



Travel Insurance Benefits for District 5010 RYE

You are a Covered Person and eligible for coverage under the plan, if you are in the eligible class defined below. For benefits to be payable the Policy must be in force, the required premium must be paid and you must be engaging in one of the Covered Activities described below.

Class Description: All participants in the Policyholder's Rotary Youth Exchange Program while outside of their Home Country.

Period of Coverage: You will be insured on the later of the Policy Effective Date or the date that you become eligible. Your coverage will end on the earliest of the date: 1) the Policy terminates; 2) you are no longer eligible; or 3) the period ends for which the required premium is paid.

Term of Coverage: This coverage will start on the actual start of the Trip. It does not matter whether the Trip starts at your home, place of work, or place of educational study. It will end on the first of the following dates to occur: 1) The date you return to your Home Country; 2) the scheduled Trip return date; or 3) the date your Personal Deviation is more than 10 days. "Personal Deviation" means: 1) An activity that is not reasonably related to the Covered Activity; and 2) Not incidental to the purpose of the Trip.

Covered Activities:

Educational Travel - We will pay the benefits described only if you suffer a loss while traveling to a Covered Expense as the direct result of a Covered Accident or Sickness while traveling: 1) away from the Rotary's premises outside of your Home Country; and 2) engaging in educational activities sponsored by the Policyholder.

Description of Benefits

Non-Medical Emergency Evacuation Benefit - We will pay up to \$100,000 if: 1) an Occurrence takes place during the Covered Activity described and your Term of Coverage; and 2) while you are traveling outside of your Home Country.

Benefits will be paid for: 1) your Transportation and Related Costs to the Nearest Place of Safety necessary to ensure your safety and well-being as determined by the Designated Security Consultant. 2) your Transportation within 5 days of the Non-Medical Emergency Evacuation to either of the following locations as chosen by you: a) back to the country in which you are traveling during the Covered Activity while covered by the Policy but only if coverage remains in force under the Policy and there is no U.S. State Department Travel Warning in place on the date you are scheduled to return; or b) your Home Country; or c) where the Policyholder that sponsored your Trip is located. 3) consulting services by a Designated Security Consultant for seeking information on a Missing Person or kidnapping case, if you are considered kidnapped or a Missing Person by local or international authorities.

This benefit is payable for any one Occurrence per each Covered Person.

We require authorization of all expenses in advance in writing or by an authorized electronic or telephonic means, by Us or by Our authorized assistance provider and that services be rendered by Our assistance provider. If expenses are not authorized in advance by Us or Our assistance provider, We will pay such expenses to the extent that We or Our assistance provider determine(s) that such authorization would have been provided to {an Insured/a Covered Person}. Our assistance provider is not responsible for the availability of Transport services. Where a Non-Medical Emergency Evacuation becomes impractical due to hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with you until a Non-Medical Emergency Evacuation occurs.

Right of Recovery - If, after a Non-Medical Emergency Evacuation Non-Medical Emergency Evacuation is completed, it becomes evident that you were an active participant in the events that led to the Occurrence, We have the right to recover all Transportation and Related Costs from you.

"Appropriate Authority(ies)" means the U.S. State Department, the government authority(ies) in your Home Country or Country of Permanent Residence or the government authority(ies) of the Host Country. **"Designated Security Consultant"**

means an employee of a security firm under contract with Us or Our assistance provider who is experienced in security and measures necessary to ensure your safety in his or her care. **“Evacuation Advisory”** means a formal recommendation issued by the Appropriate Authority(ies) that you or citizens of your Home Country or Country of Permanent Residence or citizens of the Host Country leave the Host Country. **“Host Country”** means any country, other than an OFAC excluded country, in which you are traveling while covered under the Policy. **“Missing Person”** means your disappearance for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies). **“Natural Disaster”** means storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that: 1) is due to natural causes; and 2) results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which your Trip occurs and the area is deemed to be uninhabitable or dangerous. Natural disaster does not mean nuclear reactions, uninhabitable property, transportation strikes, lost or stolen passport or travel documents, radiation or radioactive contamination, civil disorder and other similar events. **“Nearest Place of Safety”** means a location determined by the Designated Security Consultant where: 1) you can be assumed safe from the Occurrence that precipitated your Non-Medical Emergency Evacuation; and 2) you have access to Transportation; and 3) you have the availability of temporary lodging, if needed. **“Occurrence”** means any of the following situations in which you are involved that trigger the need for a Non-Medical Emergency Evacuation: 1) expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country; 2) political or military events involving a Host Country, if the Appropriate Authority(ies) issue an Advisory stating that citizens of your Home Country or Country of Permanent Residence or citizens of the Host Country should leave the Host Country; 3) Natural Disaster within seven (7) days of an event; 4) your deliberate physical harm confirmed by documentation or physical evidence or a threat against your health and safety as confirmed by documentation and/or physical evidence; 5) you have been deemed kidnapped or a Missing Person by local or international authorities and, when found, your safety and/or well-being are in question. **“Related Costs”** means lodging and, if necessary, physical protection for you during or while waiting for Transport to the Nearest Place of Safety. Related Costs will include temporary lodging, if necessary, while you are waiting to be transported back to the Host Country, Home Country or other country where the Policyholder that sponsored your Trip is located. Benefits will not be payable for Related Costs unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider. **“Non-Medical Emergency Evacuation”** means your extrication from the Host Country due to an Occurrence which could result in grave physical harm or your death. **“Transport” or “Transportation”** means the most efficient and available method of conveyance, where practical, economy fare will be utilized. If possible, your common carrier tickets will be used.

