

Earthwatch Insurance FAQ AUSTRALIA Over 50KMS

1. What is the purpose and limitation of this document?

This document addresses frequently asked questions about the Earthwatch travel medical and evacuation insurance program in which we provide you access to as a benefit of your participation as a volunteer upon an Earthwatch project.

It allows you to quickly locate the information you need to know about the program and its benefits.

Please note that this document does not contain all of the policy details however further detail can be provided if required.

Additional information is available from Indemnity Corporation Pty Limited, who arrange the insurance program on behalf of Earthwatch Institute (See question 3).

2. Who is the insurance company?

The insurer is Chubb Insurance Company of Australia Pty Limited.

3. Who handles my insurance questions and administration?

Our insurance brokers for this insurance are Indemnity Corporation Pty Limited, who arrange our coverage and can answer any questions that you have. Their normal office hours are 0900 to 1700, Australian Eastern Standard & Summer Time.

The primary contact during office hours is [Glenn Noble](#) who can be reached at +61 (02) 9034 5578 Fax number +61 (02) 9034 5500, or email gnoble@indemnitycorp.com.au

Outside of office hours please contact Shane Aitken on his mobile +61 (0)421 638 003.

4. What benefits does this plan offer and what are its limits?

This insurance program automatically extends to Earthwatch volunteers while they are on an Earthwatch expedition anywhere in the world.

It covers your travel medical risks (when outside of Australia), including medical expenses and emergency medical evacuation, while you are travelling and it provides trip cancellation insurance (see Question 18), baggage and personal money insurance.

The benefits and limits of this insurance are shown in the Policy Summary which can be provided by Earthwatch at your request.

5. When does the coverage begin and end?

You are automatically covered for the period of the Earthwatch expedition, from the time of leaving your residence or place of work, whichever is the latter, until returning to your residence or place of work whichever is the first.

The cover also includes incidental holiday travel, provided that this is included as part of a Earthwatch research project. It is important to note that anyone travelling with you on this incidental leg of your journey are not covered under this insurance and that it is recommended that they obtain travel insurance.

6. Is it possible to buy insurance that would cover me either before or after the Earthwatch expedition?

The policy automatically covers incidental travel before or after your Earthwatch expedition, as long as said travel is part of the overall journey.

The coverage can only extend to trips of no more than 180 days. It is not possible to extend this cover for a longer period.

7. Is there any deductible, co-payment or policy excess that I am responsible for?

Yes, these are:

Temporary Total Disablement:	first seven (7) days of income
Portable Business Equipment	\$250

8. I think I am already insured for my medical expenses while on my Earthwatch expedition. What happens then?

The Earthwatch insurance program is provided for all volunteers, regardless of existing coverage. In order for Earthwatch to provide comprehensive assistance in an emergency situation, it is essential that all volunteers have the same insurance and evacuation provider. If your existing health insurance covers you for medical expenses you incur on the Earthwatch expedition, then this policy will treat that insurance as primary. However, standard Australian health insurance policies don't cover expenses incurred outside of Australia. In particular, many don't cover Emergency Medical Evacuation, especially from remote areas. We provide you the benefit of this policy to make sure you don't encounter such gaps in coverage that might impede your medical care while on an expedition or that could result in costly medical expenses for you. There are also special travel risks that can occur on an Earthwatch expedition that this policy is designed to address which other medical policies may not cover.

9. What is covered under the Medical Expenses benefit?

There is unlimited coverage for insured medical expenses. It applies to Medical Expenses that arise from a covered illness or injury. This policy is meant to cover expenses that can't wait until you return home, and those not covered under any other source of insurance. If an injury or illness occurs during the period of coverage and you require medical or surgical treatment, this plan will pay:

"for the treatment of any Accidental Bodily Injury or Sickness or Disease which occurs while the Insured Person is on an overseas Journey, during the Operation of Cover stated in the Schedule, and which is suffered by the Insured Person, up to the maximum Sum Insured stated in the Schedule of Sums Insured subject to compensation payable for Medical Expenses incurred within the Country of Residence shall be limited to \$25,000 following return from the overseas Journey during which the Accidental Bodily Injury or Sickness or Disease occurred, except if such Country of Residence is Australia where the maximum Sum Insured stated in the Schedule of Sums will apply.

However We will not pay Medical Expenses incurred in respect of the rendering in Australia of a professional service for which a Medicare benefit is payable.

Medical expenses not covered:

Any Medical Expenses incurred more than twenty four (24) months after the date of Accidental Bodily Injury, or in the case of Sickness or Disease, after the date on which the Medical Expenses were first incurred;

Expenses incurred for continuing treatment, including any medication commenced prior to the commencement date of the Journey, which the Insured Person has been advised by a Physician to continue during the Journey;

Any expenses the insurer prohibited by law from paying;

Expenses incurred when the Insured Person has travelled against the advice of a Physician or when the Insured Person is unfit to undertake a Journey.

