
All outbound students on any programme pay for the following:

Return fares

Insurance (*See IF5: Travel Insurance for Students*)

Visa (if needed)

Inoculations (if needed)

Administration Fee - £25 payable to the Districts Youth Exchange Association when the student has been interviewed and accepted for a Camp or Exchange (unless the District chooses to pay on behalf of the student). Access to the Online Application form is granted once the fee has been paid.

Students may be asked to pay towards the cost of Orientation and Feedback. This could be anything from the cost of a meal or the travel costs to a central venue to a contribution to the hire of the venue.

All clubs with outbound students on any programme pay for the following:

- a few meals at their meeting for the outbound student and parents before and after the Exchange - the occasion after the Exchange will be when the student is the Speaker. They normally would also provide banners (or equivalent) and (optional) perhaps small gifts for the Host Club or any children whom the student might encounter.

Costs and the Short Term Programmes:

Additional Costs to the Student:

STEP Family to Family : reciprocal hospitality by families.

Outbound Camps/ Tours - there may be a fee (this varies with the camp).

What it costs the Club:

STEP Family to Family: Club pays for meals when both students plus parent attend a meeting – inbound student is speaker.

Costs and the Long Term Programme:

Read in conjunction with *IF2. Funding the Long Term Programme.*

The cost to the club is essentially that incurred by the inbound LTEP student. Any contribution which the club makes to the costs incurred by their chosen outbound student is entirely voluntary. There is no pressure to do so.

Additional Costs to the outbound student needs to pay for before leaving home:

- Lightweight navy school style blazer
- Business cards (*See PM2: Merchandising & Corporate Identity*)

- Badges – the students will produce some of their own but the sponsoring Club and District usually supply a bagful of these for the student to swap.
- Translation & verification of documents for visa purposes – required by some countries.

On arrival in the host country the student can expect to pay for:

- Orientation – as soon as they arrive in the host country.
- A Tour - possibly.
- School uniform - possibly.

Long Term Exchange students receive a small amount of pocket money every month from their host club as well as money for lunch and transport. They usually have a credit card which their families 'feed' from home. Money laundering laws prevent students from opening bank accounts. The Long Term student also has to take an Emergency Fund in the region of around 300 euros (or dollars) to the host district. It is kept by the Student Counsellor and only used if needed, whereupon the parents are required to top it up. The remainder is returned to the student on departure.

The Cost to Rotary of the Long Term programme

The HOST CLUB is responsible for the following costs for the Inbound student:

		approx
Pocket money	paid monthly for up to eleven months. Current rate around £50 pm but it is agreed between club and district and declared on the Inbound's Guarantee form. (see above)	£550
Daily travel to and from school	Cost depends on available transport and distance. This may be higher to begin with if the student has to wait on a travel permit being produced.	£300
School lunches	Around £10 per week	£350
Club meals and significant Club/Area events	The student should expect to attend a Rotary meeting every week. If the club meets when the student is at school the club might join with another club so that the student does not feel disconnected from Rotary.	£500
Birthday Present		£25
Christmas Present		£25
Club hospitality at District Conference	Lunches and meals taken as a club rather than as a district.	£30
Plus contingency...		

A ball park total would be around £1800 - £2000 for the year.(as at 2016)

Most students have a WISH LIST and it is up to Club members to encourage each other so that the items on it are covered. This is a cost to individual club members rather than to the Club itself.

The DISTRICT is responsible for the following costs for the Inbound student:

District Conference – Bed & Breakfast plus any formal Conference Dinners (or the whole Conference fee if presented as a package). YE students pay zero registration fee.

Any costs connected with promotion of the District YE programme.

RIBI Conference – full costs – where possible.(again, no registration fee).

