

# Personal Accident & Travel Insurance Summary 2024-2025

## COVERED PERSON

Covered Person means Rotarians and their partners/spouses, volunteers, honorary members, host families, and prospective members (from the time membership has been approved);

They are a person entitled to claim under the Policy by reason of the operation of the relevant provisions of the Insurance Contracts Act and on General Definitions no other basis. A Covered Person is not a contracting insured under the Policy. The Insurer's agreement is entered into with Rotary.

Participants and Sponsors means any person or entity participating and or acting on behalf of a Sponsor in an officially constituted rotary activity but only when such participation and sponsorship does not involve the representation, benefit or gain, either directly or indirectly, of any person or entity other than Rotary.

## SCOPE OF COVER

Categories 1, 2, 3, 4, 5 – With respect to Section 1 – Personal Accident and Sickness:

Cover under the Policy shall apply whilst a Covered Person is engaged in voluntary work on behalf of Rotary including necessary direct travel to and from such voluntary work.

Provided always that any voluntary work is officially organised by and under the control of Rotary: the Rotary program must have been authorised by Rotary and non members recorded.

## JOURNEY DEFINITION

Categories 1, 2, 3, 4, 5 – Journey means a trip undertaken on the business of Rotary and/or authorised by Rotary , provided such travel involves destination fifty (50) kilometres or more from the Covered Persons normal place of business or residence.

A Journey shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continues until the Covered Person returns to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one (1) trip is the lesser of the original itinerary of the Declared Trip or ninety (90) days, unless agreed by the Insurer.

*Please note: There is no automatic cover for trips over 90 days and Private Travel over 21 days.*

***Separate cover is required***

## INCIDENTAL PRIVATE TRAVEL

Incidental Private Travel means travel which is private and taken either side of or during an authorised Rotary trip to a maximum of 21 days **(The purpose of the overall Trip being predominately for the benefit of Rotary)**

## Coverage

| Category | Age Limit                           |
|----------|-------------------------------------|
| 1        | Covered Persons aged under 13 years |
| 2        | Covered Persons aged 13 to 17 years |
| 3        | Covered Persons aged 18 to 75 years |
| 4        | Covered Persons aged 76 to 90 years |
| 5        | Covered Persons aged 90 to 95 years |

## Categories of Insured Persons

| SECTION 1: Personal Accident and Sickness   |                    |                      |                       |          |     |
|---|--------------------|----------------------|-----------------------|----------|-----|
| Principal Lump Sum Benefit Events 1-9* - Categories                               | 1                  | 2                    | 3                     | 4        | 5   |
| 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 one (1) or more limbs   | \$15,000           | \$100,000            | \$250,000             | Nil      | Nil |
| 7. Permanent and incurable insanity   | \$15,000           | \$100,000            | \$250,000             | Nil      | Nil |
| 8. Permanent Loss of<br>(a) hearing in both ears<br>(b) the lens in both eyes     | \$15,000           | \$100,000            | \$250,000             | Nil      | Nil |
| 9. Permanent Loss of<br>(a) hearing in one (1) ear<br>(b) the lens in one (1) eye | \$4,500<br>\$9,000 | \$30,000<br>\$60,000 | \$75,000<br>\$150,000 | Nil      | Nil |
| SECTION 1: Personal Accident and Sickness   |                    |                      |                       |          |     |
| Categories  | 1                  | 2                    | 3                     | 4        | 5   |
| Part B - Bodily Injury Resulting in Surgery - Benefits                            | Nil                | \$20,000             | \$20,000              | Nil      | Nil |
| Part C - Sickness Resulting in Surgery - Benefits                                 | Nil                | \$20,000             | \$20,000              | Nil      | Nil |

