

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

Insurance Summary 31/12/2008 to 31/12/2009

**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. Loss of sight in one or both eyes or hearing in one or both ears	\$ 100,000
4. Loss of both feet or the whole of one foot or one hand	\$ 100,000
5. Student Tutorial Costs (maximum benefit period 26 weeks subject to a 7 Day Excess)	\$150 per week

**B. Travel**

Kidnap & Extortion	\$ 250,000
Hijack and Detention	\$200 per day (30 Days Maximum, Legal Costs \$5,000)
Overseas Medical & Additional Expenses	Unlimited
Cancellation/Curtailment Expenses	Unlimited
Missed Transport Connection	\$2,000
Political Evacuation	\$10,000
Resumption of Assignment	\$10,000
Ace Assistance	Unlimited
Loss of Deposits	\$ 10,000
Baggage/Personal Property/Travel Documents (Excess: \$250 each and every claim)	\$ 10,000 (\$3,000 limit - any one Item)
Electronic Equipment (Excess: \$250)	\$ 7,000
Deprivation of Baggage	\$ 1,000
Money/Travel Documents	\$ 2,000
Personal Liability (Excess: \$250 each and every claim)	\$ 10,000,000
Trauma Counselling Benefit (following witness of a criminal act)	\$ 5,000 per event

**MAJOR EXCLUSIONS (this is not an exhaustive list of all 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;
  - training or participating in professional sport 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 or a spouse/partner.
- ☹ 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.
- ⊗ loss of electronic equipment where theft or attempted theft occurs whilst such equipment is unattended, unless securely locked inside a building or securely locked out of sight inside a motor vehicle (unless You and/or the Insured Person has no option other than to leave the equipment unattended due to an emergency medical, security or evacuation situation)
- ⊗ loss of electronic equipment whilst carried in or on any aircraft, aerial device, bus, waterborne vessel or craft, unless they accompany the Insured as personal cabin baggage.

**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.

2. Trauma Cover

Trauma Counselling Benefit means if during the Period of Insurance an Insured Person suffer psychological trauma as a result of them being a victim of, or eye witnessing a criminal act such as sexual assault, rape, murder, violent robbery or an act of terrorism, insurers will pay up to \$5,000 with respect to any one event for the cost of trauma counselling which is provided by a registered psychologist (who is not an Insured Person or their relative) provided the treatment is certified as necessary by a Doctor for the wellbeing of the Insured Person.

**INSURER**

Ace Insurance Australia Limited

**POLICY No.**

04PP005604/04PP005610