

## **Personal Accident & Travel Insurance Summary 2017/2018**

### **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), 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 a Rotary Body is defined as:-

- Entity whose activities, charitable direction and finance is majority controlled by, or affiliated with, an Australian Rotary Club or District or Institute or Rotary International".

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

- Any person or entity participating in an officially constituted Rotary activity but only when such participation 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 short term Youth Exchange Students), but excluding 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.

### **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).

## COVERAGE

### Categories of Insured Persons

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				
Principal Lump Sum Benefit Events 1-9*	1	2	3	4	5
1. Accidental Death	\$15,000	\$30,000	\$250,000 *	\$50,000	Nil
* Reduces to \$200,000 in the event of a Motor Vehicle Accident					
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
Part B - Bodily Injury Resulting in Surgery - Benefits	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Part C - Sickness Resulting in Surgery - Benefits	Nil	\$20,000	\$20,000	Nil	Nil
Part B - Weekly Benefits Bodily Injury Maximum Benefit period 156 weeks, subject to an excess period of 7 days	Nil	85% of pre-disability earning to a maximum of \$1,000 per week	85% of pre-disability earning to a maximum of \$1,500 per week	Nil	Nil
Part C - Weekly Benefits - Sickness Maximum Benefit period 156 weeks, subject to an excess period of 7 days	Nil	85% of pre-disability earning to a maximum of \$1,000 per week	85% of pre-disability earning to a maximum of \$1,500 per week	Nil	Nil
Part D - Fractured Bones – Lump Sum Benefits	\$3,000	\$3,000	\$3,000	\$3,000	Nil

<b>SECTION 1: Personal Accident and Sickness</b>	<b>Categories</b>				
<b>Principal Lump Sum Benefit Events 1-9*</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits</b>	\$1,000	\$1,000	\$1,000	\$1,000	\$2,000
<b>Part E - Loss of Teeth or Dental Procedures – Limit Per Tooth</b>	\$250	\$250	\$250	\$250	\$250
<b>Additional Cover Under Section 1</b>					
<b>Specified Sickness - Death Benefit</b>	\$25,000	\$25,000	\$25,000	\$25,000	\$50,000
<b>Corporate Image Protection</b>	\$10,000	\$10,000	\$10,000	\$10,000	\$15,000
<b>Independent Financial Advice</b>	\$5,000	\$5,000	\$7,500	\$7,500	\$7,500
<b>Coma Benefit</b>	Nil	Nil	Per Day: \$50 Maximum Period: 3 months	Nil	Nil
<b>Partner Retraining Benefit</b>	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
<b>Spouse / Partner Accidental Death Benefit</b>	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
<b>Dependent Child Supplement</b>	Per Child: \$10,000 Per Family: \$30,000	Per Child: \$10,000 Per Family: \$30,000	Per Child: \$5,000 Per Family: \$15,000	Per Child: \$10,000 Per Family: \$30,000	Per Child: \$10,000 Per Family: \$30,000
<b>Orphaned Benefit</b>	Per Child: \$10,000 Per Family: \$30,000	Per Child: \$10,000 Per Family: \$30,000	Per Child: \$5,000 Per Family: \$10,000	Per Child: \$10,000 Per Family: \$30,000	Per Child: \$10,000 Per Family: \$30,000
<b>Domestic Help Expenses for Accompanying Spouse</b>	Per Week: \$500 Maximum Period: 26 weeks	Per Week: \$500 Maximum Period: 26 weeks	Per Week: \$500 Maximum Period: 26 weeks	Per Week: \$500 Maximum Period: 26 weeks	Per Week: \$500 Maximum Period: 26 weeks
<b>Premature Birth / Miscarriage Benefit</b>	\$5,000	\$5,000	\$2,500	\$5,000	\$5,000
<b>Tuition or Advice Expenses</b>	Per Child: \$750 Maximum Period: 6 months	Nil	Per Child: \$750 Maximum Period: 6 months	Per Child: \$750 Maximum Period: 6 months	Per Child: \$750 Maximum Period: 6 months
<b>Modification Expenses</b>	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
<b>Unexpired Membership Benefit</b>	\$3,000	\$2,500	\$3,000	\$3,000	\$3,000
<b>Chauffeur Benefit</b>	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
<b>Executor Emergency Cash Advance</b>	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000

