

Insurance Summary 2021-2022

All RAWCS Volunteers (Rotarians and non-Rotarians) are covered for medical expenses incurred whilst travelling by the Rotary Australia National Insurance Programme for a **maximum of 90 days**, which can include up to 21 days of private travel.

Upon the completion and registration of the Volunteer Team Application, the RAWCS Regional Volunteer Supervisor notifies: -

- Each individual Volunteer with details of the Team Registration and copy of the Rotary Australia National Insurance Programme,
- the Rotary District Governor of the Australian District sponsoring each Volunteer,
- the Rotary District Governor in the recipient country that a team will be working on the project,
- Rotary Australia National Insurance Company,
- District Insurance Officers of all sponsoring Districts.

Travel Policy Covid 19 Exclusion

- Benefits are not payable with respect to any loss, damage, liability, Event, Bodily Injury or Sickness 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).
- In the Host country if there is a lockdown or required to go into quarantine, there is no cover for any expenses incurred.
- Hotel Quarantine.
- PCR Test (COVID Test).
- If the airlines cancel flights due to COVID, no cover for cancellation costs incurred. Ensure you are booking flexible tickets, so you are entitled to refunds.
- If Rotary International impose another suspension or if Australia imposes a “do not travel ban” prior to their departure but after the tickets are booked.

Travel Advice

- Travellers are advised to check cancellation terms and conditions when booking flights, accommodation etc., to ensure either a refund or credit is available in the event of cancellation or curtailment, as these costs are not claimable under insurance.
- Volunteers must seek advice on the international travel requirements required for all the overseas countries visiting. Seek additional health advice from Federal Government Smart Traveller website. <https://www.smarttraveller.gov.au/>.
- You are encouraged to notify the Department of Foreign Affairs through <https://orao.dfat.gov.au/pages/default.aspx> of your travel dates, passport details and next of kin contact details.

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 – this primarily relates to pre-trip cancellation (Loss of Deposits) and post-departure cancellation and amendment (Cancellation and Curtailment).*
- *Cover will be provided under the Medical Section of the Policy*

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 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

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