Read in conjunction with *IF1. Cost of Exchange Programmes to Districts, Clubs and Students*

The Long Term Exchange Programme is a significant cost to a club, around £1800 - £2000*. Cost is by far the greatest obstacle to the growth of the programme and yet when a suitably deserving applicant is found it is often the case that it appears to become less of a problem. How the finance is managed depends upon the amount of planning that has gone before as well as how the student has 'appeared'. (* as at 2016)

Clubs need to know that their decision to support a student does not have an impact on the current budget but on that for the next Rotary year. Even then nothing needs to be paid out until the end of August and thereafter in monthly instalments.

Applicants for Long Term Exchanges arise either randomly through the website or as a result of a club being pro-active and looking for a suitable candidate.

The club must decide whether it can fund the student alone or if it needs the support of other clubs.

Currently most LTE applicants in RIBI self select. If they appear and are accepted in good time a club might be able to split the cost over two Rotary years but more often or not this is not the case and a club must decide from a standing start and under pressure whether or not to support the candidate. Often it is the impression created by the candidate which sways the decision of a club which would not normally have thought of supporting youth exchange and some of the smallest clubs have willingly taken on the task, with fund raising events to enable them to do so.

Clubs or groups of clubs which want to support and develop the Long Term programme will sometimes cluster together to spread the cost, share expertise and provide sustainability by rotating the responsibility around the group.

Different clustering models have been suggested. One such is to work within the Assistant Governor Areas, thereby fitting into the district structure and getting the Assistant Governor bringing him/her into direct contact with the programme. The experience gained informs the Executive as well as a future District Governor about Youth Exchange.

The inbound student supported by such an arrangement has the benefit of actually belonging to one club while having close contact with the others and being able to get involved in a variety of activities across the Area.

This group can be either reactive to a self selected applicant in the Area or be pro-active by approaching local schools and setting up competition for an outbound exchange. This latter has the potential for growing the programme as it raises its prestige and the place awarded becomes a desirable commodity.

17.060. District Finances (extract)

Where funds are raised for a specific purpose such as a joint district youth exchange, a budget of expenditure shall be prepared and submitted to the governor and the finance committee for approval, and this shall then be included as a separate item in the financial report submitted to the district assembly or conference by the finance committee. It is essential to maintain a separate bank account for such funds and to have the chair of the joint youth exchange committee or such other committee as may be involved as one of the signatories.

INSURANCE

There are two different aspects of Insurance for Youth Exchange to be considered, both of which entail Certification requirements:

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

This document deals with the regulations, who is responsible for compliance, and the practicalities involved in selecting and purchasing suitable policies.

Youth Exchange Activity at Home

It is a fundamental requirement of Certification for Youth Exchange that a District shall hold General Liability Insurance for its Programme.

Home activities by the District Youth Exchange Association are insured under the RIBI Insurance Policy through Bartlett Insurance Brokers.

The policy may be seen on the RIBI website: rotarygbi.org - Members' Section – Compliance.

Who and What the Policy covers:

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

Automatic cover is provided for the District Youth Exchange Association 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.

** See [downloadable IF4C: Risk Assessment Form for Youth Exchange](#),

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 at interview and their signature on '[CP6A: Agreement for Working in Youth Exchange](#)' indicates their acceptance and their awareness that it is their responsibility to take the appropriate action.

Youth Exchange Activity Abroad

Youth Exchange Officers travelling abroad need to arrange their own travel and personal insurance even when attending Youth Exchange functions.

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](#). In the RI Youth Exchange Officers' Directory is a growing list of insurance policies designed specifically with RI requirements in mind and which RI has examined and accepted as suitable for students to use. See [RYE Directory 'RI Reviews of Student Travel Insurance'](#). Many districts insist that their inbound students all use their chosen policy, thereby simplifying the task of the host district whose obligation it is to check that students are suitably insured.

The Position of the DYEА

From the policies which RI recommends, the DYEА has chosen [CISI-Bolduc World Class Rotary Youth Exchange Cover Plan, Plan B](#).

The policy is in English and the figures are in dollars, as is the schedule in IF5, thereby making the task of checking very straightforward. As such the DYEА requests all inbound students to use this policy.

Where outbound students are not constrained by their host district to take out a particular policy the DYEА recommends that they too use the CISI-Bolduc policy as it conforms to the standard and is 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.

