

ROTARY AUSTRALIA NATIONAL INSURANCE PROGRAMME

Personal Accident and Summary 2010/2011

POLICY 1 PERSONAL ACCIDENT AND TRAVEL

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 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.

COVERAGE

Personal Accident and Sickness

Categories of Insured Persons

Category	Age Limit
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 90 years
5	Insured Persons aged 90 to 95 years

ROTARY AUSTRALIA NATIONAL INSURANCE SCHEME

	Categories				
	1	2	3	4	5
Principal Lump Sum Benefit Events 1-9*					
1. Accidental Death	\$15,000	\$30,000	\$250,000	\$50,000	Nil
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
* Additional lump sum benefits are available under the policy, refer to policy document for details					
Injury resulting in Surgery	\$20,000	\$20,000	\$20,000	\$20,000	Nil
Sickness resulting in Surgery	Nil	\$20,000	\$20,000	Nil	Nil
Injury resulting in Fractured Bones	\$3,000	\$3,000	\$3,000	\$3,000	Nil
Injury resulting in Loss of Teeth or Dental Procedures	\$1,000	\$1,000	\$1,000	\$1,000	Nil
Weekly Benefits Injury Temporary Total Disablement 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
Temporary Partial Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days	Nil	25% of the Temporary Total Disablement Benefit	25% of the Temporary Total Disablement Benefit	Nil	Nil
Weekly Benefits Sickness (only applicable whilst on a Journey as defined under the policy) Temporary Total Disablement 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
Temporary Partial Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days	Nil	25% of the Temporary Total Disablement Benefit	25% of the Temporary Total Disablement Benefit	Nil	Nil
Student Tutorial Costs (Maximum Benefit Period of 26 weeks – excess period 7 days)	\$150 per week	\$150 per week	\$150 per week	Nil	Nil

ROTARY AUSTRALIA NATIONAL INSURANCE SCHEME

	Categories				
	1	2	3	4	5
Emergency Home Help (Maximum Benefit Period for 26 weeks – excess period 7 days)	\$150 per week	\$150 per week	\$150 per week	\$150 per week	\$150 per week
Medical Expenses * (Australia, PNG, East Timor & Solomon Islands) 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.					

Travel

Categories of Insured Persons

Category	Age Limit
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 90 years
5	Insured Persons aged 90 to 95 years

	Categories				
	1	2	3	4	5
Kidnap & Extortion (maximum per event)	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
Hijack & Detention	\$200 daily benefit, maximum \$6,000 (30 days)	\$200 daily benefit, maximum \$6,000 (30 days)	\$200 daily benefit, maximum \$6,000 (30 days)	\$200 daily benefit, maximum \$6,000 (30 days)	\$200 daily benefit, maximum \$6,000 (30 days)
Medical and Additional Expenses & Cancellation and Curtailment Expenses	Unlimited	Unlimited	Unlimited	Nil	Nil
Continuous Bed Confinement	\$100 per day (60 days max)	\$100 per day (60 days max)	\$100 per day (60 days max)	Nil	Nil
ACE Emergency Assistance Phone: + 61-2-8907-5995	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Loss of Deposits	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Baggage (limit any one item of \$1,500)	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
Electronic Equipment (Excess \$250)	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
Money/Travel Documents	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Deprivation of Baggage	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Resumption of Assignment Expenses	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Personal Liability	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000

ROTARY AUSTRALIA NATIONAL INSURANCE SCHEME

	Categories				
	1	2	3	4	5
Missed Transport Connection	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Political & Natural Disaster Evacuation	\$20,000 per person, \$100,000 in the annual aggregate	\$20,000 per person, \$100,000 in the annual aggregate	\$20,000 per person, \$100,000 in the annual aggregate	\$20,000 per person, \$100,000 in the annual aggregate	\$20,000 per person, \$100,000 in the annual aggregate
Over Booked Flight	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Search & Rescue Expenses	\$20,000 (\$100,000 aggregate limit)	\$20,000 (\$100,000 aggregate limit)	\$20,000 (\$100,000 aggregate limit)	\$20,000 (\$100,000 aggregate limit)	\$20,000 (\$100,000 aggregate limit)

GEOGRAPHICAL LIMITS

Anywhere in the World.

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:

- ⊗ 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 the Weekly Sickness Benefit.



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.

INSURER

ACE Insurance Australia Limited

POLICY NUMBER

04PO003900