

## **Earthwatch Insurance FAQ - Europe**

### 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 you are automatically enrolled and additional insurance options. 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 found on <http://www.earthwatch.org/europe/expeditions/insuranceinfo/> . Additional information is available from Sutton Winson Limited, who manage the insurance program on behalf of Earthwatch Institute (See question 3).

### 2. Who is the insurance company?

The insurer is Axiom Underwriting Agency Limited, on behalf of certain Underwriters at Lloyd's and other UK authorized insurers.

### 3. Who handles my insurance questions and administration?

Our insurance brokers for this insurance are Sutton Winson Limited, who process your coverage and can answer any questions that you have. Their normal office hours are 0845 to 1700 Greenwich Mean Time (GMT) from November to April and British Summer Time (GMT +1) from April to November. The primary contact during office hours is Michelle Ralph who can be reached at +44 (0) 144 251164, Fax number +44 (0)144 251250, or email [michelle.ralph@swib.co.uk](mailto:michelle.ralph@swib.co.uk).

Outside of office hours please contact Tim Wilkinson at Sutton Winson on his mobile +44 (0) 7894 935418 or land line +44 (0) 5600 793355.

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

This insurance program is automatically provided to Earthwatch volunteers while they are on an Earthwatch expedition anywhere in the world. It covers your travel medical risks, 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. It doesn't provide personal liability insurance.

The benefits and limits of this insurance are shown in the Axiom Insurance Policy Summary which can be found on

[http://www.earthwatch.org/europe/downloads/Expeditions/AXIOM\\_-\\_Insurance\\_Policy\\_Summary\\_UK\\_2009\\_.pdf](http://www.earthwatch.org/europe/downloads/Expeditions/AXIOM_-_Insurance_Policy_Summary_UK_2009_.pdf) and in your briefing pack.

### 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 you residence or place of work whichever is the first.

Cover includes incidental holiday travel provided the combined trip does not exceed 31 days in total.

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

The policy automatically covers additional travel before or after your Earthwatch expedition, as long as said travel is part of the overall journey, and up to a maximum of 31 days in total. It is not possible to extend this cover for a longer period.

7. Where does the insurance cover me?

Coverage is valid in the country of your Earthwatch expedition, and during travel to and from your expedition. Where your exped is taking place in your home country some restrictions apply (see question 8 for Home Country or 'In-country' coverage.) Cover is no longer effective once you arrive in your Home Country after your expedition is over.

8. Am I covered if I am on an Earthwatch expedition in my Home Country?

You are covered for accidents that occur while you are on the Earthwatch expedition, and for any medical evacuation you may require, as long as the expedition takes place for more than 5 days. This coverage is secondary to free National Health Service or equivalent provision that may be available to you and it does not provide coverage for illness.

9. Does coverage continue if I remain out of my Home Country?

Cover ends when you return home, and can include whilst you are on holiday directly before or directly following your Earthwatch expedition, as long as the holiday forms part of your travel arrangements for your Earthwatch expedition. The maximum period of cover is 31 days.

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

Yes, £50 (or \$ equivalent at the prevailing rate) for each and every claim.

11. 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, many domestic insurance policies don't cover expenses incurred outside your Home Country or even in different states or provinces in your Home Country. In particular, many don't cover Emergency Medical Evacuation, especially from remote areas. We have 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. In many cases, such as automobile accidents, the administrator is obliged to investigate coverage related to the vehicles involved.

12. What is covered under the Medical Expenses benefit?

The medical limit is £5,000,000 or dollar equivalent at the time of a claim. 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:

"The costs incurred for medical, surgical and other remedial attention or treatment given or prescribed by a Medical Practitioner and all hospital, nursing home and ambulance charges. Dental expenses are covered if incurred for the emergency relief of pain or if they are the result of accidental bodily injury. Also included are the transportation costs to return the body and personal effects to the Home Country in the event of death, and all reasonable additional transport and accommodation expenses incurred by an Insured Person and up to two persons who need to travel to, remain with, or escort an Insured Person, including repatriation costs.

**Medical expenses not covered:**

Routine physical examinations, vaccinations

Routine eye examinations, eyeglasses and contact lenses  
Preventive Medical Services and Wellness Benefits  
Maternity or Childbirth  
If you are travelling against the advice of your doctor/physician

13. Does coverage apply when I return home from my expedition?

The policy provides coverage after your return home, in respect of medical expenses emanating from a covered illness or injury incurred during your expedition, including travelling to and from your residence or place of work. This coverage lasts up to three months after your return home. The maximum amount you can claim is £10,000 or dollar equivalent. If you have domestic health insurance, this policy will only apply in excess of that insurance.

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

The maximum limit for Medical Evacuation is £5,000,000 or dollar equivalent. 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 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.**

15. How do I reach International SOS?

Their 24-hour emergency line in London is +44(0)208 762 8550 or Philadelphia +1 (215) 942 8459.