Insurance requirement is on the agenda for students at Outbound Orientation, delivered by the DYEО, and it needs to be followed up by the CYEO so that the student purchases a suitable policy. See [IF4\(O\): Insurance for Outbound Students](#), which may be [downloaded here](#)

For Inbound students to RIBI the equivalent document is [IF4\(I\): Insurance for Inbound Students](#), which is included in [S10/L10/C\(I\)10: Preparation Pack for Inbound Students](#), but which may be [downloaded here](#) in its own right. The Pack is sent to Inbound students before they leave home as the first stage of Inbound Orientation.

The CISI-Bolduc policy Plan B is accessed from the website cisi-bolduc.com

Problems which can rise with the insurance Policies of Inbound Students

The particular merit of the CISI-Bolduc policy is that although it originates from USA students who are exchanging between countries outside the USA may purchase it. Even so, some inbounds may experience problems with it.

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.

Cover for Special Activities

Where specialist activities will be involved, such as in some Camps & Tours, students may be required to take out special insurance policies to cover the risk. The specifics of these policies should be advised to the student who may be expected to arrange this special insurance him/herself.

Otherwise it may be that the relevant Camp Organisers arrange the special insurance cover themselves and then they either incorporate the cost into the Camp fee or ask the student to pay the additional sum on arrival.

Alternatively, Hosts could take the opportunity to impose a full insurance policy which incorporates the risks as set out in *IF5* plus those for the special activity.

Students should check very carefully the information that they are given: they may need some assistance to clarify what is required.

A Reminder for Host Parents

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 district's and parents' or legal guardians' written permission, and additional adequate insurance should be obtained.

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.

1 High Ridge Park | Stamford, CT 06905
Phone 203.399.5556 | Fax 203.399.5596 | www.cisi-bolduc.com | cisiwebadmin@culturalinsurance.com

World Class Rotary Youth Exchange Coverage Plan

*Policy written for Participating districts of
the Rotary Youth Exchange® program*

ENROLLMENT BROCHURE

This Program provides short term limited duration insurance. It is not a major medical or comprehensive medical policy.

Eligibility

All persons who participate in the Rotary International Youth Exchange Program are eligible for coverage.

Coverage

Coverage will begin upon the Covered Person's departure from his or her Home Country or Country of Residence. It will end on the date the Insured returns to his or her Home Country or Country of Residence or makes a Personal Deviation.

Application Help

Helpful hints when sending in applications:

- Please make sure to include plan premium, liability fee, and credit card fee (where applicable) in payment.
 - To ensure timely and accurate processing of the application please type or print legibly. The applications available on-line under "Brochures and Applications" may be filled out on the computer using the PDF program. You can then print out your application and mail or fax it.
 - Date of departure for exchange is required in order for insurance materials (i.e. insurance ID card) to be issued. If the date of departure is not available at the time the application is submitted, CISI-Bolduc will default the coverage start date to 01-August-2016.
 - To receive a list of the insured's that have applied for CISI-Bolduc insurance from a particular district, please make a request by phone, fax, or e-mail (see above contact information).
 - If submitting an application by fax or e-mail, please do not send original by mail. (To avoid duplication).
 - Please allow 2-3 weeks for refund requests to be processed and executed. Refund may be subject to a \$15 administration fee. Please refer to refund policy on application for details.
 - Banks fees for wire transfers should be added before transfer is conducted to be sure the correct, and full premium amount is received.
 - Inbound participants paying the premium by credit card should make their card company aware that the charge from the U.S. will be posted to their account, to avoid rejection due to security reasons.
 - Please be sure that credit card information (i.e. account number and expiration date) is written clearly and correctly. Notification of declined credit cards require immediate attention by the participant, the host family, or the district, to avoid an adjustment to the policy effective date.
- ACE American Insurance Company**, through CISI-BOLDUC has designed the following accident and sickness insurance plans for RYE Students:

Schedule of Benefits for Accident and Health Coverage underwritten by ACE American Insurance Company