**SECTION 1: Personal Accident and Sickness**

| Categories   | 1   | 2  | 3  | 4   | 5   |
|--|---|--|--|---|---|
| <b>Part B - Weekly Benefits Injury</b><br>Maximum Benefit period 156 weeks, subject to an excess period of 7 days  | Nil   | 85% of pre-disability earning to a max of \$1,000 p/week | 85% of pre-disability earning to a max of \$1,500 p/week | Nil   | Nil   |
| <b>Part C - Weekly Benefits Sickness (only applicable whilst on a Journey as defined under the policy)</b><br>Temporary Total Disablement<br><br>Maximum Benefit period 156 weeks, subject to an excess period of 7 days       | Nil   | 85% of pre-disability earning to a max of \$1,000 p/week | 85% of pre-disability earning to a max of \$1,500 p/week | Nil   | Nil   |
| <b>Note: INSURED PERSONS OVER 79</b><br><i>With respect to any Covered Person who is seventy-nine (79) years or over, cover under Section 1 – Part B – Weekly Benefits Bodily Injury shall apply whilst on a Journey only.</i> |   |  |  |   |   |
| <b>Part D - Fractured Bones – Lump Sum Benefits</b>  | \$3,000   | \$3,000  | \$3,000  | \$3,000   | Nil   |
| <b>Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits</b>   | \$2,000   |  |  |   |   |
| <b>Part E - Loss of Teeth or Dental Procedures – Limit - Per Tooth</b>   | \$250   |  |  |   |   |
| <b>Additional Cover Under Section 1</b>  |   |  |  |   |   |
| <b>Specified Sickness - Death Benefit</b>  | \$30,000  |  |  |   |   |
| <b>Corporate Image Protection</b>  | \$15,000  |  |  |   |   |
| <b>Independent Financial Advice</b>  | \$7,500   |  |  |   |   |
| <b>Coma Benefit</b>  | Per Week: \$500<br>Max Period: 26 weeks               |  |  |   |   |
| <b>Partner Retraining Benefit</b>  | \$15,000  |  |  |   |   |
| <b>Spouse / Partner Accidental Death Benefit</b>   | \$25,000  |  |  |   |   |
| <b>Dependent Child Supplement</b>  | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000 | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000    | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000    | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000 | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000 |
| <b>Orphaned Benefit</b>  | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000 | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000    | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000    | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000 | Per Child:<br>\$10,000<br><br>Per Family:<br>\$30,000 |
| <b>Domestic Help Expenses for Accompanying Spouse</b>  | P/week: \$250<br>Max Period: 26 weeks                 |  |  |   |   |

**SECTION 1: Personal Accident and Sickness**

| Categories   | 1  | 2               | 3               | 4   | 5   |
|--|--|-----------------|-----------------|-----|-----|
| Premature Birth / Miscarriage Benefit  | \$5,000                                      |                 |                 |     |     |
| Tuition or Advice Expenses   | \$4,500                                      |                 |                 |     |     |
| Modification Expenses  | \$10,000                                     |                 |                 |     |     |
| Unexpired Membership Benefit   | \$3,000                                      |                 |                 |     |     |
| Chauffeur Benefit  | \$2,500                                      |                 |                 |     |     |
| Executor Emergency Cash Advance  | \$25,000                                     |                 |                 |     |     |
| Accommodation and Transport Expenses   | \$10,000                                     |                 |                 |     |     |
| Education Fund Benefit   | \$5,000                                      |                 |                 |     |     |
| Out of Pocket Expenses   | \$5,000                                      |                 |                 |     |     |
| Student Tutorial Costs<br>(Maximum Benefit Period of 26 weeks – excess period 7 days)  | \$250<br>p/week                              | \$250<br>p/week | \$250<br>p/week | Nil | Nil |
| Childcare Benefit  | \$5,000                                      |                 |                 |     |     |
| Replacement Staff / Recruitment Costs  | \$5,000                                      |                 |                 |     |     |
| Air or Road Rage Benefit   | \$5,000                                      |                 |                 |     |     |
| Carjacking Assault Benefit   | \$5,000                                      |                 |                 |     |     |
| Reconstructive or Cosmetic Surgery Benefit   | \$20,000                                     |                 |                 |     |     |
| Terrorism Injury Benefit   | Per Person: \$20,000<br>Aggregate: \$200,000 |                 |                 |     |     |
| <b>Additional Cover Under the Policy</b>   |  |                 |                 |     |     |
| Emergency Home Help<br>(Maximum Benefit Period for 26 weeks – excess period 7 days)  | \$250<br>p/week                              |                 |                 |     |     |
| Non-Medicare Medical Expenses (Australia, PNG, East Timor & Solomon Islands)<br><br>Covering Non-Medicare and medical expenses incurred following an accident but excluding medical expenses prohibited by legislation | \$5,000                                      |                 |                 |     |     |

