

**RI Youth Exchange Committee
Sub-committee on
Student Travel and Health Insurance**

**Appointed by RI YE Committee President
Tony Black**

Peter Kaye, Australia, Chair

Pedro Rodriguez, ABIJ

Yrjo Hellanen, EEMA

Dennis White, North America



Uniformity of health and (if available) travel insurance has been an issue in Youth Exchange as long as anyone can remember

Despite many discussions and many initiatives, we continue to have an inconsistent patchwork of insurance with many problems



**In August of 2008, the national Australian
YE Association passed a resolution
calling for Universal Travel and Health
Insurance**

**In principle, ABIJ, EEMA and North
America agreed to support this initiative**

**Following the RI YE Committee meeting
in Evanston in November 2008, Chair
Tony Black appointed the sub-committee**



Resolution: Universal Travel and Health Insurance

- 1. Current RI guidelines allow many students around the world to be inadequately insured while participating in Rotary Youth exchange. There are instances where far greater benefits have been available for students who have suffered injury or loss as a result of an accident, but have received only limited compensation benefits.**
- 2. Rotary could find itself exposed for negligence allowing students to be inadequately covered.**

The establishment of a comprehensive global travel insurance policy will provide equal benefits to all participants in youth exchange, with the best possible coverage available, including unlimited overseas medical expenses.



R.I. Youth Exchange Sub-Committee Mission Statement

**To investigate the establishment of a global
Travel Insurance program for the benefit of all
participants of Rotary Youth Exchange
throughout the world.**



- 1. Every student throughout the world will be entitled to and will receive equal benefits, and will not be disadvantaged through inadequate cover.*
- 2. The combined buying power of all participating districts globally will ensure the best possible terms and conditions be negotiated, including unlimited overseas medical expenses.*
- 3. Districts who are currently unable to provide a comprehensive travel insurance program, which includes unlimited medical expenses, will be able offer equal cover to their students for a competitive premium.*
- 4. The process will ensure that no student will travel uninsured.*
- 5. The Global travel insurance program will include 24 hour emergency assistance and a professional claims handling service.*
- 6. Such a program will minimize the risk of litigation resulting from inadequate insurance arranged by Rotary.*



AON Australia

Aon Australia has worked closely with the Australian Rotary Youth Exchange Program (YEP) for more than 15 years. During that time the combined Travel and Personal Accident insurance policy covering YEP students coming into and leaving from Australia has been honed and refined to provide what is considered to be “best practice”

The three keys elements of any insurance policy are sound coverage, a reliable and responsive claims service when needed and, of course, a competitive premium.

The proposed provider for the global insurance platform is Seven Corners Inc, a leading travel and health insurance provider based in the United States. Seven Corners are recognized as being at the forefront of health and travel cover in the US and, in partnership with Lloyd’s of London, are able to offer a solution to fit the needs of YEP worldwide.



Coverage	Maximum Benefit Each Insured Person (US\$)
Personal Accident and Capital Benefits:	
- Death	50,000
- Permanent & incurable paralysis of all limbs	150,000
- Loss of sight in 1 or both eyes	150,000
- Loss of both feet or the whole of 1 foot or 1 hand	150,000
- Loss of hearing in 1 or both ears	150,000
Kidnap & Extortion	500,000
Hijack and Detention	200 per day max 30 days
Legal Costs	10,000
Medical and Additional Expenses	Unlimited
Cancellation and Curtailment Expenses	Unlimited
Continuous Bed Confinement (max. 30days)	200 per day
24 hour Emergency Assistance	Included
Loss of Deposits	10,000



Coverage

Maximum Benefit Each Insured Person (US\$)

Baggage/Business Property	10,000
Limit any one Item - Electronic Equipment	7,000
Limit any one Item - All Other items	3,000
Deprivation of Baggage	2,000
Money/Travel Documents	3,000
Resumption of Assignment Expenses	15,000
Personal Liability	10,000,000
Missed Transport Connection	5,000

Deductable:

**US \$200 in relation to baggage/business property
(including electronic equipment) only.**

All other benefits – None

US\$200 in relation to baggage/business property (including electronic equipment) only, all other benefits – None



It is envisaged that this will be offered at a cost of approximately Australian \$425 (USD \$280 at 6 February 09 rate of exchange) per student, per annum.

Such coverage shall commence from the time the Insured Person leaves their normal residence or place of business, whichever is the place of departure for the commencement of the journey, and be continuous on a full time 24 hour basis until the Insured Person returns to his normal residence or place of business, whichever occurs first.

Geographical Limits: Anywhere in the world



FAQs

The emergency hot line will be available 24/7 with a real person to talk to. Although English will be the language of communication, interpreters would be available.

Dental is automatically included under medical expenses. Elective or cosmetic work is excluded unless the existing work was damaged as a result of an accident.

There is a pre-existing condition waiver. Providing a medical practitioner advises that a student is “fit to travel”, pre-existing conditions are covered. Any medications required to manage the pre-existing condition however are not covered.

In countries where it is illegal to purchase foreign insurance policies, the policy may be purchased in the host country to take effect on the day of departure.



FAQs

Additional expenses include any “out of pocket costs” arising directly from the medical condition including, but not limited to the following:

- 1. Hotel accommodation transport costs etc.**
- 2. Medical evacuation including up to two relatives to accompany the student**
- 3. Medical repatriation**
- 4. Funeral Expenses**
- 5. Continuous bed confinement costs**
- 6. Repair/ replacement of dentures**

Is the expense of bringing international family members to the bed side of an injured/sick child a benefit?

Yes, on the recommendation of a Doctor

What about countries that have automatic national insurance?

This is not travel insurance, and only covers the visiting student when physically in country



How to Administer this plan?

Current Proposal:

1. **Change RI Code of Policies to require specified minimum coverage.**
2. **Create an all-YEO Insurance Committee to maintain contact with insurer and administer the program.**
3. **Representatives from all national and regional YE Associations (rotating membership).**
4. **Create on-line insurance “purchase” that can be accessed only by district chairs.**



Questions and Discussion

**Sunday Morning during
the RI YE Committee
session**

