

# ROTARY NATIONAL INSURANCE SCHEME

## Insurance Summary

**INSURED** for all sections

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), volunteer workers, honorary members and host families and prospective members (from the time their membership has been approved); the Boards thereof; and Club and District Committees and other Rotary Bodies; and participants in all Rotary activities for their respective rights and interests.

### SECTION 1 – INDUSTRIAL SPECIAL RISKS

**INTEREST** All Club/District property of every kind or description and goods in the care, custody and/or control of the Club/District but excluding owner operated equipment in the care, custody or control of the insured.

**GEOGRAPHICAL LIMITS** Anywhere in Australia, New Zealand, Papua New Guinea, Asia and South Pacific Islands including whilst in transit between such places.

**EXCESS** \$100 each and every claim except Specified Damage, Flood and Theft in Open Air when \$250 each and every claim applies. Earthquake, etc. - \$20,000.

**LIMITS OF LIABILITY** The Insurer’s Limit of Liability for any one loss or series of losses arising from the one event at any one situation shall not exceed the amounts hereinafter specified.

General Risk \$750,000

#### SUB-LIMITS OF LIABILITY

Theft or Loss of Money	\$50,000	Transit (Australia, New Zealand, Asia & South Pacific Is)	\$50,000
Specified Damage	\$100,000	Transit (Elsewhere in the World)	\$20,000
Theft in Open Air	\$50,000	Burglary and Theft	\$50,000
Machinery Breakdown	\$5,000	Deterioration of Goods in Cold Store	\$5,000
Increased Cost of Working	\$25,000	Boilers and Pressure Vessels	\$5,000
Flood	\$20,000	Property of Members and Volunteer Workers	\$5,000
Property outside Australia	\$30,000	Landscaping	\$5,000
Clean up Costs	\$50,000	Liability to make enquiries following damage	\$50,000
Expediting Costs	\$50,000	Works of Art (NB Burglary & Theft sub limit still applies)	\$500,000

Note: Burglary and Theft limit automatically increased to \$100,000 where either a Security Guard is employed for the duration on a 24-hour basis or a fully monitored ‘back to base’ burglar alarm system monitored by a reputable security firm is installed.

**INSURER** CIGNA Insurance - Brisbane

### SECTION 2 –LEGAL LIABILITY

**INTEREST** Legal Liability to pay compensation in respect of :

- A. Bodily injury including death, sickness, disease, shock, fright, mental anguish or mental injury.
- B. Property damage including loss of property arising out of the activities of Rotary.

**GEOGRAPHICAL LIMITS** Anywhere in the World, but in respect of USA and Canada cover is limited to the Insured parties travelling within such countries.

**LIMIT OF COVER** \$20,000,000 any one occurrence or series of occurrences arising from one event but limited to \$20,000,000 in the aggregate any one policy period for Product Liability.

**DEDUCTIBLES**

Injury to any Person	Nil	Damage to Property	\$100
Goods in Physical or Legal Control	\$500		

**MAJOR EXCLUSIONS** Loss, damage or injury arising from:

1. Vehicle or Watercraft racing, speed trials or competitions, firearms, trains or railways, rodeos other than in respect of the Insured's liability as an organiser
2. Registered Motor Vehicles
3. Watercraft exceeding 8 metres in length, aircraft, aircraft landing strip
4. Asbestos
5. The erection, demolition, alteration and/or addition to buildings, other than alterations and/or additions which are estimated to cost less than \$250,000 (based on an award costed basis)
6. Radioactive contamination or pollution which is not sudden and accidental
7. War, invasion, act of foreign enemies, etc
8. Contractual Liability in certain circumstances
9. Worker's Compensation
10. Pharmaceuticals and Medical Equipment.