We will not pay Non-Medical Emergency Evacuation Expense Benefits for expenses and fees: 1) payable under any other provision of the Policy; 2) that are recoverable through your employer or other entity sponsoring your Trip; 3) arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by you, acting alone or in collusion with other persons; 4) arising from or attributable to an alleged: a) violation of the laws of the country in which you are traveling while covered under the Policy; or b) violation of the laws of your Home Country or Country of Permanent Residence; 5) due to your failure to maintain and possess duly authorized and issued required travel documents and visas; 6) for repatriation of remains expenses; 7) for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization; 8) for medical services; 9) for monies payable in the form of a ransom, if a Missing Person case evolves into a kidnapping; 10) arising from or attributable, to: a) a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause; b) your non-compliance with regard to any obligation specified in a contract or license; 11) due to military or political issues if your Non-Medical Emergency Evacuation request is made more than 10 days after the Appropriate Authority(ies) Advisory was issued; 12) your failure to cooperate with Us or Our assistance provider with regard to a Non-Medical Emergency Evacuation. Such cooperation includes, but is not limited to, failure to provide any documents needed to extricate you or failure to follow the directions given by Our designated security consultants during a Non-Medical Emergency Evacuation. If you refuse to participate in a Non-Medical Emergency Evacuation, or any part of a Non-Medical Emergency Evacuation, no further benefits will be payable under the Non-Medical Emergency Evacuation Expense Benefit for that Occurrence.

Personal Liability Benefit

A. Personal Liability Insurance Coverage: We will pay \$500,000 per claim, subject to a \$0 deductible, on your behalf all sums which you shall become legally obligated to pay as Damages for personal liability claims first made against you and reported to Us, during the Policy Term that the Personal Liability Insurance Coverage is in force, arising out of any Incident covered under this coverage, provided always that such Incident occurs: (a) on or after the Policy Effective Date on which this Coverage becomes effective; or (b) on or after the effective date of the earliest claims-made policy covering you. The Aggregate Limit per Insured is \$500,000. We will have the right and duty to defend any suit against you seeking Damages to which this coverage applies even if any of the allegations of the suit are groundless, false or fraudulent. We may make such investigation and settlement of any Claim, or suit as it deems expedient. In no event, shall We be obligated to pay Damages or Claim Expenses or to defend, or continue to defend, any suit after the applicable limit of the Company's liability has been exhausted by payment of Damages.

Other Insurance: If other valid and collectible insurance is available to you for a covered loss, Our obligations are limited as follows: (a) **Primary Insurance:** This insurance is primary over the Policyholder's liability insurance. If this insurance is primary, Our obligations are not affected unless any insurance other than the Policyholder's insurance is also primary. Then we will share with all that other insurance by the Method of Sharing described in (b) below. (b) **Method of Sharing:** If the other insurance permits the contribution by equal shares, We will follow this method also. Under this approach, each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

B. Medical Payments Coverage: We will pay up to \$5,000 on your behalf for Medical Expenses that are incurred or medically ascertained within 52 weeks after the date of the Incident and which result from an Incident causing Bodily Injury to: (a) a person who is on the Insured Location with the permission of the Host Family; or (b) a person not on the Insured Location. Medical Expenses are defined as those expenses recommended and approved by a doctor for hospital room and board, use of an operating room, emergency room, ambulatory medical center, fees of physicians and nurses, laboratory tests, prescription medicines or drugs, anesthetics, transfusions, diagnostic testing, and therapeutics. We will pay the benefit pursuant to this provision only after you have submitted to Us, due proof of the Medical Expenses incurred. This coverage does not apply to you.

C. Additional Living Expenses Coverage: If an Incident results in the Insured Location becoming unfit to live in, We will pay for any necessary increase in living expenses incurred by the Host Family so that the household can maintain its normal standard of living. Payment will be for the shortest time required to repair or replace the damage to the Insured Location or, if the Host Family permanently relocates, the shortest time required for the Host Family to settle elsewhere. We will pay the Host Family benefits, up to \$5,000, on your behalf per Policy Term for Additional Living Expenses. We will pay the benefit pursuant to this provision only after you have submitted to Us due proof of the Additional Living Expenses incurred.

