Chubb Assistance will arrange for the return airfare for a relative or friend wishing to visit the client who was hospitalised outside the home country or usual country of residence.

11. Arrangement of Return of Minor Children

Chubb Assistance will arrange for one-way airfares for the return of the minor children who are left unattended as a result of the accompanying client's illness, accident or hospitalisation.

The above services (item 6-11) are charged on a case basis. Chubb Assistance shall not be responsible for any third party expenses.

Travel Assistance

1. Pre-trip Information Services

Information concerning visas and inoculation requirements for foreign countries.

2. Embassy Referral

The address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

3. Lost Luggage

To assist the clients who have lost their luggage while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.

4. Lost Passport

To assist the clients who have lost their passport while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.

5. Emergency Travel Services Assistance

To assist the client in reservation/ booking for airline and travel on an emergency basis when travelling overseas.

6. Legal Referral

To assist the client by providing the name, address, telephone number, and if requested office hours (if available) for legal practitioners and lawyers worldwide.

7. Emergency Message Transmission

In the event of a hospital confinement or during an emergency, Chubb Assistance will undertake to transmit urgent messages to the client's family, if requested by the client to do so.

WorldAware - Travel Security Advice and Assistance



Chubb has partnered with WorldAware to provide Chubb Business Travel Insurance policyholders and their covered travellers with a range of travel safety and security services.

This includes:

- immediate access to security experts for any security or safety concerns
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident
- access to an online portal and smartphone app with travel security, safety and health information, both pre-travel and while on journey.

To access the Chubb Assistance services provided by WorldAware, please register with your policy number at <https://my.worldaware.com/affiliates/chubbau/>

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for almost 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at www.chubb.com/au

Contact Us

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