**POLICY EXTENSIONS**

- A. Goods Sold and Tenants' Liability
- B. Cross Liability - Club to Member, Member to Member
- C. Goods in Care, Custody and Control of the Insured (Limit \$500,000)
- D. Vehicles in Car Parks
- E. Liability arising from use of watercraft (limited to watercraft up to 8 metres in length)
- F. Liability arising from Boiler Explosion and Pressure Vessels
- G. Injury to participants in sporting events, games, races, matches etc (arising from negligence of Rotary as organiser, ie. policy excludes liability for injury or property damage caused by actual participation in any sporting event or exercise activity).
- H. Principal's Indemnity
- I. Hoists, Cranes and Unregistered Vehicle
- J. Sudden and accidental pollution
- K. Libel, Slander or Defamation of Character
- L. Liability arising from wrongful entry, eviction or other invasion of the right of privacy
- M. Social Clubs
- N. Unregistered Vehicles
- O. Rented Premises
- P. False arrest, false detention, wrongful imprisonment, malicious prosecution
- Q. Assault and/or battery committed by an employee/club member

**INSURER** CIGNA Insurance - Brisbane

## **SECTION 3 – PERSONAL ACCIDENT AND TRAVEL**

**THE INSURED**

- Nominated Rotary Districts and Clubs
- Rotaract and Interact Clubs including Clubs in course of formation, incorporated or unincorporated
- Members of Rotary including spouses (and defactos), volunteer workers, honorary members and host families and prospective members (from the time their membership has been approved)
- the Boards thereof
- and Club and District Committee and Sub Committees and other Rotary Bodies
- and participants in all Rotary activities for their respective rights and interests.

**SECTION 1 - Persons Insured (excluding Exchange Students)** All persons defined in the Insured and all persons who whom the Insured has undertaken to provide insurance other than Exchange Students.

**SCOPE OF COVER** World wide whilst travelling to or from or engaged in an officially constituted Rotary function, project, activity or business, extending to include up to 60 days private travel or activity undertaken as part thereof. "Travelling to or from" means an Insured Person travelling from his place of residence or place of business whichever may be the place of departure for the commencement of the journey until his return to his place of residence or place of business whichever occurs last.

**BENEFITS**

**Benefit Categories**

- Persons under 13 years A
- Persons 13 to 17 years (incl) B
- Persons 18 to 79 years (incl) C
- Persons 80 to 90 years (incl) D
- Persons over 90 years E

**Capital Benefits**

		Categories				
		A	B	C	D	E
1.	Accidental Death	\$15,000	\$30,000	\$120,000	\$50,000	Nil
2.	Permanent and incurable paralysis of limbs	\$15,000	\$100,000	\$120,000	Nil	Nil
3.	Total and irrecoverable loss of sight in one or both eyes or hearing in one or both ears.	\$15,000	\$100,000	\$120,000	Nil	Nil
4.	Total loss or permanent loss of both feet or the whole of one foot or hand	\$15,000	\$100,000	\$120,000	Nil	Nil
5.	Total permanent disablement	Nil	Nil	\$120,000	Nil	Nil

**Weekly Benefits (7 Day Excess)**

<p>Temporary Total Disablement (for so long as such disablement exists but not exceeding 104 weeks from the date on which the disablement was confirmed by a physician)</p>	<p>Nil</p>	<p>Nil</p>	<p>80% of pre-disability earning or \$700 per week whichever is the lesser</p>	<p>Nil</p>	<p>Nil</p>
<p>Temporary Partial Disablement (temporarily preventing an insured person from attending to or engaging in his usual profession, business or occupation but not exceeding 104 weeks from the date on which the disablement was confirmed by a physician)</p>	<p>Nil</p>	<p>Nil</p>	<p>\$175 per week</p>	<p>Nil</p>	<p>Nil</p>
<p>Temporary Total Disablement – tutorial costs (Maximum Benefit Period of 26 weeks)</p>	<p>Nil</p>	<p>\$150 per week</p>	<p>\$150 per week</p>	<p>Nil</p>	<p>Nil</p>

**MEDICAL EXPENSES** (Australia Only)

<p>Covering Non-Medicare expenses incurred following an accident.</p>	<p>\$3,000</p>	<p>\$3,000</p>	<p>\$3,000</p>	<p>\$3,000</p>	<p>\$3,000</p>
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Non Medicare Medical Expenses means expenses occurring within twelve calendar months of sustaining such injury paid by an Insured Person or by the Insured in respect of an Insured Person to a legally qualified medical practitioner, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital, and/or ambulance service for medical, surgical, x-ray, chiropractic, osteopathic, physiotherapy, hospital or nursing treatment, excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth other than dentures and is caused by injury.