D. Payment of Deductible Under Homeowner's Insurance Coverage: If an Incident results in a claim being paid under a valid and collectible homeowner's insurance policy of the Host Family covering the Insured Location, We will pay the Host Family for the loss incurred, up to the amount of the deductible under the Host Family's homeowner's insurance policy, up to \$1,000, per Policy Term. We will pay the benefit pursuant to this provision only after you have submitted to Us due proof of the deductible amount which was incurred.

Exclusions and Limitations: No Personal Liability Benefit will be payable as the result of:

1) Bodily Injury or Property Damage arising out of the ownership, maintenance, operation, use, loading or unloading of any Automobile, watercraft, Mobile Equipment or aircraft owned or operated by you or rented or loaned to you; 2) Based on or arising out of liability assumed by you under any contract or agreement, except liability arising out of the performance of written duties required by the Policyholder as part of the covered Trip/Program; 3) Arising out of discrimination on the basis of age, sex, race, religion, marital status, national origin or sexual preference by you, including Personal Injury resulting there from; 4) Arising from the transmission of or infection by, or the testing or the failure to test for the presence of Acquired Immune Deficiency Syndrome (AIDS), any AIDS related virus or any other disease transmitted through sexual contact or another person's body fluids; 5) Dishonest, fraudulent, criminal or malicious act or omission or deliberate misrepresentation committed by you, at your direction, or with your knowledge; 6) Arising from any obligation for which you or any carrier as your insurer may be held liable under any worker's compensation, unemployment compensation or disability benefits law, or under any similar law; 7) Property Damage to property owned or being transported by you, or rented to, occupied by you or in your care; 8) Brought against you alleging, in whole or part sexual assault, abuse, molestation or habitual neglect, or licentious, immoral, amoral other behavior that was threatened, committed, or alleged to have been committed, by you or by any person for whom you are legally responsible; however, notwithstanding the foregoing, you shall be protected under the terms of this policy as to any claim and/or allegation which may be covered by the policy upon which suit may be brought against you, for your such alleged behavior unless a judgment or a final adjudication adverse to you shall establish that such behavior occurred as an essential element of the cause of action so adjudicated; 9) Injuries caused by the use of controlled substances not administered by doctor; 10) Bodily Injury or Property Damage due to war, whether or not declared, civil insurrection, rebellion or revolution or to any act or condition incidental to any of the foregoing; 11) Personal Injury to you; 12) Brought against you arising out of your business pursuits, investments, or other for-profit activities; 13) Injuries caused directly by nuclear reaction, radiation, contamination whether radioactive or not, regardless of how caused; or 14) Injuries caused directly or indirectly by pollution or asbestos, regardless of how caused.

Automobile means: a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any machinery or apparatus attached thereto. **Bodily Injury** means: bodily injury, sickness or disease sustained by any person, including death. **Claim(s)** means: a demand for money or the service of a suit naming you and alleging an Incident. Claim(s) does not include proceedings seeking injunctive or other non-pecuniary relief. Punitive damages will not be covered. **Claim(s) Expenses** means: (a) Fees charged by an attorney or attorneys designated by Us and all other fees, costs, and expenses resulting from the investigation, adjustment, defense settlement and appeal of a Claim, suit or proceeding arising in connection therewith, if incurred by Us, or incurred by you with Our written consent, but does not include salary charges or

expenses of regular employees or officials, or fees and expenses of independent adjusters; (b) All costs against you in such suits and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before We have paid or tendered or deposited, whether in court or otherwise, that part of the judgment which does not exceed Our limit of liability thereon; (c) Premiums on appeal bonds and premiums on bonds to release attachments in such suits, but not for bond amounts in excess of the applicable limit of liability of this policy. We will have no obligation to pay for or furnish any bond; (d) Up to \$250 for your loss of earnings for each day or part of a day of your attendance at Our request at a trial, hearing or arbitration proceeding involving a civil suit against you for covered Damages, but the amount so payable for any one or series of trials, hearings or arbitration proceedings arising out of the same Incidents will in no event exceed \$5,000. **Damages** mean: compensatory judgments, settlement or awards, but does not include punitive or exemplary damages, fines or penalties, the return of fees or other consideration paid to you, or that portion of any award or judgment caused by the trebling or multiplication of actual damages under federal or state law. **Host Family** means: the person(s) responsible for providing your room, board, general welfare, and care while on a covered Trip/Program. **Incident** means: any act or omission committed by you during the Policy Term which results in Bodily Injury, Property Damage or Personal Injury, provided the act or omission committed by you was during the Policy Term. **Insured Location** means: (1) the Host Family residence premises and the part of any other premises, structures and grounds you use; or (2) any part of a premises where you are temporarily staying. **Mobile Equipment** means: a land vehicle (including any machine or apparatus attached thereto, whether or not self-propelled), (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to you, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other construction or repair equipment; air compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment, or (5) anything with a motor that rolls, flies or dives, such as snowmobiles, mopeds, motorbikes, dirt bikes or (6) anything that flies such as parasails, parachutes and hang gliders. **Personal Injury** means: (a) false arrest, detention or imprisonment, wrongful entry or eviction, other invasion of private occupancy, or malicious prosecution; (b) the publication or utterance of a libel, slander or other defamatory or disparaging material; or (c) a publication or an utterance in violation of an individual's right of privacy. **Property Damage** means: (a) physical injury to or destruction of tangible property, including the loss of use thereof at any time resulting there from; or (b) loss of use, or loss of the value of tangible property which has not been physically injured or destroyed.

