
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 DYEA

From the policies which RI recommends, the DYEA 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 DYEA 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 DYEA 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 DYEO, 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.