	Categories				
	1	2	3	4	5
<b>SECTION 2: Kidnap and Ransom / Extortion Cover</b>	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
<b>Trauma Counselling – Per Visit</b>	\$5,000				
<b>Trauma Counselling – Per Covered Person</b>	\$15,000				
<b>SECTION 3: Hijack and Detention</b>	Sum Insured		Daily Benefit		Maximum Days
	\$6,000		\$200		30
<b>Legal Cost</b>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
<b>SECTION 4: Medical, Evacuation and Additional Expenses</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Continuous Worldwide Bed Confinement</b>	Per Day: \$100 Maximum: 60 Days	Per Day: \$100 Maximum: 60 Days	Per Day: \$100 Maximum: 60 Days	Per Day: \$200 Maximum: 30 Days	Per Day: \$200 Maximum: 30 Days
<b>Non-Medical Incidental Expenses</b>	Per Day: \$30 Maximum: \$500	Per Day: \$30 Maximum: \$500	Per Day: \$30 Maximum: \$500	Per Day: \$50 Maximum: \$1,500	Per Day: \$50 Maximum: \$1,500
<b>Trauma Counselling Benefit</b>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
<b>HIV / AIDS contracted through Bodily Injury</b>	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<b>SECTION 5: ACE Assistance &amp; Security Advice</b>	+61 2 8907 5995 www.chubbassist.com				
<b>SECTION 6: Cancellation and Disruption</b>					
<b>Loss of Deposits</b>	Unlimited	Unlimited	Unlimited	\$10,000	\$10,000
<b>Cancellation &amp; Curtailment Expenses</b>	Unlimited	Unlimited	Unlimited	\$10,000	\$10,000
<b>Incidental Private Travel and/or Directors and Executives Private Travel (applicable to Loss of Deposits only)</b>	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
<b>Out of Pocket Expenses (such as phone charges, food etc.)</b>	Per Day: \$150 Maximum: \$1,500	Per Day: \$150 Maximum: \$1,500	Per Day: \$150 Maximum: \$1,500	Per Day: \$150 Maximum: \$1,500	Per Day: \$150 Maximum: \$1,500
<b>Frequent Flyer Points</b>	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
<b>Funeral Expenses</b>	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
<b>Pet Boarding Expenses</b>	Per Day: \$250 Maximum: \$2,500	Per Day: \$250 Maximum: \$2,500	Per Day: \$250 Maximum: \$2,500	Per Day: \$250 Maximum: \$2,500	Per Day: \$250 Maximum: \$2,500
<b>Missed Transport Connection</b>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<b>Overbooked Flight</b>	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
<b>SECTION 7: Alternative Employee/Resumption of Assignment Expenses</b>	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000

	Categories				
	1	2	3	4	5
<b>SECTION 8: Baggage And Travel Documents</b>					
<b>Baggage and Business Property</b>	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
<b>Electronic Equipment</b>	\$7,000 Excess \$250	\$7,000 Excess \$250	\$7,000 Excess \$250	\$7,000 Excess \$250	\$7,000 Excess \$250
<b>Money and Travel Documents</b>	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
<b>Deprivation of Baggage</b>	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
<b>Repatriation of Belongings</b>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<b>Home Burglary Excess Benefit</b>	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
<b>Keys and Locks</b>	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
<b>Identity Theft Extension</b>	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
<b>SECTION 9: Personal Liability</b>	\$20,000,000				
<b>Court Attendance Benefit</b>	Per Day: \$100 \ Maximum: \$1,000				
<b>SECTION 10: Rental and Personal Vehicle Excess</b>	No cover				
<b>SECTION 11: Extra Territorial Workers' Compensation</b>	Weekly Benefits		Damages, Costs & Expenses		Aggregate Limit of Liability
	\$500		\$500,000		\$500,000
<b>SECTION 12: Political &amp; Natural Disaster Evacuation</b>					
<b>Evacuation Expenses</b>	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
<b>Specialist Security Services</b>	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
<b>Aggregate Limit of Liability – Section 12</b>					
<b>Categories 1,3,4,5</b>	\$250,000				
<b>Category 2</b>	\$100,000				
<b>SECTION 13: Search &amp; Rescue Expenses</b>	<b>Sum Insured (per person)</b>		<b>Aggregate Limit of Liability</b>		
	\$20,000		\$100,000		
<b>Aggregate Limit of Liability (applicable to Sections 1 and 2 only)</b>					
<b>Any one (1) Period of Insurance (A):</b>			\$2,000,000		
<b>Non-scheduled Flights (B):</b>			\$500,000		
<b>Any one (1) event with respect to War / Civil War (C):</b>			\$500,000		
<b>Any one (1) Period of Insurance with respect to War /</b>			\$1,000,000		
<b>Student Tutorial Costs (Maximum Benefit Period of 26 weeks – excess period 7 days)</b>	\$150 per week	\$150 per week	\$150 per week	Nil	Nil
<b>Emergency Home Help (Maximum Benefit Period for 26 weeks – excess period 7 days)</b>	\$250 per week	\$250 per week	\$250 per week	\$250 per week	\$250 per week
<b>Non-Medicare Medical Expenses * Covering Non-Medicare and medical expenses incurred following an accident but excluding medical expenses prohibited by legislation</b>	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000

## **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 or Condition which:

1. results from a Covered Person:
  - a. flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers; or
  - b. flying in a privately owned and operated aircraft;
  - c. training for and/or participating in Professional Sport of any kind.
2. 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.
3. results from War, Civil War, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in Australia or a Covered 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 (with exception of the War / Civil War Coverage Extension);

for the purpose of Section 1, Personal Accident and Sickness, this exclusion shall not apply to a Bodily Injury sustained as a result of Hijack (as defined in Section 3) riot, strike or civil commotion.

4. are covered by:
  - a. Medicare;
  - b. any workers compensation legislation;
  - c. any transport accident legislation;
  - d. any government sponsored fund, plan or medical benefit scheme; or
  - e. any other insurance policy required to be effected by or under law;
5. would result in Our contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), Private Health Insurance (Health Insurance Business) Rules 2010 or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts.
6. results from pregnancy or childbirth except for unexpected medical complications or emergencies arising therefrom.
7. which 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), except in respect of Medical, Evacuation and Additional Expenses covered under the additional benefit, HIV/AIDS contracted through Bodily Injury; or
8. Persons over the age of 95 years.

**Pre-Existing Conditions**

- 1) The Covered Person must obtain approval from their doctor advising they are fit to travel.
- 2) The Covered Person cannot travel solely for the intention of having treatment for an existing medical condition.
- 3) 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.
- 4) A full pre-existing conditions exclusions remains in force for Covered Persons diagnosed with a terminal condition prior to the commencement of the journey under the weekly sickness Benefit.

**INSURER**

Chubb Insurance Australia Limited

**POLICY NUMBER**

04PO003900