MEDICAL EXPENSE BENEFITS

	PLAN A	PLAN B
Maximum Lifetime Benefit per covered accident or sickness	\$1,000,000	\$1,000,000
Chiropractic Care Maximum	\$500 (up to 10 visits with a \$50 maximum per visit)	\$500 (up to 10 visits with a \$50 maximum per visit)
Emergency Dental Expenses Maximum	\$100	\$400
Out-Patient Mental and Nervous Expenses Maximum	\$1,000	\$1,000
In-Patient Mental and Nervous Expenses Maximum	\$25,000	\$25,000
Deductible	None	None
Accident & Sickness Benefit		
Accident and Sickness for students traveling OUTSIDE of the United States	80/20	100%
Deductible (per policy period)	\$100	\$0
Accident and Sickness for students traveling INTO the United States	80/20	80% to \$1,000 out of pocket limit; plan pays 100% thereafter
Deductible (per policy period)	\$100	\$100

***PLEASE NOTE THAT THIS PLAN ALLOWS UP TO \$500 FOR TREATMENT OF PRE-EXISTING CONDITIONS.**

EMERGENCY PRIOR TO MEDICAL

Accidental Death and Dismemberment Benefit	\$100,000	\$100,000
Covered Losses:		
a. Life	Principal Sum	Principal Sum
b. Two or more members	Principal Sum	Principal Sum
c. One member	One-Half Principal Sum	One-Half Principal Sum
d. Thumb and Index Finger of the same hand	One-Quarter Principal Sum	One-Quarter Principal Sum
e. Quadriplegia	Principal Sum	Principal Sum
f. Paraplegia	One-Half Principal Sum	One-Half Principal Sum
g. Hemiplegia	One-Half Principal Sum	One-Half Principal Sum
Medical Evacuation Expense Benefit	\$100,000	\$100,000
Security Evacuation Expense Benefit	\$100,000	\$100,000
Repatriation of Remains Benefit	\$50,000	\$50,000
Transportation Expense Benefit	\$5,000	\$5,000
Family Reunion Benefit	\$5,000 (\$75 daily maximum for lodging expenses)	\$5,000 (\$75 daily maximum for lodging expenses)
Trip Cancellation Benefit	\$3,000	\$3,000
Trip Interruption Benefit	\$3,000	\$3,000
Personal Property and Financial Instrument Reimbursement Benefit		
Maximum for cash, currency, bullion, numismatic property & bank notes	\$100	\$100
Maximum for manuscripts, securities, bills, deeds, evidence of debt, letters of credit, notes other than bank notes, passports, railroad and other tickets or stamps	\$250	\$250
Maximum for theft of jewelry, watches, furs, fine arts/antiques, golfers equipment, cameras & computer hardware	\$1,000	\$1,000
Maximum for theft of stereo equipment	\$1,000	\$1,000
Deductible	\$250 per claim	\$250 per claim

SPORTS COVERAGE

Both plans are extended to cover loss due to interscholastic and community football, hockey, soccer, rugby and lacrosse. **All other team sports are covered the same as any other Covered Accident under the basic policy coverages.**

Maximum Benefit	\$25,000	\$25,000
Deductible	\$50	\$50

This description is not a contract of insurance but is a brief summary. Complete provisions pertaining to this insurance are contained in the Master Policy on file with Rotary International. In the event of any conflict between this summary and the Master Policy, the Policy will govern

Disclaimer: Rotary International is not affiliated with CISI and does not endorse its products.

SCHEDULE OF BENEFITS FOR LIABILITY COVERAGE UNDERWRITTEN BY ACE AMERICAN INSURANCE COMPANY

Personal Liability

Limit per Claim	\$500,000	Additional Living Expense	
Deductible per Claim	\$250	Limit per Coverage Period	\$5,000
Medical Payments		Unscheduled Personal Property	
Limit per Coverage Period	\$5,000	with Replacement Cost	\$5,000

This description is not a contract of insurance but is a brief summary. Complete provisions pertaining to this insurance are contained in the Master Policy on file with Rotary International. In the event of any conflict between this summary and the Master Policy, the Policy will govern

Definitions:

Doctor means a licensed health care provider acting within the scope of his or her license and rendering care of treatment to a covered person that is appropriate for the conditions and locality. It will include a Covered Person or a member of the Covered Person's Immediate Family or household.