10. Does coverage apply when I return home from an overseas expedition?

The policy provides coverage after your return home from an overseas expedition, in respect of medical expenses emanating from a covered illness or injury incurred during your overseas expedition.

11. How much coverage is available for Emergency Medical Evacuation and how does it work?

The maximum limit for Medical Evacuation is \$1,000,000. The Emergency Medical Evacuation benefit is used when the Physician assisting you, and the Insurers appointed Medical Advisor recommend that your illness or injury requires an Emergency Medical Evacuation to the nearest medical facility where appropriate medical treatment can be obtained, or back to your home country.

It is important to note that Emergency Medical Evacuation is subject to the terms and conditions of the policy, which means that exclusions apply.

If you are medically evacuated for a reason that is found to be excluded under the policy, the Medical Evacuation expenses become your responsibility. If it is possible that you could be medically evacuated for a reason excluded under this policy (see Question 19), it is advisable to make special provisions for additional coverage.

Evacuation must be approved in advance by the Insurance Company, and arrangements will be made by the Assistance Provider (International SOS) for your transport. This can include the cost of a nurse and/or Physician to accompany you, either on a commercial airliner, on a special chartered plane or by other means of transportation.

Note that Emergency Medical Evacuation is undertaken only in serious cases, where your life is threatened or where you face a risk of permanent disability, and used when your health would be threatened by using regular forms of transport.

The process has to be coordinated by International SOS in order to be covered. Do not arrange a Medical Evacuation on your own. Make sure that both the Insurer and Earthwatch are involved in helping with any medical evacuation plans.

12. How do I reach International SOS?

Their 24-hour emergency line in Australia is + 61 (0) 2 9372 2468

13. How does the Accidental Death benefit work?

The benefit is paid to a beneficiary if you die as the result of a covered injury that occurred while travelling on an expedition. Your estate will be the designated beneficiary. The death has to arise solely as a result of the covered injury, and within 12 months of the date the injury occurred. There is no coverage for injuries/death arising from some activities – See question 20.

14. How are benefits paid for disability?

This is covered under the total and temporary disablement benefit. A lump sum payment is made to you if you are permanently disabled because of a covered injury beyond any hope of improvement, or prospect of your carrying out your usual occupation during your lifetime.

The schedule of benefits is specified in the policy document. In summary, the policy provides for up to \$100,000 for death, Permanent Total Disablement and some other catastrophic injuries.

If you are partially disabled, the policy will pay a benefit of up to \$500 per week for up to 52 weeks.

If children are accompanying you and are insured, then the maximum lump sum benefit for death is reduced to only \$20,000.

15. What does the cancellation, curtailment, travel disruption, and travel delay section cover?

This section of the insurance provides coverage for:

Cancellation, curtailment or disruption: Costs associated with the curtailment or disruption of a trip due to circumstances beyond your control, including advance payment deposits in respect to transport and accommodation costs arising out of the cancellation, curtailment or disruption of a trip due to circumstances beyond Earthwatch's control.

Note that the policy does not cover:

1. Cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been warning before the date the particular Journey was booked that such events were likely to occur;
2. Common carrier caused delays where the cost of the expense is recoverable from the common carrier;
3. Any business or financial or contractual obligations of the Insured Person or of any other person;
4. Any change of plans or disinclination, on the part of the Insured Person or of any other person, to commence a Journey;
5. The inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the required number of persons to commence any tour or Journey;
6. The Insured Person undertaking a Journey against the advice of a Physician or when the Insured Person is unfit to undertake a Journey;
7. The insolvency or bankruptcy of a travel agent, tour operator, accommodation provider or supplier, airline or other carrier, or any other travel or tourism services provider or the insolvency of any person they deal with;
8. Any detention attributable to the Insured Person breaking the law of any Country or State.

16. What are the general exclusions under the policy?

1. An Insured Person travelling in any unlicensed aircraft or flying or engaging in any other aerial activity as part of the aircraft's crew;
2. An Insured Person participating in or training for any professional sport;
3. Suicide, attempted suicide or any deliberately self-inflicted injury;
4. Radiation or radioactivity from any nuclear fuel or nuclear waste arising from the combustion of nuclear fuel and/or any self-sustaining process of nuclear fission;
5. Any sexually transmitted disease;
6. Any criminal act or intentional illegal act committed by You or the Insured Person.

17. Are there any activities that this policy does NOT cover?

This policy does NOT cover certain hazardous activities such as:

- Professional sports

18. How does this coverage address war risks?

This insurance does cover war risks, but in certain territories, it limits coverage provided as follows:

In Iraq, Afghanistan, Israel, Somalia or Chechnya, coverage is limited as follows:

(a) in respect of any one event the sum stated in the Schedule of Sums Insured or \$100,000 whichever is the lesser; and

(b) \$500,000 in the aggregate during the Period of Insurance.

19. Does this policy cover me if I am over 85 years of age?

The Policy does not cover any Insured Person unless they at the date of the claim is under eighty-five (85) years of age or:

- in respect of Coverage Section 1 – Personal Injury Event 20 Temporary Total Disablement and Event 21 Temporary Partial Disablement is under seventy-five (75) years of age
- in respect of Coverage Section 1 - Personal Injury Event 2 Permanent Total Disablement is under (65) years of age.