**PROVIDED ALWAYS:**

- (1) Any compensation payable is less any recovery made from any private health insurance fund.
- (2) The Insurer’s liability to pay compensation on any one claim shall not exceed \$3,000.
- (3) The Insurer shall not be liable for any expenses incurred as a result of the rendering in Australia of any Professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973.

**SECTION 2 - Persons Insured (Exchange Students)** All Exchange Students involved with Rotary Student Programmes.

**SCOPE OF COVER** World wide on a 24 hours per day basis from when Australian outbound students leave their place of domicile until they return thereto.

**BENEFITS**

**Capital Benefits**

1. Death	\$30,000
2. Permanent & incurable paralysis of limbs	\$100,000
3. Total & 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 hand or foot	\$100,000
5. Temporary Total Disablement – Tutorial Costs (7 day excess - max. 26 weeks)	\$150 per week

**Travel**

Kidnap & Ransom	\$250,000
Hijack & Detention	\$100 per day (60 days maximum)
Overseas Medical & Additional Expenses	Unlimited
Cancellation/Curtailment Expenses	\$10,000
CIGNA SOS Rescue	Unlimited
Loss of Deposits	\$10,000
Baggage/Personal Property/ Travel Documents	\$7,000 (\$3,000 limit - any one article)
Loss of Money/Travellers Cheques	\$2,000

**Deductible**

\$250 Baggage Claims only.

**SECTION 3 - Persons Insured (Travel)** All persons defined in the Insured and all persons for whom the Insured has undertaken to provide insurance excluding Exchange Students.

**SCOPE OF COVER** World wide to or from or at official Rotary business, function, project, activity or event for which the Person Insured is representing the Insured including up to 60 days personal travel or activity.

Cover attaches from the time the person leaves his place of residence (permanent or temporary) or place of business and continues on a 24 hour per day basis until he returns thereto.

**BENEFITS**

**Benefit Categories**

- Persons under 13 years           A
- Persons 13 to 17 years (incl)   B
- Persons 18 to 75 years (incl)   C
- Persons 76 to 79 years (incl)   D
- Persons 80 to 90 years (incl)   E
- Persons over 90 years           F

**Capital Benefits**

	A	B & C	Categories D, E & F
1. Temporary Total Disablement as a result of sickness	Nil	\$700 per week	Nil
2. Temporary Partial Disablement as a result of Sickness	Nil	\$350 per week	Nil
3. Kidnap & Ransom	\$250,000	\$250,000	\$250,000
4. Hijack & Detention	\$100 per day (60 days max.)	\$100 per day (60 days max.)	\$100 per day (60 days max.)
5. Overseas Medical & Dental Expenses	\$1,000,000	\$1,000,000	Nil
6. Cancellation & Curtailment	\$10,000	\$10,000	\$10,000
7. Repatriation	Unlimited	Unlimited	Unlimited
8. Loss of Deposits	\$10,000	\$10,000	\$10,000
9. Baggage (Limit any one item \$1,000)	\$7,000	\$7,000	\$7,000
10. Money and Travel Documents	\$2,000	\$2,000	\$2,000

**GENERAL MATTERS** (All Sections)

Geographical Limits: Anywhere in the world.

Deductible: 7 days in respect of Weekly Benefits

**POLICY NUMBER** ACPA401589

**INSURER** Cigna Insurance Asia Pacific Limited (ACE Insurance)

**EMERGENCY NUMBER** 61 2 9273 2759

**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 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.
- hernia, howsoever caused.
- 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.

Cover will be provided for pre-existing medical conditions of asthma, diabetes and hypertension others will be considered subject to approval as per the attached declaration.