16. 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 24 months of the date the injury occurred. There is no coverage for injuries/death arising from hazardous sports – see Question 20.

17. How are benefits paid for disability?

This is covered under the personal accident and loss of/loss of use of limbs/eyes benefits. A lump sum payment is made to you if you are 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 £15,000 (or dollar equivalent) for death, and £30,000 (or dollar equivalent) for disability.

18. 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:** The policy does cover expeditions cancelled by Earthwatch due to lack of enrollment, but volunteers are encouraged to buy flexible, refundable tickets.

**Travel delay:** Delay caused by strike, industrial action, adverse weather or mechanical breakdown, up to £20 per hour in excess of 4 hours delay, subject to a maximum of £100.

19. What are the general exclusions under the policy?

- A condition that you could reasonably have anticipated when the coverage started.
- Expenses payable by any other insurance
- Nuclear or atomic reaction
- Flying as a pilot
- Travelling against the advice of a medical practitioner
- Where the purpose of the insured trip is to receive medical treatment or advice
- Within 2 months of the expected date of birth if an insured person is pregnant and accidental
- bodily injury or illness has resulted from the pregnancy
- As a result of an Insured Person giving birth
- As a result of drug or alcohol abuse by an Insured Person
- Involvement in a felony or illegal occupation
- As a result of suicide, attempted suicide or self-inflicted injury

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

This policy does NOT cover certain hazardous activities such as:

- Motorcycling
- Snow skiing
- Mountain climbing
- Sky diving
- Piloting any aircraft
- Bungee jumping
- Spelunking, or caving
- White-water rafting
- Fighting or self-defence sports
- Solo sea sailing
- Free climbing without ropes
- Motor sports
- Use of firearms

Scuba diving down to 30 meters is covered under this insurance, but it is a policy at Earthwatch that volunteers who participate in expeditions that involve scuba diving also purchase a membership and insurance coverage from DAN, the Divers Alert Network. This provides access to special expertise and medical evacuation assistance should that be needed as a result of scuba diving. Earthwatch will provide volunteers on expeditions with scuba activity with specific information on the coverage required from DAN and how to obtain it.

21. How does this coverage address war risks?

This insurance does not exclude war risks, but in certain territories, you will need to advise the insurers in advance of your expedition, for their agreement, where an appropriate charge will be made. Those territories are:

Afghanistan  
Chad  
Chechnya  
Democratic Republic of Congo  
Iraq  
Israel (West Bank, Gaza Strip)  
Ivory Coast  
Nigeria  
Somalia  
Sudan

22. Does this policy cover me if I am over 75 years of age?

Earthwatch volunteers over age 75 that have submitted completed health forms signed by their healthcare provider to Earthwatch and have been cleared to participate in an Earthwatch project are covered under this policy.

23. If personal property is covered up to £2000, but aggregate valuables only up to £750, what is the other £1250?

There is a specific definition of 'valuables' and 'money' meaning 'high value items' and 'cash' respectively. See explanations below :

*Personal property*

The policy specifies valuables as 'gold, silver or other precious metals, watches, jewellery and semi-precious or precious stones, furs, curios, works of art, cameras and other photographic equipment, television & video equipment, mobile phones, telescopes, binoculars, computer equipment, games consoles and equipment, radios, cassette & compact disc players, personal audio equipment, laptops, personal organisers & electronic navigation equipment' and this is limited to £750. The £2000 limit includes all valuable and non-valuable equipment, such as clothing, toiletries etc.

*Money*

The definition of money includes things such as vouchers, travel tickets, coupons, warrants. A loss of cash is limited to £750, but money as defined by the policy is limited to £1000.

NB: The policy covers any valuable worth up to £750, and a total aggregate limit for valuables of £750. For items worth more than £750 (either individually or on aggregate) you can claim for a maximum of £750. It is recommended that if you have a valuable item worth more than (or multiple costly items to an aggregate of more than) £750, you must insure this under the personal possessions section of your own household insurance.

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

No, only personal property is covered under this policy.

25. How do I make a claim under this policy?

Please see the Axiom Insurance Policy Summary, which can be found on [http://www.earthwatch.org/europe/downloads/Expeditions/AXIOM\\_-\\_Insurance\\_Policy\\_Summary\\_UK\\_2009\\_.pdf](http://www.earthwatch.org/europe/downloads/Expeditions/AXIOM_-_Insurance_Policy_Summary_UK_2009_.pdf) and in your briefing pack.

26. Is there a time limit for making a claim?

It is important to let the insurers know that a claim will be made as soon as possible, however there is no time limit (within reason) for processing paperwork associated with a claim.

*This summary is intended as a quick reference only of the cover arranged and, by definition, does not detail all of the policy terms, conditions and exclusions. If you have any queries regarding the cover you should either refer to the policy document, or preferably, contact Sutton Winson.*