

# ROTARY AUSTRALIA NATIONAL INSURANCE PROGRAMME

## Insurance Summary 2008/2009

("Standard" cover only; some Districts may have increased certain Limits of Liability under the Scheme individually).

### 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.

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.

## PERSONAL ACCIDENT AND TRAVEL

### PERSONS INSURED

All persons defined in the Insured, other than Youth Exchange Students.

### SCOPE OF COVER

Worldwide 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 until his return to his place of residence or place of business whichever occurs first.

### JOURNEY DEFINITION (APPLICABLE TO COVER B – TRAVEL INSURANCE ONLY)

"Journey" shall mean any trip involving travel exceeding 50km from the Insured Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is last) and continue on a 24 hours basis until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a journey on the business of the insured. The maximum duration any one trip shall be 90 days.

### COVERAGE

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

##### **Categories**

- |                                 |          |                                 |          |
|---------------------------------|----------|---------------------------------|----------|
| ✘ Persons under 13 years        | <b>A</b> | ✘ Persons 80 to 90 years (incl) | <b>D</b> |
| ✘ Persons 13 to 17 years (incl) | <b>B</b> | ✘ Persons 90 to 95 years        | <b>E</b> |
| ✘ Persons 18 to 79 years (incl) | <b>C</b> |                                 |          |

	Categories				
	A	B	C	D	E
<b>Lump Sum Benefits</b>					
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 & 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

## ROTARY AUSTRALIA NATIONAL INSURANCE SCHEME

	Categories				
	A	B	C	D	E
6. Injury resulting in Surgery – applicable to the Travel Insurance only	\$20,000	\$20,000	\$20,000	\$20,000	Nil
7. Injury resulting in Fractured Bones	Up to \$3,000	Up to \$3,000	Up to \$3,000	Up to \$3,000	Nil
8. Injury resulting in Dental Procedures	\$1,000	\$1,000	\$1,000	\$1,000	Nil
<b>Weekly Benefits (7 day Excess)</b> Temporary Total Disablement (for so long as such disablement exists but not exceeding 156 weeks from the date on which the disablement was confirmed by a physician)	Nil	85% of pre-disability earning or \$1,000 per week whichever is the lesser	85% of pre-disability earning or \$1,000 per week whichever is the lesser	Nil	Nil
Temporary Partial Disablement (temporarily preventing an Insured Person from attending to or engaging in his usual profession, business or occupation but not exceeding 156 weeks from the date on which the disablement was confirmed by a physician)	Nil	\$250 per week	\$250 per week	Nil	Nil
Temporary Total Disablement – tutorial costs (Maximum Benefit Period of 26 weeks – excess period 7 days)	Nil	\$150 per week	\$150 per week	Nil	Nil
<b>Emergency Home Help</b> (Maximum Benefit Period for 26 weeks – Excess Period 7 days)	Nil	Nil	\$150 per week	\$150 per week	\$150 per week
<b>Medical Expenses (Australia, PNG, East Timor &amp; Solomon Islands)</b> Covering Non-Medicare and medical expenses incurred following an accident but excluding medical expenses prohibited by legislation	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000

“Medical Expenses” means expenses that are **not subject to full or partial Medicare rebate or recoverable from any other source** and incurred within twelve months of sustaining injury. The insured expenses are for treatment certified necessary by a legally qualified medical practitioner to a registered Private Hospital, physiotherapist, nurse or similar medical service.

### B. Travel

#### Categories

- ☒ Persons under 13 years A
- ☒ Persons 13 to 79 years B
- ☒ Persons 80 to 95 years C

	Categories		
	A	B	C
1a. Temporary Total Disablement as a result of sickness	Nil	\$1,000 per week (156 weeks – 7 day excess period)	Nil
1b. Temporary Partial Disablement as a result of sickness	Nil	\$250 per week (156 weeks – 7 day excess period)	Nil
2. Kidnap & Ransom (Per Event)	\$250,000	\$250,000	\$250,000
3. Hijack & Detention	\$200 per day (30 days max.)	\$200 per day (30 days max.)	\$200 per day (30 days max.)
4. Medical & Additional Expenses and Cancellation & Curtailment Expenses	Unlimited	Unlimited	Nil
4a. Continuous Bed Confinement	\$100 per day (60 days max)	\$100 per day (60 days max)	Nil
5. Ace Emergency Assistance Phone: 61-2-8907-5995	Unlimited	Unlimited	Unlimited

6. Loss of Deposits	\$10,000	\$10,000	\$10,000
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## ROTARY AUSTRALIA NATIONAL INSURANCE SCHEME

	Categories		
	A	B	C
7a. Baggage (Limit any one item \$1,500)	\$7,000	\$7,000	\$7,000
7b. Money and Travel documents	\$2,000	\$2,000	\$2,000
7c. Electronic Equipment (Excess \$250)	\$7,000	\$7,000	\$7,000
7d. Deprivation of Baggage	\$3,000	\$3,000	\$3,000
7e. Resumption of Assignment Expenses	\$10,000	\$10,000	\$10,000
8. Personal Liability	\$20,000,000	\$20,000,000	\$20,000,000
9. Missed Transport Connection	\$1,000	\$1,000	\$1,000
10. Political Evacuation	\$10,000 per person (\$100,000 annual aggregate)	\$10,000 per person (\$100,000 annual aggregate)	\$10,000 per person (\$100,000 annual aggregate)

### GENERAL MATTERS (All Sections)

**Geographical Limits:** Anywhere in the world.

**Deductible:**

- 7 days in respect of Weekly Benefits
- \$250 Electronic Equipment
- Nil all other Claims.

### 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;
  - flying in a privately owned and operated aircraft;
  - training for or participating in 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.
- ⊗ 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 or childbirth except for unexpected medical complications or emergencies arising therefrom.
- ⊗ hernia, howsoever caused.
- ⊗ Persons over the age of 95 years.

**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.
  - A full pre-existing conditions exclusion remains in force for Insured Persons diagnosed with a terminal condition prior to the commencement of the journey under Section 1 – Part C – Weekly Sickness.
2. Cover is provided for medical and additional expenses whilst on a “journey” for Insured Persons over 79 years of age in relation to the Annual Rotary International Convention only to a policy limit of \$50,000.

## ROTARY AUSTRALIA NATIONAL INSURANCE SCHEME

### **INSURER**

Ace Insurance Australia Limited

**N.B.** The Financial Services Guide and Product Disclosure Statement (Policy Wording) can be found on the Rotarnet website ([www.rotarnet.com.au](http://www.rotarnet.com.au))

### **POLICY NUMBER**

04P0003900

### 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 and Association Liability
  - Personal AccidentPlease 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.**