

Personal Accident & Travel Insurance Summary 2019/2020

THE INSURED

Nominated Rotary Districts and Clubs, Rotaract and Interact Clubs including clubs in the course of formation, incorporated or unincorporated.

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 and sponsors in all Rotary activities for their respective rights and interests.

NOTABLE DEFINITIONS

It is hereby declared and agreed that a 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.
- 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 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, New Generations Exchange Participants, Rotary Foundation Scholars, ROMAC Patients and their immediate family members, but excluding long term (10- 12 months) Youth Exchange Students. *(Please refer to separate wording for long term Youth Exchange Students)*

SCOPE OF COVER

Cover under the policy applies whilst an Insured Person is engaged on a Journey (as defined) undertaken on the Insured's business, including any incidental private travel (limited to 60 days – noting the maximum trip duration is 90 days). Notwithstanding the above, cover applies whilst an Insured Person is engaged on authorised business or activities of the Insured including direct travel to and from such business or activities of the Insured.

JOURNEY DEFINITION

Journey means a trip undertaken on the business of the Insured and/or authorised by the Insured, provided such travel involves a destination 50 kilometres or more from the Insured 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 Insured 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.

Periods exceeding 90 days will require an extra premium

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 60 days (The purpose of the overall Trip being predominately for the benefit of Rotary)

COVERAGES

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 79 years |
| 4 | Insured Persons aged 80 to 89 years |
| 5 | Insured Persons aged 90 to 95 years |

| SECTION 1: Personal Accident and Sickness | | | | | |
|--|----------|-----------|-----------|----------|-----|
| Categories | 1 | 2 | 3 | 4 | 5 |
| Principal Lump Sum Benefit Events 1-9* | | | | | |
| 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 |
| 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 two (2) limbs | \$15,000 | \$100,000 | \$250,000 | Nil | Nil |
| 7. Loss of use of one (1) limb | \$15,000 | \$100,000 | \$250,000 | Nil | Nil |
| 8. Permanent and incurable insanity | \$15,000 | \$100,000 | \$250,000 | Nil | Nil |
| 9. Loss of hearing in both ears | \$15,000 | \$100,000 | \$250,000 | Nil | Nil |
| Note: CATEGORY 3 - Covered Persons 18 to 79 years of age Events 1 to 9 will reduce to \$200,000 in the event of a motor vehicle accident. | | | | | |
| Part B - Bodily Injury Resulting in Surgery - Benefits | \$20,000 | \$20,000 | \$20,000 | \$20,000 | Nil |
| Part C - Sickness Resulting in Surgery - Benefits | Nil | \$20,000 | \$20,000 | Nil | Nil |

| SECTION 1: Personal Accident and Sickness | | | | | |
|--|----------|--|--|----------|-----|
| Categories | 1 | 2 | 3 | 4 | 5 |
| 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>It is hereby noted and agreed that Section 1 - Part B - Weekly Accident & Part C - Weekly Sickness and Section 4 - Medical and Additional Expenses do not apply to Covered Persons aged over seventy-nine (79) years whilst they are on a Journey (as defined).</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 | \$1,000 | \$1,000 | \$1,000 | \$1,000 | Nil |
| Part E - Loss of Teeth or Dental Procedures – Limit - Per Tooth | \$250 | \$250 | \$250 | \$250 | Nil |
| Additional Cover Under Section 1 | | | | | |
| Specified Sickness - Death Benefit | \$25,000 | \$25,000 | \$25,000 | \$25,000 | Nil |
| Corporate Image Protection | \$10,000 | \$10,000 | \$10,000 | \$10,000 | Nil |
| Independent Financial Advice | \$5,000 | \$5,000 | \$7,500 | Nil | Nil |
| Coma Benefit | Nil | Nil | Per Day: \$50 Max Period: 3 months | Nil | Nil |
| Partner Retraining Benefit | Nil | Nil | \$15,000 | Nil | Nil |
| Spouse / Partner Accidental Death Benefit | Nil | Nil | \$25,000 | \$25,000 | Nil |
| Dependent Child Supplement | Nil | Nil | Per Child: \$5,000 Per Family: \$15,000 | Nil | Nil |
| Domestic Help Expenses for Accompanying Spouse | Nil | Nil | P/week: \$500 Max Period: 26 weeks | Nil | Nil |

| SECTION 1: Personal Accident and Sickness | | | | | |
|--|--|--|--|--------------|--------------|
| Categories | 1 | 2 | 3 | 4 | 5 |
| Premature Birth / Miscarriage Benefit | Nil | Nil | \$2,500 | Nil | Nil |
| Tuition or Advice Expenses | Per Child: \$500 Max Period: 6 months | Per Child: \$500 Max Period: 6 months | Per Child: \$500 Max Period: 6 months | Nil | Nil |
| Modification Expenses | Nil | Nil | \$10,000 | Nil | Nil |
| Unexpired Membership Benefit | Nil | Nil | \$2,500 | Nil | Nil |
| Chauffeur Benefit | Nil | Nil | \$2,500 | Nil | Nil |
| Executor Emergency Cash Advance | Nil | Nil | \$25,000 | Nil | Nil |
| Student Tutorial Costs (Maximum Benefit Period of 26 weeks – excess period 7 days) | \$150 p/week | \$150 p/week | \$150 p/week | Nil | Nil |
| Emergency Home Help (Maximum Benefit Period for 26 weeks – excess period 7 days) | \$250 p/week | \$250 p/week | \$250 p/week | \$250 p/week | \$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 | \$5,000 | \$5,000 | \$5,000 | \$5,000 |
| <p>“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.</p> | | | | | |

