

Earthwatch Insurance FAQ AUSTRALIA

Under 50KM

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 that requires travel of less than 50KM from the ordinary place of residence or work.

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.

6. 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

7. 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 10.

8. 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 you 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.

9. What benefits are paid for non medical expenses?

The policy will pay up to \$700 for reasonable out of pocket expenses incurred as a result of Accidental Bodily Injury covered by the policy. These expenses need to be non Medicare related expenses, but can include costs of ambulance, physiotherapy, massage etc.

The excess payable for a claim is \$50, each and every claim.

10. 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.

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

This policy does NOT cover certain hazardous activities such as:

- Professional sports
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12. 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.

13. 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 us 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.