

STUDENT INSURANCE IN LONG-TERM EXCHANGE

Rotary International defines minimum coverage requirements that the student insurance must meet in the long-term exchange. The requirement applies to both outbound and inbound Rotary Youth Exchange Students.

The requirements are stated in paragraph 41.060.11 of the Rotary Code of Policy document.

Below is a quote from the Code of Policy:

”41.060.11. Travel Insurance for Rotary Youth Exchange Students Evidence of student travel insurance coverage shall be submitted to, received by, and accepted by the host district prior to the student's departure from home. As the host Rotary district must be in a position to arrange immediate and emergency medical attention when it is needed, the host district must be satisfied that the insurance coverage carried by the student is with a responsible insurance company which will ensure that any service providers receive complete and prompt payment.

The parent or legal guardian of the Youth Exchange student is responsible for the payment of all medical and accident costs. The parent or legal guardian of each student shall provide travel insurance, including, but not limited to, medical and dental coverage for accidental injury and illness, accidental death, dismemberment, and disability benefits (also known as capital benefits), repatriation of remains, emergency evacuation, 24-hour emergency assistance services, and personal legal liability. Such amounts shall not be less than the following minimum limits and benefits per student:

- a) Provide coverage on a 24-hour basis from the time the student leaves their home until they return home inclusive of any personal travel before and/or after the agreed exchange period
- b) Be valid in all countries in which travel will take place with the exception of student's home country
- c) 24-hour emergency assistance services
- d) US\$1,000,000 for expenses related to injury or illness such as hospital, doctors/physicians, dentist, ambulance or other usual and customary medical services
- e) US\$100,000 for accidental death, dismemberment, or disability
- f) US\$50,000 for necessary emergency transport or evacuation of student in the event of severe illness or bodily injury
- g) US\$50,000 for repatriation of student's remains or cremation expenses in the event of the death of the student
- h) US\$50,000 for necessary emergency transport or evacuation of student in the event of a non-medical emergency, including due to a political crisis or a natural disaster
- i) US\$500,000 for personal legal liability for liability arising from the student's actions or omissions that cause bodily injury to a third party or damage to a third party's property.

The parent or legal guardian should also consider obtaining the following additional travel insurance coverage options:

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- a) Emergency Visitation. Provides reimbursement for emergency visitation expenses for the cost of reasonable transport and accommodation incurred by any one close relative or friend to travel to, travel with, remain with, or escort the student as a result of serious injury, illness, or death of the student
- b) Trip Cancellation or Curtailment. Provides reimbursement for trip cancellation or curtailment expenses provides coverage for travel expenses incurred because of an unexpected cancellation due to injury or illness
- c) Property Coverage. Provides reimbursement for personal property losses, including student's loss of money or for theft or total loss of property such as baggage
- d) Kidnap & Extortion coverage. Provides access to trained specialists that respond to incidents of kidnap or threats to kill, injure, or kidnap a student where ransom is demanded and pays for costs of ransom.

Where it is a statutory or legal requirement for travel insurance to be purchased in the host country, such insurance shall be in accordance with these limits and benefits. In all other cases dual insurance should be avoided unless agreed to by all parties.

Clubs and districts are strongly encouraged to consult insurance counsel for advice on obtaining liability insurance and other coverage and should be fully informed about government's policies and regulations regarding foreign students, including insurance coverage requirements.

Participation in extreme sports, such as hang gliding, rock climbing, and bungee jumping, is discouraged. If students are allowed to participate in extreme sports, these activities should be undertaken with the host districts' and parent or legal guardian's written permission, and additional adequate insurance should be obtained. (January 2012 Mtg., Bd. Dec. 189)