
INSURANCE

The information given here indicates the situation regarding an individual's insurance cover while engaged in Youth Exchange activities, as well as clarifying the insurance situation as it affects students, for the benefit of a Host parent or Counsellor.

There are two aspects to be considered:

- Youth Exchange activity at home
- Youth Exchange activity abroad.

Youth Exchange Activity at Home

The body which organises Youth Exchange in Great Britain & Ireland is the Districts Youth Exchange Association (DYEA).

Home activities by the DYEA are insured under the RIBI Insurance Policy through Bartlett Insurance Brokers.

Who and What the Policy covers:

All Adults - Rotarian and non-Rotarians - and (home) students from Great Britain or Ireland who are engaged in Youth Exchange activities.

Automatic cover is provided for the DYEA activities subject to:

- the RIBI Safeguarding Policy being followed and DBS checks carried out where required, and;
- a risk assessment carried out in accordance with the RIBI Health & Safety policy, and;
- any hazardous activities, such as abseiling, climbing, horse riding etc, being undertaken by qualified third party providers, who hold their own liability insurance. Evidence of such insurance to be kept on file with the Risk Assessment.

Host Parents

In addition to the above, Rotary International requires that host families arrange their own personal liability and motor liability (with appropriate limits for our geographical area).

This is made clear to Host parents in '*CP6A: Agreement for Working in Youth Exchange*' and signing this document indicates their acceptance and their awareness that it is their responsibility to take the appropriate action.

Youth Exchange Activity Abroad

All Youth Exchange students on all programmes going on exchange to another country are required to take out their own insurance which covers them from the time that they leave home until the time of their return. The RI Certification document is specific about the risks to be included and the level of cover required for each. This may be seen at *IF5. Travel Insurance for Students*, which follows.

Many districts insist that their inbound students all use their chosen policy, which is in their language and currency and has been approved by Rotary International, thereby simplifying the task of the host district whose obligation it is to check that students are suitably insured. In practice it is the Counsellor for the inbound student who is tasked with doing the check.

The Student Insurance Policy used by Youth Exchange in GB & Ireland

The insurance policy which the DYEA require all our **Inbound students** to purchase is

CISI-Bolduc World Class Rotary Youth Exchange Cover Plan, Plan B.

The policy is in English and the figures are in dollars, and as such it matches exactly the schedule required by Rotary International ([doc IF5](#)), thereby making the task of checking very straightforward. As such the DYEA requests all inbound students to use this policy.

For our **Outbound students**, where they are not constrained by their host district to take out a particular policy, the DYEA recommends that they too use the CISI-Bolduc policy as it conforms to the standard and therefore should be readily acceptable to the host district.

The policy requires the student to enter the district number of the sponsoring and host districts as well as the name and contact details of the person in the Host district responsible for the programme. As a result of this the host district is automatically informed when the student has taken out the policy, making checking very simple.

Outbound Students are given advice about insurance and details of how to access the CISI Boduc policy when they begin the Application stage. Inbound students are sent the information the first time that they are contacted by their Host district.

Problems which can rise with the insurance Policies of Inbound Students (Counsellors please note)

Ideally one policy should provide cover for a student for all risks from the point of leaving to returning home. Some countries have a statutory or legal requirement that students purchase insurance in the host country. Even so, the students will need cover between leaving home and arriving in the host country (and for the return),

In other countries it can be difficult to obtain a policy with sufficient level of cover for the required length of a long term exchange and so a second policy is required to follow on from the first.

Counsellors should be aware of these situations and ensure that the transitional process from one insurance policy to another does not leave the student uninsured.

In all other cases, dual insurance should be avoided unless agreed to by all parties.

IF5. Travel Insurance for 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:

- 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.