

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

**Insurance Summary 2005**

## GROUP ACCIDENT & TRAVEL INSURANCE - YOUTH EXCHANGE STUDENTS

### **PERSONS INSURED**

All 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.

### **COVERAGE**

#### **A. Capital Benefits**

1. Accidental Death	\$	30,000
2. Permanent and incurable paralysis of all limbs	\$	100,000
3. Total and irrecoverable loss of sight in one or both eyes or hearing in one or both ears	\$	100,000
4. Total loss or permanent loss of both feet or the whole of one foot or one hand	\$	100,000
5. Temporary Total Disability or Costs (maximum benefit period 26 weeks subject to a 7 Day Excess)		\$ 150 week per

#### **B. Travel**

Kidnap & Ransom	\$	250,000
Hijack Detention		\$ 100 day per (60 Days Maximum)
Overseas Medical & Additional Expenses		Unlimited
Cancellation/Curtailment Expenses	\$	10,000
Ace Assistance		Unlimited
Loss of Deposits	\$	10,000
Baggage/Personal Property/Travel Documents (Excess: \$250 each and every claim)	\$	7,000 (\$3,000 limit - any one article)
Loss of Money/Travellers Cheques	\$	2,000
Personal Liability (Excess: \$250 each and every claim)	\$	10,000,000

### **MAJOR EXCLUSIONS**

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;
  - engaging in, taking part in, training for 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, death or disablement consequent upon or as a result of riot, civil commotion.
- ☹ 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 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, 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.
- ☹ medical expenses incurred for any pre-existing conditions prior to overseas travel.

### **INSURER**

Ace Insurance Australia Limited