

## *District 7080, Canada Youth Exchange Manual*



### **Chapter 7 Insurance**

#### **INSURANCE INFORMATION**

Insurance is required for both inbound and outbound students to pay for unexpected costs incurred because of accident or sickness while away from home. Every effort should be made to ensure that adequate coverage is in force before each student leaves their home country.

Over the years it has been found that insurance provided by Goodison Insurance and Financial Services Ltd of Brampton Ontario provides the broadest coverage at the best cost for both Inbound and Outbound students. The insurance covers the following: hospital costs, drugs, prosthetics, dental care, repatriation, visits to hospitalized student by parents, baggage loss. Other companies may not.

The person we deal with at Goodison is Amber Mondor  
Phone: 905-451-1236 ext 214 email  
[amberm@goodison.com](mailto:amberm@goodison.com).

#### **INBOUND STUDENTS**

Since inbound students will be the direct responsibility of host parents, host clubs and the host district, coverage for inbounds is of utmost importance to both student and hosts. The following is recommended:

1. The Youth Exchange Committee Insurance Advisor will send an insurance application with clear instructions on completion to each inbound student. The Student will be directed to return the application together with the required premium to the Insurance Advisor.
2. The Insurance Advisor will arrange the processing of completed applications.

Some exceptions have been allowed over the years. Some countries insist on their outbound students buying insurance at home. New Zealand D 9930 provides insurance which we have reviewed and accepted as adequate. In some cases we have found insurance originating in the student's home country is inadequate, and we insist upon insurance being purchased in Canada. Only then are we sure that all parties are protected against serious loss.

As a guiding rule we expect Inbound students to purchase the insurance recommended in Canada, or have comparable insurance from home. Where the home country or Inbound student requests permission to provide their own insurance we will require a copy of the policy be sent to the Insurance Advisor for review. If coverage is deemed by the Insurance Advisor to be adequate, written notification will be given accepting the insurance coverage from the home country.

#### **OUTBOUND STUDENTS**

Outbound students must have insurance for obvious reasons. We will recommend suitable coverage, or review existing insurance such as may be provided by an employer's group plan. The following procedure will be followed:

1. When a student has been accepted into the program as an Outbound the student will be notified by the Insurance Advisor of the coverage available, and supplied with an application form and instructions for its completion. The Insurance Advisor will assist the student and parents to compare the various insurance choices.
2. Completed applications will be returned to the Insurance Advisor for processing. The insurance provided by Goodison Insurance is not mandatory. However, for the security of the outbound student, and in order to protect parents from excessive cost, it is strongly recommended.

Certain districts overseas insist that incoming students buy *their* approved insurance; we have no power to override their requirements. It is a Rotary principle that the rules of the hosting district prevail on such matters.

#### **OHIP**

Continuous Ontario Health Insurance Plan coverage is available to Outbound Students while outside of Canada because they are enrolled in a program of full-time study. Continuous coverage must be applied for before departing Canada, otherwise coverage will cease after an absence of 212 days and a waiting period will apply on return to Canada. [for details Google OHIP]

To confirm your continuous OHIP eligibility during your year away from Ontario, you must contact your local Service Ontario – Health Card Services – OHIP office before you leave the province. You will need to show a document explaining the reason for your absence. Service Ontario has accepted your Exchange guarantee form signed by your host high school and your host Rotary Club as meeting this requirement.

Questions regarding insurance should be referred to the Insurance Advisor or email the Chair of Youth Exchange.