

ROTARY AUSTRALIA NATIONAL INSURANCE SCHEME YOUTH EXCHANGE PROGRAMME GROUP ACCIDENT & TRAVEL INSURANCE

Insurance Summary 31/12/2009 to 31/12/2010

GROUP ACCIDENT & TRAVEL INSURANCE - YOUTH EXCHANGE STUDENTS

PERSONS INSURED

All nominated outbound Australian Youth Exchange Students and nominated inbound overseas Youth Exchange Students.

SCOPE OF COVER

World wide on a 24 hours per day basis from when students leave their normal place of domicile until they return thereto. The policy period is 12 months, plus up to 14 days additional cover beyond the 12 month period in respect to private travel.

COVERAGE

A. Capital Benefits

1. Accidental Death	\$	50,000
2. Permanent and incurable paralysis of all limbs	\$	200,000
3. Loss of sight in one or both eyes or hearing in one or both ears	\$	200,000
4. Loss of both feet or the whole of one foot or one hand	\$	200,000
5. Student Tutorial Costs (maximum benefit period 26 weeks subject to a 7 Day Excess)		\$150 per week

B. Travel

Kidnap & Extortion	\$	500,000
Hijack and Detention		\$200 per day (30 Days Maximum, Legal Costs \$10,000)
Overseas Medical & Additional Expenses		Unlimited
Cancellation/Curtailment Expenses		Unlimited
Missed Transport Connection	\$	5,000
Political & Natural Disaster Evacuation	\$	10,000
Resumption of Assignment	\$	10,000
ACE Assistance		Unlimited
Loss of Deposits	\$	10,000
Baggage/Personal Property/Travel Documents (Excess: \$250 each and every claim)	\$	10,000 (\$3,000 limit - any one item)
Electronic Equipment (Excess: \$250)	\$	10,000
Deprivation of Baggage	\$	1,000
Money/Travel Documents	\$	2,000
Personal Liability (Excess: \$250 each and every claim)	\$	10,000,000
Trauma Counselling Benefit (following witness of a criminal act)	\$	5,000 per event

MAJOR EXCLUSIONS (this is not an exhaustive list of all exclusions, for full policy terms, conditions and exclusions refer to www.rotarydownunder.com.au)

The Insurer shall not pay Benefits with respect to any loss, damage, liability, event, injury or sickness 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; or
 - training for or participating in Professional Sport of any kind.
- ☉ results from any intentional self-injury, suicide or any illegal or criminal act committed by You, a Spouse/Partner and/or Dependent Child(ren).

- results from war, civil war, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in Australia or an Insured Person's Country of Residence, or any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan
- is or results from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).
- results from any expenses, the payment of which would constitute "health insurance business" as defined under the National Health Act, 1953 (Cth).
- results from pregnancy, childbirth, miscarriage or the complications of these conditions.
- loss of baggage not reported to police or transport carrier.
- loss of baggage due to confiscation by customs or any other lawful authority.
- loss of electronic equipment where theft or attempted theft occurs whilst such equipment is unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless You and/or the Insured Person has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation)
- loss of electronic equipment whilst carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless they accompany the Insured as personal cabin baggage.

Note

1. The exclusion for pre-existing conditions on the policy has been waived. However, the following conditions still apply:
 - The Insured Person must obtain approval from their doctor advising they are fit to travel.
 - 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.
2. Trauma Cover

Trauma Counselling Benefit means if during the Period of Insurance an Insured Person suffer psychological trauma as a result of them being a victim of, or eye witnessing a criminal act such as sexual assault, rape, murder, violent robbery or an act of terrorism, insurers will pay up to \$5,000 with respect to any one event for the cost of trauma counselling which is provided by a registered psychologist (who is not an Insured Person or their relative) provided the treatment is certified as necessary by a Doctor for the wellbeing of the Insured Person.

INSURER

ACE Insurance Limited

POLICY No.

04PP005604/04PP005610