“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>SECTION 2: Kidnap and Ransom / Extortion Cover</b>   |  |           |           |          |          |
|---|--|-----------|-----------|----------|----------|
| <b>Kidnap and Ransom / Extortion Cover</b>  | \$250,000                                    |           |           |          |          |
| <b>Public Relations Benefit</b>   | \$15,000                                     |           |           |          |          |
| <b>SECTION 3: Hijack and Detention</b>  |  |           |           |          |          |
| <b>Maximum Sum Insured</b>  | \$6,000                                      |           |           |          |          |
| <b>Daily Benefit</b>  | \$200  |           |           |          |          |
| <b>Maximum Days</b>   | 30   |           |           |          |          |
| <b>Legal Cost</b>   | \$5,000                                      |           |           |          |          |
| <b>SECTION 4: Medical, Evacuation and Additional Expenses</b>   |  |           |           |          |          |
| <b>Medical, Evacuation and Additional Expenses</b>  | Unlimited                                    |           |           |          |          |
| <b>Continuous Worldwide Bed Confinement</b>   | Per Day: \$200<br>Max Days: 30               |           |           |          |          |
| <b>Non-Medical Incidental Expenses</b>  | Per Day: \$50<br>Maximum: \$1,500            |           |           |          |          |
| <b>Trauma Counselling Benefit</b>   | \$5,000                                      |           |           |          |          |
| <b>SECTION 5: CHUBB Assistance &amp; Security Advice - +61 2 8907 5995 - www.chubbassistance.com/au</b>                         |  |           |           |          |          |
| Included for all Categories   |  |           |           |          |          |
| <b>SECTION 6: Cancellation and Disruption</b>   |  |           |           |          |          |
| <b>Loss of Deposits</b>   | Unlimited                                    | Unlimited | Unlimited | \$10,000 | \$10,000 |
| <b>Cancellation &amp; Curtailment Expenses</b>  | Unlimited                                    |           |           |          |          |
| <b>Aggregate Limit of Liability – Any one occurrence – Group Travel (F)</b>   | \$300,000                                    |           |           |          |          |
| <b>Incidental Private Travel and/or Directors and Executives Private Travel</b><br><i>(applicable to Loss of Deposits only)</i> | \$20,000                                     | \$20,000  | \$20,000  | \$10,000 | \$10,000 |
| <b>Out of Pocket Expenses</b><br><i>(such as phone charges, food etc.)</i>  | Per Day: \$150<br>Maximum: \$1,500           |           |           |          |          |
| <b>Frequent Flyer Points</b>  | \$10,000                                     |           |           |          |          |
| <b>Funeral Expenses</b>   | \$50,000                                     |           |           |          |          |
| <b>Pet Boarding Expenses</b>  | Per Day: \$250<br>Max: \$2,500               |           |           |          |          |
| <b>Missed Transport Connection</b>  | \$1,000                                      |           |           |          |          |
| <b>Overbooked Flight</b>  | \$2,500                                      |           |           |          |          |
| <b>Corporate Event Extension</b>  | Per Person: \$20,000<br>Aggregate: \$100,000 |           |           |          |          |

| <b>SECTION 7: Alternative Employee / Resumption of Assignment Expenses</b> |   |
|--|---|
| Sum Insured  | \$10,000                                    |
| <b>SECTION 8: Baggage and Travel Documents</b>                             |   |
| Baggage and Business Property  | \$7,000<br>Limit any one (1) item - \$1,500 |
| Electronic Equipment   | \$7,000<br>Excess: \$250                    |
| Money & Travel Documents   | \$2,000                                     |
| Deprivation of Baggage   | \$3,000                                     |
| Repatriation of Belongings   | \$1,000                                     |
| Home Burglary Excess Benefit   | \$2,000                                     |
| Keys and Locks   | \$2,000                                     |
| Identity Theft Extension   | \$20,000                                    |
| Lost Earnings  | Per Day: \$250<br>Maximum: \$10,000         |
| Data Recovery Benefit  | \$20,000                                    |
| <b>SECTION 9: Personal Liability</b>                                       |   |
| Personal Liability   | \$20,000,000                                |
| Court Attendance Benefit   | Per Day: \$100<br>Maximum: \$1,000          |
| <b>SECTION 10: Rental and Personal Vehicle Excess – Not Insured</b>        |   |
| <b>SECTION 11: Extra Territorial Workers' Compensation</b>                 |   |
| Weekly Benefits  | \$500                                       |
| Damage, Costs and Expenses   | \$500,000                                   |
| Aggregate Limit of Liability   | \$500,000                                   |
| <b>SECTION 12: Political &amp; Natural Disaster Evacuation</b>             |   |
| Evacuation Expenses  | \$20,000                                    |
| Specialist Security Services   | \$50,000                                    |
| Aggregate Limit of Liability – Section 12                                  | \$250,000                                   |
| <b>SECTION 13: Search &amp; Rescue Expenses</b>                            |   |
| Sum Insured (per person)   | \$20,000                                    |
| Aggregate Limit of Liability   | \$100,000                                   |