Deductible means the dollar amount of the Covered Expenses that must be incurred as an out-of-pocket expense by each Covered Person per Covered Accident or Sickness basis before Medical Expenses Benefits and/or other Additional Benefits paid on an expense incurred basis are payable under the policy.

Covered Accident means an accident that occurs while coverage is in force for a Covered Person and results directly and independently of all other causes in a loss or Injury covered by the Policy for which benefits are payable.

Covered Expenses means expenses actually incurred by or on behalf of a Covered person for treatment, services and supplies covered by the Policy. Coverage under the Participating Organization's Policy must remain continuously in force from the date of the Covered Accident or Sickness until the date treatment, services or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date such treatment, service or supply, that gave rise to the expense or the charge, was rendered or obtained.

Preexisting Conditions means an illness, disease, or other condition of the Covered Person that in the six-month period before the Covered Person's coverage became effective under the Policy:

1. First manifested itself, worsened, became acute, or exhibited symptoms that would have caused a person to seek diagnosis, care or treatment; or
2. Required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or
3. Was treated by a Doctor or treatment had been recommended by a Doctor.

Exclusions and Limitations

The following is a brief list of the exclusions and limitations for the insurance plan. It is not a complete list. For complete information about what's not covered, refer to the website

www.culturalinsurance.com/rotary/rotary_forms.asp

We will not pay benefits for any loss or Injury that is caused by or results from:

- Intentionally self-inflicted injury; suicide or attempted suicide.
- War or any act of war, whether declared or not.
- Flight in, boarding or alighting from an aircraft, except as: a) a fare-paying passenger on a regularly scheduled commercial airline; b) a passenger in a non-scheduled, private aircraft used for pleasure purposes with no commercial intent during the flight. However, in Alaska, Injury sustained while the Covered Person is riding as a pilot,

student pilot, operator or crew member, in or on, boarding or alighting from, any type of aircraft.

- Commission of, or attempt to commit, a felony.
- Practice or play in interscholastic or community football, hockey, soccer, rugby or lacrosse, except as specifically provided in the Policy.

In addition, We will not pay Medical Expense Benefits for any loss, treatment, or services resulting from, or contributed to by:

- Preventive medicines or vaccines.
- Routine physicals and care of any kind.
- Eyeglasses, contact lenses, hearing aids, examinations or prescriptions for them.
- Routine dental care and treatment, except as provided in the Policy.
- Cosmetic or plastic surgery, except as a result of Injury.
- Pregnancy, childbirth or miscarriage.
- Treatment by persons employed or retained by the Participating Organization, or by any Immediate Family Member or member of the Covered Person's household.
- Medical expenses for which the Covered Person would not be responsible to pay for in the absence of the Policy.
- Any condition for which the Covered Person is entitled to benefits under any Workers' Compensation Act or similar law.
- Expenses payable by any automobile insurance policy without regard to fault. (This exclusion does not apply in any state where prohibited).
- Bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding, mountain climbing (where ropes or guides are used), scuba diving (except if the Covered Person is certified in accordance to the laws of the country in which he or she is diving), racing by horse, motor vehicle or motorcycle.
- Pre-existing Conditions, except as specifically providing in the Policy, and if: 1) the Covered Person has not received treatment, care or advice for six consecutive months after being covered by the Policy (taking medication prescribed by a Doctor is considered as continuous treatment for a Pre-existing Condition); or 2) the loss begins after the Covered Person has been treatment fee (including medication free) and after the Covered Person has been covered by the Policy for six months.
- Surgical operations which were previously recommended by a Doctor or medical practitioner prior to the Covered Person's effective date of coverage.
- Any treatment, services or supplies received by the Covered Person that are incurred or received while he or she is in his or her Home Country.
- Medical expenses that are the result of injuries sustained while operating a motorized vehicle of any kind, including two, three and four wheeled vehicles. This includes, but is not limited to: automobiles, motorcycles and motorized dirt bikes of any kind, all-terrain vehicles, snowmobiles and watercraft; however, there is coverage for front seat passengers or passengers of motorized means of transport including snowmobiles if used as means of transport in the state of Alaska. This

