

Travel & Personal Accident Insurance (Summary Only)

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)**

BENEFITS (some benefits are restricted)**SECTION 4: Medical, Evacuation and Additional Expenses**

Medical, Evacuation and Additional Expenses	Unlimited up to age 79, except where covered person is attending annual RI Convention where the maximum claim is limited to \$50,000
Continuous Worldwide Bed Confinement	Per Day: \$200 Max Days: 30
Non-Medical Incidental Expenses	Per Day: \$50 Maximum: \$1,500
Trauma Counselling Benefit	\$5,000

SECTION 5: CHUBB Assistance & Security Advice - +61 2 8907 5995 - www.chubbassistance.com/au

Included for all Categories

SECTION 6: Cancellation and Disruption

Loss of Deposits	Age 0-75: Unlimited	Age 76-95: \$10,000
Cancellation & Curtailment Expenses	Unlimited	
Aggregate Limit of Liability – Any one occurrence – Group Travel (F)	\$300,000	
Incidental Private Travel and/or Directors and Executives Private Travel <i>(applicable to Loss of Deposits only)</i>	Age 0-75: \$20,000	Age 76-95: \$10,000
Out of Pocket Expenses <i>(such as phone charges, food etc.)</i>	Per Day: \$150 Maximum: \$1,500	
Frequent Flyer Points	\$10,000	
Funeral Expenses	\$50,000	
Pet Boarding Expenses	Per Day: \$250 Max: \$2,500	
Missed Transport Connection	\$1,000	
Overbooked Flight	\$2,500	
Corporate Event Extension	Per Person: \$20,000 Aggregate: \$100,000	

SECTION 7: Alternative Employee / Resumption of Assignment Expenses

Sum Insured	\$10,000
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SECTION 8: Baggage and Travel Documents	
Baggage and Business Property	\$7,000 Limit any one (1) item - \$1,500
Electronic Equipment	\$7,000 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 Maximum: \$10,000
Data Recovery Benefit	\$20,000

SECTION 9: Personal Liability	
Personal Liability	\$20,000,000
Court Attendance Benefit	Per Day: \$100 Maximum: \$1,000

SECTION 10: Rental and Personal Vehicle Excess – Not Insured

SECTION 11: Extra Territorial Workers' Compensation	
Weekly Benefits	\$500
Damage, Costs and Expenses	\$500,000
Aggregate Limit of Liability	\$500,000

SECTION 12: Political & Natural Disaster Evacuation	
Evacuation Expenses	\$20,000
Specialist Security Services	\$50,000
Aggregate Limit of Liability – Section 12	\$250,000

SECTION 13: Search & Rescue Expenses	
Sum Insured (per person)	\$20,000
Aggregate Limit of Liability	\$100,000

SECTION 2: Kidnap and Ransom / Extortion Cover	
Kidnap and Ransom / Extortion Cover	\$250,000
Public Relations Benefit	\$15,000

SECTION 3: Hijack and Detention	
Maximum Sum Insured	\$6,000
Daily Benefit	\$200
Maximum Days	30
Legal Cost	\$5,000

Aggregate Limit of Liability (applicable to Sections 1 and 2 only)	
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

Categories of Insured Persons

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

Coverage

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

Principal Lump Sum Benefit Events 1-9* - Categories Cont.	1	2	3	4	5
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 (a) hearing in both ears (b) the lens in both eyes	\$15,000	\$100,000	\$250,000	Nil	Nil
9. Permanent Loss of (a) hearing in one (1) ear (b) the lens in one (1) eye	\$4,500 \$9,000	\$30,000 \$60,000	\$75,000 \$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
Part B - Weekly Benefits Injury 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
Part C - 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 max of \$1,000 p/week	85% of pre-disability earning to a max of \$1,500 p/week	Nil	Nil
Note: INSURED PERSONS OVER 79 <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>					
Part D - Fractured Bones – Lump Sum Benefits	\$3,000	\$3,000	\$3,000	\$3,000	Nil
Part E - Loss of Teeth or Dental Procedures – Lump Sum Benefits	\$2,000				
Part E - Loss of Teeth or Dental Procedures – Limit - Per Tooth	\$250				