20. What coverage is provided for my luggage, personal effects, travel documents, money & credit cards?

The policy provides coverage for your luggage, personal effects, travel documents, money & credit cards. There are various limits for differing items, and some conditions that apply.

It is important to review these limits and conditions and assess whether they are adequate for your needs as not all individual circumstances are the same.

If they are not adequate, it is recommended that you obtain alternative coverage that suits your own personal needs.

The following limits apply:

luggage, personal effects, travel documents \$10,000

Money & Credit Cards \$5,000

Conditions

It is important to note that there are certain conditions applicable to this coverage. They are as follows:

1. It is a condition of payment under this Coverage Section that all loss or damage attributable to theft or vandalism be reported to the local police or appropriate authority as soon as possible after the discovery of the loss and a written acknowledgment of the report obtained. Also, any loss of credit cards, Insured Person's cheques, travellers cheques or travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken;
2. The Insured Person shall take all reasonable precautions for the safety and supervision of any insured luggage, personal effects, Business Property, travel documents and Personal Money

What is Not Covered:

1. Damage or loss arising from electrical or mechanical breakdown of any item;
2. Damage to or replacement of any electronic data or software;
3. Scratching or breakage of fragile or brittle items. This Exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses;
4. Damage or loss arising from wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoring or alteration;
5. Luggage, personal effects, Portable Business Equipment, Business Property, travel documents, money shipped under any freight agreement, or items sent by postal or courier services;
6. Losses due to depreciation or devaluation of currency;
7. Loss or damage arising from confiscation or destruction by Customs or any other authorities;
8. Losses recoverable from any other source, e.g. airlines, tour operators, other insurance such as automatic credit card travel insurance;
9. Portable Business Equipment;
 - a) where theft or attempted theft occurs while such Portable Business Equipment is unattended other than when securely locked inside a building or securely locked out of sight inside a motor vehicle,

however this Exclusion 9(a) shall not apply in circumstances where the Insured Person leaves such property temporarily unattended whilst on any conveyance and takes all reasonable precaution to safeguard the property and has no option other than to leave the property temporarily unattended, or

- (b) whilst carried in or on any conveyance unless they accompany an Insured Person as personal cabin luggage. However, this exclusion 9 (b) will not apply in circumstances where the Insured Person is prohibited from carrying the Portable Business Equipment as personal cabin luggage. Where the Insured Person is so prohibited, the Portable Business Equipment must be securely locked away within the Insured Persons checked in luggage.
10. Contractual obligations in relation to a mobile phone purchase.

21. Is business property covered under this policy (i.e. laptops, mobile phones etc)?

The policy does cover some business property. Business property covered is as follow:

“means the Insured Person’s business plans, business papers, specifications, manuscripts and stationery relating to the Insured Person’s work , in respect of their paper value only.”

It also extends to Portable Business Equipment. Portable Business Equipment is defined as:

“means personal computers, portable electronic equipment and mobile phones used by the Insured Person for work purposes.”

Coverage for Portable Business Equipment is limited to \$5,000 for each item.

22 Is there any coverage for Hire Vehicles?

The policy will pay for the cost of the excess payable under a hire car damage cover/waiver. It will pay up to \$5,000.

It is important to note that it will not pay for any damage to the vehicle, and will only respond, when the hire car damage coverage operates, making the excess payable.

What is not covered?

- 1 For loss or damage arising out of operation of the Rental Vehicle in violation of the terms of the rental agreement;
- 2 For loss or damage arising out of wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.
- 3 For loss or damage to the Rental Vehicle whilst being used Off-Road.

Off Road means use of the vehicle other than on a carriageway (whether sealed or unsealed) which is maintained by a local Council, Shire, Government body, Company or private individual.

23 How do I make a claim under this policy?

Should an incident occur which may give rise to a claim under the policy you should report this in writing to the insurer within thirty (30) days of the incident occurring.

Failure to provide the insurer with this written notice within this timeframe may affect Your ability to make a claim under the Policy unless it can be shown that it was not reasonably possible for You to provide written notification within this time period and You did so as soon as reasonably possible.

Once You have notified the insurer of a claim under the policy, you will need to provide the insurer with written Proof of Loss as soon as possible and at the latest within thirty (30) days after the insurer has received Your written notification.

You will also need to provide original copies of all relevant documentation.

All claims need to be made via Earthwatch and Indemnity Corporation Pty Limited.

This summary is provided as general information, and does not constitute insurance advice, nor should it be relied upon as insurance advice. We recommend that you obtain insurance advice from an insurance broker.

Whilst every care has been taken in preparing this summary, it does not replace the essential reading of the policy documentation.

We strongly recommend that you read the policy documentation, and if you have any queries relating to this document, or the policy documentation, that you immediately contact Indemnity Corporation Pty Limited in order to assist with your query.