exclusion shall be waived in relation to Amusement Park rides, lawn mowers or operating a golf cart while on a golf course. In addition, this exclusion shall be waived for students who are located in Bermuda with regard to travel on a small motorcycle or moped that is not more than 50cc in capacity. The student must have a valid license to ride the motorcycle or moped.

- Emergency sickness dental expenses incurred for:

Routine oral examinations;

Fluoride applications;

Prosthetics (new and repaired)

- Expenses for more than one dentist in excess of those that would have been incurred had all services been performed by one dentist;
- Expenses in excess of the lowest fee in cases where there are optional treatment techniques carrying different fees;

- Services primarily for cosmetic or aesthetic purposes;
- Orthodontics;
- Treatment already in progress or recommended by a dentist within six months of the Covered Person's effective date of coverage;
- Replacement of denture or orthodontic appliance due to loss or theft;
- Denture or bridgework replacement of teeth extracted prior to the Covered Person's effective date of coverage.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.



CISI-Bolduc
1 High Ridge Park
Stamford, CT 06905
phone 203-399-5556
fax 203-399-5596
www.cisi-bolduc.com

Rotary Youth Exchange Insurance Application

Underwritten by ACE American Insurance Company through CISI-Bolduc

Leaving soon....? Enroll on-line at www.cisi-bolduc.com and receive your insurance documents including ID card, Summary of Coverage, and Consulate Letter addressed to hosting country, via email almost instantaneously!

Acceptable forms of payment include: Visa, MasterCard, American Express, check or money order, and/or wire transfer. Canadian or Foreign checks in U.S. dollars will not be accepted. Checks must be made payable to: CISI-Bolduc and drawn off of a U.S. bank, in U.S. dollars. For wire transfer details, please contact the Rotary Administrator.

**FOR ASSISTANCE, PLEASE CONTACT Ted Cenatiempo –
RYE Administrator for CISI - Bolduc**
Phone 800.303.8120, ext. 5121 or 203.399.5556
Fax 203.399.5596
Email cisiwebadmin@culturalinsurance.com

**PAYMENTS & APPLICATIONS CAN BE SENT TO OUR SECURE
LOCK BOX AT THE FOLLOWING ADDRESS:**

Cultural Insurance Services International
24493 Network Place
Chicago, IL 60673-1244

The policy provides short term limited duration insurance. It is not a major medical or comprehensive medical policy.

Application and payment must be submitted together. Please complete the application below. Typed preferred or print clearly.

SECTION I: PERSONAL INFORMATION

Student Name _____
Street Address _____
City _____ State/Province _____ Postal Code _____
Home Country _____ Dist. # In Home Country _____
Telephone _____ Fax _____ Email _____
Date of Birth _____ / _____ / _____ *Students must be high school students ages 15–19 years.* Gender Male Female
Beneficiary _____ Relationship to Student _____

SECTION II: HOST COUNTRY INFORMATION

Host Country _____ Rotary Dist. # In Host Country _____
Host District Contact Name _____
Telephone _____ Email _____

SECTION III:

Date of departure from your home country:

If date is unknown, leave blank. Notify CISI-BOLDUC as soon as date is confirmed. _____ / _____ / _____
DAY MONTH YEAR

CISI-Bolduc will default coverage start date to 01-August-2016 unless otherwise notified.