SECTION 1: Personal Accident and Sickness

Categories	1	2	3	4	5
Additional Cover Under Section 1					
Specified Sickness - Death Benefit			\$30,000		
Corporate Image Protection			\$15,000		
Independent Financial Advice			\$7,500		
Coma Benefit			Per Week: \$500 Max Period: 26 weeks		
Partner Retraining Benefit			\$15,000		
Spouse / Partner Accidental Death Benefit			\$25,000		
Dependent Child Supplement			Per Child: \$10,000 Per Family: \$30,000		
Orphaned Benefit			Per Child: \$10,000 Per Family: \$30,000		
Domestic Help Expenses for Accompanying Spouse			P/week: \$250 Max Period: 26 weeks		
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 (Maximum Benefit Period of 26 weeks – excess period 7 days)	\$250 p/week	\$250 p/week	\$250 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				
SECTION 1: Personal Accident and Sickness					
Categories	1	2	3	4	5
Terrorism Injury Benefit	Per Person: \$20,000 Aggregate: \$200,000				
Additional Cover Under the Policy					
Emergency Home Help (Maximum Benefit Period for 26 weeks – excess period 7 days)	\$250 p/week				
Non-Medicare 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	\$5,000				
<p>“Medical Expenses” means expenses that are <i>not subject to full or partial Medicare rebate or recoverable from any other source</i> 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.</p>					

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.
- Involving 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 apply to pre-existing conditions:

- The Insured Person must obtain approval from their doctor advising they are fit to travel; refer to the Travel Authorisation Form which is to be sent to the DIO.
- 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 consultations are excluded.
- Continuing travel against medical advice is excluded.

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.probussouthpacific.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 _____, Date of Birth: _____ of the Rotary Club of _____ District _____ wish to advise that I 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: _____ days

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 relevant person who provided approval

District: YES / NO Provided by: _____

Club: YES / NO Provided by: _____

RAWCS: YES / NO Provided by: _____

Other: YES / NO Please specify Other _____

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? YES / NO

Club or District Rotarian Contact: _____

Phone Number: _____

Email address: _____

DIO TO COMPLETE

COVER CONFIRMED UNDER ROTARY POLICY

YES / NO

DATE: _____

CLAIMS PROCEDURES

In the event of an Emergency:

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

- Name
- Policy Name
- Policy Number **04PO003900**
- Contact Number
- 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



Emergency assistance may include one or more of the following services but only if they are considered necessary and organised by your underwriter's Emergency Assistance service:

- repatriation by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the Insured Person's home address,
- payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an Insured Person,
- payment of other emergency assistance expenses,
- worldwide 24-hour telephone access,
- emergency travel assistance,
- emergency medical evacuation,
- medically supervised repatriation,
- assistance in replacing a lost or stolen passport,
- legal assistance,
- interpreter access and referral,
- compassionate visit if travelling alone and hospitalised for more than a week,
- assistance in tracing delayed or lost luggage, and
- payment of approved medical services by claims process or redirection of hospital accounts.

All Other Claims (Non-Emergencies)

- Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded to your underwriter.
- Complete the Corporate Travel Claim Form and attach additional supporting documentation such as:
 - quotes for replacement baggage,
 - overseas medical invoices,
 - invoices/receipts for emergency purchases of clothing etc.

- documentation to support curtailed travel due to illness (e.g. doctors certificate and travel invoices to verify amount claimed),
- confirmation from airline, hotel and/or police if items are lost or stolen.
- Forward the completed Claim Form, together with all supporting documentation directly to the insurer (A&HClaims.AU@chubb.com) together with a short covering summary outlining brief circumstances of the claim.

For all claims

All claims should be forwarded to the District Insurance Officer. The following documents are required:

- Claim form that is completed in full including a detailed description of the accident/condition.
- Quotes for replacement baggage
- overseas medical invoices,
- invoices/receipts for emergency purchases of clothing etc.,
- documentation to support curtailed travel due to illness (e.g. doctor's certificate and travel invoices to verify amount claimed) Copies of all doctors' notes and medical advice received.
- Any other relevant documents relating to the claim.
- Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded with your claim.

Please note:

All theft/lost baggage claims must be accompanied by either a Police/local authority report or notification from the transport carrier.

“Important”

On no account must liability be admitted to any third parties and in the event if any summons, demand for payment, or communication from a third party, these must be forwarded immediately to the District Insurance Office for immediate onward transmission to Aon Risk Services. Claims can also be directed via your parents or guardian.

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

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

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

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

Contact Us

Chubb Insurance Australia Limited
ABN: 23 001 642 020 AFSL: 239687

Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
O +61 2 9335 3200
F +61 2 9335 3411
www.chubb.com/au

Chubb. Insured.SM