| Travel | | | | | |
|---|---|---|-----------|---|---|
| Categories | 1 | 2 | 3 | 4 | 5 |
| SECTION 2: Kidnap and Ransom / Extortion Cover | | | | | |
| Kidnap and Ransom / Extortion Cover | | | \$250,000 | | |
| Trauma Counselling - per visit | | | \$500 | | |
| Trauma Counselling - per Covered Person | | | \$5,000 | | |

| Travel | | | | | |
|---|------------------------------------|--------------------------------|--------------------------------|----------|----------|
| Categories | 1 | 2 | 3 | 4 | 5 |
| SECTION 3: Hijack and Detention | | | | | |
| 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 | Unlimited | Unlimited | Nil | Nil |
| Continuous Worldwide Bed Confinement | Per Day: \$100 Max Days: 60 | Per Day: \$100 Max Days: 60 | Per Day: \$100 Max Days: 60 | Nil | Nil |
| Non-Medical Incidental Expenses | Per Day: \$30 Max: \$500 | Per Day: \$30 Max: \$500 | Per Day: \$30 Max: \$500 | Nil | Nil |
| Trauma Counselling Benefit | \$5,000 | \$5,000 | \$5,000 | Nil | Nil |
| HIV / AIDS contracted through Bodily Injury | \$100,000 | \$100,000 | \$100,000 | Nil | Nil |
| SECTION 4 – Medical and Additional Expenses whilst such Covered Persons are attending the annual Rotary International Convention. The maximum sum insured for is limited to \$50,000 | | | | | |
| SECTION 5: CHUBB Assistance & Security Advice - +61 2 8907 5995 - www.Chubbassistance.com | | | | | |
| SECTION 6: Cancellation and Disruption | | | | | |
| Loss of Deposits | Unlimited | Unlimited | Unlimited | \$10,000 | \$10,000 |
| Cancellation & Curtailment Expenses | Unlimited | Unlimited | Unlimited | \$10,000 | \$10,000 |
| Incidental Private Travel and/or Directors and Executives Private Travel (applicable to Loss of Deposits only) | \$20,000 | | | | |
| Out of Pocket Expenses (such as phone charges, food etc.) | Per Day: \$150 Maximum: \$1,500 | | | | |
| Frequent Flyer Points | Nil | Nil | \$10,000 | Nil | Nil |
| Funeral Expenses | \$25,000 | \$25,000 | \$25,000 | Nil | Nil |
| Pet Boarding Expenses | Nil | Nil | Per Day: \$250 Max: \$2,500 | Nil | Nil |
| Missed Transport Connection | \$1,000 | | | | |
| Overbooked Flight | \$2,500 | | | | |

| Travel | | | | | |
|---|---|---|---|---|---|
| Categories | 1 | 2 | 3 | 4 | 5 |
| SECTION 7: Alternative Employee/Resumption of Assignment Expenses | | | | | |
| \$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 | | | | |
| SECTION 9: Personal Liability | | | | | |
| Personal Liability | \$20,000,000 | | | | |
| Court Attendance Benefit | Per Day: \$100 Maximum: \$1,000 | | | | |
| 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 | | | | | |
| Categories 1,2,4,5 | \$250,000 | | | | |
| Category 3 | \$100,000 | | | | |
| SECTION 13: Search & Rescue Expenses | | | | | |
| Sum Insured (per person) | \$20,000 | | | | |
| Aggregate Limit of Liability | \$100,000 | | | | |

| Travel | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|
| Categories | 1 | 2 | 3 | 4 | 5 |
| Aggregate Limit of Liability (applicable to Sections 1 and 2 only) | | | | | |
| Any one (1) Period of Insurance | \$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 | | | | |
| Student Tutorial Costs (Maximum Benefit Period of 26 weeks – excess period 7 days) | \$150 per week | \$150 per week | \$150 per week | Nil | Nil |
| Emergency Home Help (Maximum Benefit Period for 26 weeks – excess period 7 days) | \$250 per week | \$250 per week | \$250 per week | \$250 per week | \$250 per week |

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 or Condition which:

- results from an Insured 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 or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person.
- results from war (whether war be declared or not), invasion or civil war.
- is or results from or is a complication of infection with Human Immuno-Deficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS related Complex (ARC).
- results from pregnancy or childbirth except for unexpected medical complications or emergencies arising therefrom.
- 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 Insured Person must obtain approval from their doctor advising they are fit to travel.
- b) The Insured 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 Insured Person has been advised to continue during travel.
- d) A full pre-existing conditions exclusion remains in force for Insured Persons diagnosed with a terminal condition prior to the commencement of the journey under the Weekly Sickness Benefit.

ENDORSEMENT UNDER THE POLICY**Mental Illness** if:

- a) during the Period of Insurance; and
- b) While the person is:
 - i. a Covered Person; and
 - ii. on a Journey
- c) The Journey was outside the Covered Persons Country of Residence;
- d) The counselling is provided by a registered psychologist or psychiatrist (who is not a Covered Person or their Close Relative);
- e) The counselling, medication, and/or treatment are certified as necessary by a Doctor for the wellbeing of the Covered Person; and
- f) The counselling, medication, and/or treatment is commenced within 30 days of the completion of the Journey.

The maximum amount We will pay per Covered Person is \$5,000.

INSURER

Chubb Insurance Australia Limited

POLICY NUMBER

04PO003900