I hereby apply for:

Short Term Only

Coverage up to 1 month

For Rotary students traveling OUTSIDE of the United States

- Plan A and Personal Liability \$63 U.S. Dollars
 Plan B and Personal Liability \$76 U.S. Dollars

For Rotary students traveling INTO the United States

- Plan A and Personal Liability \$68 U.S. Dollars
 Plan B and Personal Liability \$82 U.S. Dollars

Coverage up to 3 months

For Rotary students traveling OUTSIDE of the United States

- Plan A and Personal Liability \$172 U.S. Dollars
 Plan B and Personal Liability \$208 U.S. Dollars

For Rotary students traveling INTO the United States

- Plan A and Personal Liability \$183 U.S. Dollars
 Plan B and Personal Liability \$224 U.S. Dollars

Coverage of 4 months and beyond, but less than 365 days

For Rotary students traveling OUTSIDE of the United States

- Plan A and Personal Liability \$567 U.S. Dollars
 Plan B and Personal Liability \$839 U.S. Dollars

For Rotary students traveling INTO the United States

- Plan A and Personal Liability \$996 U.S. Dollars
 Plan B and Personal Liability \$1,047 U.S. Dollars

I understand that coverage for pre-existing conditions is limited to \$500. A pre-existing condition for which you received medical treatment, care or advice within six months before being covered by the policy. This does not apply if a) you have received no such treatment, care or advice for six months after being covered by the policy (Note: Taking medication prescribed by a physician is considered as continuous treatment for a pre-existing condition); or b) the loss begins after the student has been treatment free (including medication free) and after the student has been covered by this policy for six months.

I also understand coverage will not go into effect until my actual departure or participation in my Youth Exchange. I also understand that there are no provisions for refunds, upgrades or downgrades once my exchange begins.

To the best of my knowledge and belief, all information I have provided is true and complete. I understand my information is protected by privacy laws and will be released only in accordance with these laws. The only people who have access to this information are employees of the Insurance Company who service my policy or claim and other third parties authorized by the Insurance Company. Information may be disclosed to those who have an insurance-related regulatory or legal need for the information. In other situations, we will ask you for written authorization.

Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Signature of Parent or Temporary Guardian _____

Signature of Student _____ Date _____ / _____ / _____
DAY MONTH YEAR

District Youth Exchange Chairman (Optional) _____ Date _____ / _____ / _____
DAY MONTH YEAR

SECTION IV: PAYMENT INFORMATION

Check/money order enclosed

Wire transfer

Visa MasterCard American Express (\$15 Administrative Fee Applies)

Card Number _____ Expiration Date _____ / _____ / _____
DAY MONTH YEAR

Cardholder's name _____

Cardholder's signature _____

Billing address _____

City _____ State/Province _____ Postal Code _____

Only for students who begin their exchange from January 1, 2016 to December 31, 2016.

REFUND POLICY

Please read this information carefully before submitting this application.

A Full Refund will be issued only IF:

CISI-Bolduc receives a written request for cancellation from the district's Youth Exchange Officer **BEFORE** the policy takes effect (date of departure). A **\$15 administration fee will apply.**

A Partial Refund will be issued on Coverage Plans of 4 months and beyond, but less than 365 days only IF:

CISI-Bolduc receives a written request for cancellation from the district's Youth Exchange Officer **WITHIN** 30 days from the policy effective date (date of departure).

Please Note: A student originally covered on Plan A from 4 months and beyond, but less than 365 days will be downgraded to Plan A up to 3 month of coverage and will be charged the difference in premium (less a **\$15 administrative fee**).

A student originally covered on Plan B from 4 months and beyond, but less than 365 days will be downgraded to Plan B up to 3 months of coverage and will be charged the difference in premium (less as **\$15 administrative fee**).

THERE ARE NO REFUNDS FOR STUDENTS WHO HAVE BEEN ON EXCHANGE FOR MORE THAN 30 DAYS.

There are no refunds for STEP coverage, unless notified by the District before the insurance start date.

Do not use after 31-December-2016

CISI-Bolduc

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Stamford, CT 06905
phone 203-399-5556
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www.cisi-bolduc.com

AH-10327

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.