| <b>Aggregate Limit of Liability (applicable to Sections 1 and 2 only)</b> |              |
|---|--------------|
| Any one (1) Period of Insurance (A)                                       | \$10,000,000 |
| Non-scheduled Flights (B)   | \$1,000,000  |
| Any one (1) event with respect to War / Civil War (C)                     | \$500,000    |
| Any one (1) Period of Insurance with respect to War / Civil War (D)       | \$1,000,000  |
| Any one (1) occurrence – Kidnap and Ransom / Extortion Cover (E)          | \$1,000,000  |
| Aggregate Limit of Liability – Any one occurrence – Group Travel (F):     | \$300,000    |

## 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, liability, Event, Bodily Injury or Sickness which directly or indirectly:

- results from a Covered 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, suicide or any illegal or criminal act committed by the Policyholder, a Covered Person, a Spouse/Partner or Dependent Child. This exclusion does not apply to the Policyholder or any Covered Person who is not the perpetrator of such act or who did not know or condone any such act, however, in all cases, a Policyholder cannot benefit under this Policy from such act of a Covered Person.
- 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.

### Pre-Existing Conditions

Pre-Existing Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor twelve (12) months immediately prior to the Covered Person's Journey; or
- b) the symptoms of any physical defect, condition, illness or disease which a reasonable person in the circumstances would be expected to be aware were caused by an underlying physical defect, condition, illness or disease at the time of booking their Journey.

The following conditions I apply to pre-existing conditions:

- 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.
- Routine medical, optical or dental treatment or consultation.
- Continuing travel against medical advice

Exclusion Under Section 4 – Medical, Evacuation and Additional Expenses

We shall not be liable for any expenses:

7. With respect to any Covered Person who is seventy-nine (79) years or over, except where the Covered Person is attending the annual rotary international convention, where the maximum sum insured is limited to \$50,000.

**INSURER**

Chubb Insurance Australia Limited

**POLICY NUMBER**

04PO003900



## Personal Accident & Travel Insurance - FAQs

### **How long can I be covered for a private holiday before/after my Rotary business?**

*It is common for Rotarians to embark on a private holiday before or after an event.*

*Rotary's policy provides cover for travel which is private and taken either side of or during an authorised Rotary trip to a maximum of 21 days provided that the purpose of the overall Trip is predominately for the benefit of Rotary.*

### **What circumstances require me to fill out a Travel Authorisation form?**

*This is required for Rotarians embarking on Travel. It is used to determine*

- a) If the Travel needs to be registered with RAWCS.*
- b) For all trips travelling over 50km to be declared.*
- c) If incidental travel cover would be sought (please see question above).*

### **Is my partner/spouse covered whilst accompanying me on these trips?**

*Yes, spouses (and de factos and partners) are included in cover*

### **What if my incidental travel is not covered?**

*Rotarians have access to the special rates on the Probus policies. Please call 1300 630 488 & speak to the Probus team to obtain a quotation or access the website for an online quote  
[https://www.probusouthpacific.org/pages/travel\\_insurance\\_landing\\_au](https://www.probusouthpacific.org/pages/travel_insurance_landing_au)*

### **Can I travel wherever I like?**

*There are excluded countries in the Policy such as Crimea, Cuba, Iran, North Korea, North Sudan, Sudan or Syria.*

*Please note travel to Countries is excluded if a reasonable person foresees that a Country is or will be in a state of insurrection, War, civil War, civil unrest, natural disaster or political instability is in existence or there had been a published warning that such events were likely to occur prior to the Covered Person booking their Journey and/or entering that Country as this would be considered to be a known event.*

