

PERSONAL ACCIDENT & TRAVEL INSURANCE

Frequently Asked Questions

Am I covered against circumstances relating to COVID-19?

COVID-19 is now considered a “known event”. In respect to the corporate travel policy wording states “unforeseen” events and circumstances, of which COVID-19 is no longer considered.

From 02/03/2020 Chubb have determined that COVID-19 is no longer an unforeseen event for all countries outside China.

- This means that there is no coverage for policy sections where ‘unforeseeable’ is a claims trigger – this primarily relates to pre-trip cancellation (Loss of Deposits) and post-departure cancellation and amendment (Cancellation and Curtailment).
- Cover will be provided under the Medical Section of the Policy

Please note the advice provided is generalised and individual circumstances will vary. Any claim lodged will be assessed on its individual merits and encourage Policyholders to submit any claim for assessment.

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. An example is the upcoming conference in Toronto where people may stay and holiday in Canada after the conference finishes

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. However, the key to this is that the purpose of the [overall Trip](#) is predominately for the benefit of Rotary. We recommend the Travel Authorisation Form be completed to ascertain if the trip is indeed predominately Rotary business.

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

This is [only required](#) for Rotarians embarking on International Travel. It is used to determine

- a) If the Travel needs to be registered with RAWCS.
- b) If incidental travel would be granted (please see question above).

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

Members of Rotary [including spouses \(and de factos and partners\)](#) are included in cover

Where ROMAC provide access to medical treatment for a child in need in Australia from developing counties does Travel Insurance extend cover for both the patient and the parents/guardian? The Travel policy will provide the cover for the group, however a [Fit to Travel Letter](#) relating to the parents/guardian is required.

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_about_probus_travel_insurance

Can I travel wherever I like?

There are excluded countries in the Policy such as Afghanistan, Chad, Chechnya, Côte d’Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia or Sudan. 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 it is to be retained by the traveller and provided at 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. It is therefore strongly recommended that the Hirer purchases the Hire Company's Excess buy out option

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 destination 50 kilometres or more from the Insured Person's normal place of business or residence and does not include normal daily travel between residence and place of business. Cover shall commence from the time an Insured Person leaves their normal place of residence or place of business, whichever is left last and continues on a full time 24 hour basis until they return to their normal place of residence or place of business, whichever occurs first.