Additional exclusions that apply to this Benefit are shown in the General Exclusions and Limitations section of this Summary of Benefits.

General Exclusions and Limitations: We will not pay benefits for any loss that is caused by or results from:

- war or any act of war, whether declared or not.
- commission of, or attempt to commit, a felony, an assault or other illegal activity.
- flight in, boarding or alighting from an aircraft or any craft designed to fly above the Earth's surface, except as: a) a fare-paying passenger on a regularly scheduled commercial or charter airline; b) a passenger in a non-scheduled, private aircraft used for pleasure purposes with no commercial intent during the flight; c) a passenger in a military aircraft flown by the Air Mobility Command or its foreign equivalent.
- piloting or serving as a crewmember or riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.
- commission of or active participation in a riot, or insurrection.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Definitions: "**Country of Permanent Residence**" means a country or location in which you maintain a primary permanent residence. "**Covered Person**" means any eligible person for whom the required premium is paid. "**Home Country**" means a country from which you hold a passport. If you hold passports from more than one Country, your Home Country will be the country that you have declared to Us in writing as your Home Country. Home Country also includes your Country of Permanent Assignment or Country of Permanent Residence. "**Injury**" means accidental bodily harm sustained by a Covered Person that results from an accident. All injuries sustained by one person in any one Covered Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury. "**Sickness**" means an illness, disease or condition that causes a loss for which you incur medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness. "**Trip**" means travel by air, land, or sea from your Home Country. It includes the period of time from the start of the trip until its end provided you are engaged in a Covered Activity or Personal Deviation if covered under the Policy. "**We, Our, Us**" means the insurance company underwriting this insurance or its authorized agent.

You must notify ACI of a loss. This notice should identify you, the Policyholder, and the Policy Number.

Number: GLM N1121504A, Underwritten by ACE American Insurance Company, 436 Walnut Street, Philadelphia, PA 19106

Contact Information: For customer service, eligibility verification, plan information, or to file a claim, contact: **Administrative Concepts, Inc. (ACI)** at 1-888-293-9229 (from inside the U.S.) or 610-293-9229 (from outside the U.S.); fax 610-293-9299 for claims or inquiries or e-mail www.visit-aci.com. Mail claims to: **Administrative Concepts, Inc., 994 Old Eagle School Rd., S. 1005, Wayne, PA 19087-1706.**

For other assistance services call: AXA Assistance at 855-327-1414 (Toll-Free) or 630-694-9764 (Direct Dial) or e-mail medassist-usa@axa-assistance.us.

To access ACE's Travel Assistance Website go to <http://www.acetravelassistance.net> and enter your username and password (shown on your Travel Assistance ID card).

Travel Assistance Services: In addition to the insurance protection provided by your insurance plan, ACE USA has arranged with our Assistance Provider to provide you with access to its travel assistance services around the world. These services include:

- Medical Assistance including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- Personal Assistance including pre-trip medical referral information and while you are on a trip: emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, verifies medical benefits and assists with medical claims process.
- Travel Assistance including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.
- Access to a secure, web-based system for tracking global threats and health or location based risk intelligence.
- Crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling.

When you call, please be prepared with the following information: 1) name of caller, phone number, fax number, and relationship to the Covered Person; 2) Covered Person's name, age, sex, and the policy number for your insurance plan; 3) a description of the insured's condition; 4) name, location, and telephone number of the hospital or other service provider; and 5) other insurance information including health insurance, workers' compensation, or auto insurance if the insured was involved in an accident.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. Our Assistance Provider makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers. In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by ACE's Assistance Provider are not employees or agents of our Assistance Provider and the choice of provider is yours alone. ACE's Assistance Provider assumes no liability for the services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.

This Description of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the Policyholder. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law. Please keep this information as a reference.