*We would recommend visiting <http://smartraveller.gov.au> to ascertain if where you plan on visiting is safe to travel.*

### **What else may be required of me to be approved for travel?**

*If using Rotary Travel Insurance, a "Fit to Travel" letter must be obtained from a General Medical Practitioner (GP) and the itinerary should be disclosed to the GP. To observe discretion and privacy Aon nor the DIO require the "Fit to Travel" letter, the letter is to be retained by the traveller and provided in the event of a claim. This applies for both Domestic and International travel.*

### **Am I covered if I hire a car?**

*No, when you hire a vehicle, it generally comes with the Hire Car company insurance in place. There is an exclusion in the Rotary policy for reimbursement of Rental Car vehicle excess, which means the driver/club/Rotary would be responsible for paying this through the hire agreement.*

### **What constitutes a trip for insurance purposes?**

*This means a trip that is undertaken on the business of Rotary and/or authorised by Rotary, provided such travel involves a destination fifty (50) kilometres or more from the Covered Person's normal place of business or residence and does not include normal daily travel between residence and place of business.*

*The maximum duration of any one (1) trip is the lesser of the original itinerary of the Declared Trip or ninety (90) days, unless agreed by the Insurer.*

## Rotary Insurance Travel Authorisation Form

(This form to be submitted to DIO prior to the commencement of any Travel.  
Please note that failure to do so may result in no insurance coverage)

To: District Insurance Officer \_\_\_\_\_ Email: \_\_\_\_\_

I/We..... of the Rotary Club of ..... District ..... wish to advise that I/We will be travelling as part of Rotary activities and request the travel to be noted and included under the District Insurance Policies.

1. Brief Description & Purpose of Travel: .....  
.....

2. Date(s) of Travel: \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_ Duration: .....

3. Incidental Travel (e.g. Holiday before/afterwards):  YES /  NO

*If "YES", please provide details and duration of Trip. (Incidental travel means travel which is private and taken either side of or during an authorised Rotary trip to a maximum of **21 days** (the purpose of the overall Trip being predominately for the benefit of Rotary)*

.....  
.....

4. Have you obtained a Fit to Travel letter from your General Medical Practitioner?  YES /  NO

*If "YES", please retain this for your records.*

5. Have you obtained approval for travel? If so, please provide details of the person who provided approval

District:  YES /  NO Provided by: .....

Club:  YES /  NO Provided by: .....

RAWCS:  YES /  NO Provided by: .....

ROMAC  YES /  NO Provided by: .....

6. Is a Travel Risk Management Plan in place?  YES /  NO

7. Please note that whilst travelling, there is **NIL COVER for Rental Vehicle Excess Waiver**

8. Have you registered with [www.smartraveller.gov.au](http://www.smartraveller.gov.au)? .....  YES /  NO

Club or District Rotarian Contact: .....

Phone Number: .....

Email address:.....

**DIO TO COMPLETE**

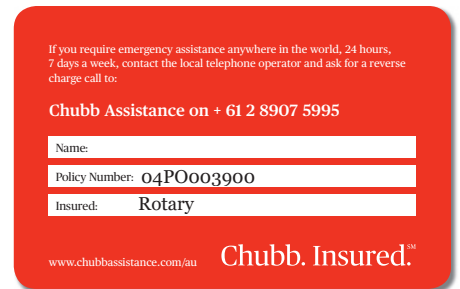
COVER CONFIRMED UNDER ROTARY POLICY

YES /  NO

DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

# How to use your Chubb Assistance Card

CHUBB®



## **In the event of an Emergency:**

Using reverse charges, call the Chubb Assistance number on your card and advise:

1. Name
2. Policy Name
3. Policy Number (only if known)
4. Contact Number
5. Nature of Assistance Required

## **The telephone number to call is:**

Australia: +61 2 8907 5995  
(Reverse Charges accepted)

## **The website address is:**

[www.chubbassistance.com/au](http://www.chubbassistance.com/au)

## **Chubb Assistance provides the following services:**

- Emergency medical assistance and advice
- Evacuation or repatriation if necessary
- Liaison and case management with your hospital/medical provider
- Liaison and case management with Chubb Insurance Australia Limited
- Pre-travel advice