The Insurer will not pay any claim to any insured Person who is over 95 years of age at the time of damage or injury or at the time that the sickness first manifested itself.

**SECTION 4 — ASSOCIATION LIABILITY**

(Office Bearers Liability, Association Liability, Professional Indemnity and Fidelity Guarantee)

**RISKS INSURED** The Association Liability provides protection three ways:

**1. Office Bearer’s Liability**

It provides protection to the committee members and the Association for their personal liabilities which arise from actual or alleged Breach of Duty, Breach of Trust, Neglect, Error, Misstatement, Misleading, Statement or any other act committed by the office bearer made in the performance of their duties of the Association.

**2. Association Liability**

The policy also provides protection to the Association for claims made by employees arising from any employment disputes. A Directors & Officers policy only provides personal protection to the office bearers if they are named in a complaint or summons.

**3. Professional Indemnity/Fidelity Guarantee**

The third section of the policy covers the Association and its members against loss arising from any claim in the course of their professional services. It provides protection to the Association who give advice to other members, Clubs and the public. Also included is Fidelity Guarantee cover of \$250,000.

**EXTENSIONS**

- Libel and Slander
- Trade Practices Act
- Continuous Cover
- Extended Reporting Period
- One Automatic Reinstatement (All sections of the Policy)
- Advance Payment of Defence Costs
- Employment Practices Liability
- Legal representation Cost
- Breach of Confidentiality
- Loss of Documents
- Dishonesty of Employees
- Fidelity \$250,000
- Attendance at Enquiries
- Breach of Copyright

**LEGAL JURISDICTION** Courts in Australia, New Zealand or Papua New Guinea

**PRINCIPAL EXCLUSIONS**

- Bodily injury and property damage
- Pollution
- Guarantees and warranties
- Misconduct of Office Bearers
- Unfair Advantage
- Fines and Penalties
- Insider Trading
- Contractual Liability

**EXCESS** \$1000 each and every claim for Sections 2 and 3 but excluding Fidelity Guarantee.

**LIMIT OF LIABILITY**

Section 1	\$1,000,000	in the aggregate any one period of insurance
Section 2	\$1,000,000	\$1,000,000 any one claim and in the aggregate any one period of insurance
Section 3	\$1,000,000	any one claim and \$3,000,000 in the aggregate any one period of insurance

\$20,000,000 in the aggregate for Rotary Districts of Australia in Total.

**INSURER** AMP General Insurance Ltd

**CLAIMS PROCEDURE**

1. The system of reporting and investigating accidents and losses has been arranged so that claims can be processed and settled with a minimum of delay.

**Immediate** notice must be given to **Aon via The District Insurance Officer** if a loss is likely to give rise to a claim on a policy. Aon will assist in the processing of the claims and ensure that you take full advantage of policy benefits.

2. Please use the proper claim form, ensure that all relevant questions are answered, **clearly identify your District and Club** and attach any relevant documents to support the claim, if available, otherwise do not delay reporting the loss.

3. **NB** In regard to claims which relate particularly to:

- Third Party claims against you, eg. Motor Vehicle, Public Risk, Products Liability
- Personal Accident

Please do not incur any expense by litigation or agreement, or admit liability verbally or in writing, otherwise you may prejudice your claim.

Any Summons, Writ or other legal demand must immediately be directed to the Insurance Company under cover of your letter via Aon Risk Services Australia Limited.

**Insurance Companies have undertaken to accept the risks you have insured against, and it is their responsibility to accept or reject liability.**

**CARAVAN / TRAILER INSURANCE – Optional**

**INSURED**

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

**INTEREST** Trailers and/or Caravans as declared.

**GEOGRAPHICAL LIMITS** Anywhere in Australia

**EXCESS** \$200 each and every claim

**LIMIT OF COVER**

Premium is based on up to ten (10) unspecified trailers or caravans per District (as declared) at any one time.

- Trailer/Caravan (maximum any one trailer/caravan) \$5,000
- Third Party Property Damage \$10,000,000
- Supplementary Bodily Injury \$5,000,000

**INSURER** GIO