- Assistance in replacing a lost or stolen passport
- Legal assistance
- Assistance in tracing delayed or lost luggage
- Verification of Medical Insurance to Medical Providers
- Guaranteed payment of Medical Services to Providers
- Emergency medical advice 24 hours per day
- Assistance in arranging medical appointments and hospital admission (if medically necessary)
- Advice and information on the location of physicians, hospitals, dentists and dental clinics worldwide
- Delivery of essential medicine where necessary (at the Insured's cost)
- Repatriation of mortal remains

Note: if you need assistance or think you will need assistance, please inform Chubb Assistance promptly. Do not try to solve the problem without involving the experience of Chubb Assistance as this may prejudice your right to claim assistance or reimbursement.

Accident & Health

## Medical Assistance

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### 1. Telephone Medical Advice

Chubb Assistance will arrange medical advice to insured clients over the telephone.

### 2. Medical Service Provider Referral

Chubb Assistance will provide clients with information about physicians, hospitals, dentists and dental clinics worldwide.

### 3. Arrangement of Appointments with Doctors

Chubb Assistance will assist clients in arranging appointments with general practitioners or specialised doctors, if medically necessary.

### 4. Arrangement of Hospital Admission

If the medical condition of the client is of such gravity that hospitalisation is needed, Chubb Assistance will assist the client by arranging for hospital admission.

### 5. Monitoring of Medical Condition when Hospitalised

Chubb Assistance doctors will monitor a client's condition when hospitalised.

### 6. Delivery of Essential Medicine

Chubb Assistance will arrange to deliver to the client essential medicine or drugs when such medicine or drugs or local equivalent are unavailable at the client's location. Chubb Assistance will not pay for the costs of such drugs or medicine and any delivery costs thereof.

### 7. Arrangement of Emergency Medical Evacuation

Chubb Assistance will arrange for the air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the client to the nearest hospital where appropriate medical care is available.

### 8. Arrangement of Emergency Repatriation

Chubb Assistance will arrange for the return of the client to Australia following an emergency medical evacuation for subsequent in-hospital treatment.



### 9. Arrangement of Repatriation of Mortal Remains

Chubb Assistance will arrange for the transportation of the client's mortal remains from the place of death to Australia or such other location as requested by the deceased client's family and approved by the Subscriber or Chubb Assistance will arrange for the local burial at the place of death as approved by the Subscriber.

### 10. Arrangement of Compassionate Visit

Chubb Assistance will arrange for the return airfare for a relative or friend wishing to visit the client who was hospitalised outside the home country or usual country of residence.

### 11. Arrangement of Return of Minor Children

Chubb Assistance will arrange for one-way airfares for the return of the minor children who are left unattended as a result of the accompanying client's illness, accident or hospitalisation.

The above services (item 6-11) are charged on a case basis. Chubb Assistance shall not be responsible for any third party expenses.

## Travel Assistance

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### 1. Pre-trip Information Services

Information concerning visas and inoculation requirements for foreign countries.

### 2. Embassy Referral

The address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

### 3. Lost Luggage

To assist the clients who have lost their luggage while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.

### 4. Lost Passport

To assist the clients who have lost their passport while travelling outside their usual country of residence by contacting the appropriate authorities involved and providing directions for recovery.

## 5. Emergency Travel Services Assistance

To assist the client in reservation/ booking for airline and travel on an emergency basis when travelling overseas.

## 6. Legal Referral

To assist the client by providing the name, address, telephone number, and if requested office hours (if available) for legal practitioners and lawyers worldwide.

## 7. Emergency Message Transmission

In the event of a hospital confinement or during an emergency, Chubb Assistance will undertake to transmit urgent messages to the client's family, if requested by the client to do so.

## WorldAware – Travel Security Advice and Assistance



Chubb has partnered with WorldAware to provide Chubb Business Travel Insurance policyholders and their covered travellers with a range of travel safety and security services.

This includes:

- immediate access to security experts for any security or safety concerns
- ground support and/or evacuation assistance in the event of civil unrest, natural disaster or a terrorist incident
- access to an online portal and smartphone app with travel security, safety and health information, both pre-travel and while on journey.

To access the Chubb Assistance services provided by WorldAware, please register with your policy number at <https://my.worldaware.com/affiliates/chubbau/>

## About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for almost 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au)

## Contact Us

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