

Benefits Summary

Grants Travel Medical & Accident Insurance Program

Effective 1 July 2013, all travelers funded by District Grants, Global Grants, Packaged Grants (only Vocational Training Teams) and Rotary Peace Fellowships are covered by the Grants Travel Medical & Accident Insurance Policy ("Policy"). The Policy provides coverage for unexpected injuries and illnesses with no deductible or co-pay. The Policy does not provide coverage for routine or preventive medical care, it provides only limited benefits for travel within one's home country, and it will apply in excess of any existing insurance coverage.

Please carry the travel insurance identification ("ID") found on the Rotary Grants website at all times while traveling on your Grant. In the event of an accident or illness, you will need the ID to contact the travel emergency assistance service provider, and the medical provider may require your ID as proof of insurance coverage.

The following benefits are included (*subject to policy terms and conditions*):

- **24/7 travel assistance through Europ Assistance USA ("Europ Assist").** Multilingual travel emergency assistance and services include, but are not limited to travel and medical assistance, pre-trip assistance, and emergency message relay. They can assist you with finding appropriate medical care and help negotiate the cost of your medical care.
 - In the USA and Canada, call **1.888.870.2947**.
 - All other locations, call collect **+1.609.375.9190**.
 - Or, email: AXIS.travel@europassistance-usa.com.
- **Medical Coverage.** Up to US\$500,000 for travel outside of home country.
- **Emergency Medical Reunion.** Up to US\$4,000 for an immediate family member to unite with an insured traveler in an emergency medical situation.
- **Medical Evacuation.** Coverage applies when traveling 100 miles or 161 kilometers or more from your place of residence. Pre-approval from Europ Assist is required.
- **Repatriation of Remains.** Coverage applies when traveling 100 miles or 161 kilometers or more from your place of residence. Pre-approval from Europ Assist is required.
- **Loss of Personal Property.** Up to US\$500 for property loss or damage while traveling with a commercial transportation provider.
- **Accidental Death and Dismemberment.** Up to US\$1,000 is payable in the event of death.
- **Trip Cancellation.** Up to US\$1,500 is payable for non-refundable travel expenses due to cancelled travel due to physician's orders, inclement weather, or transportation labor strike.
- **Trip Interruption.** Up to US\$2,500 is payable for non-refundable, additional travel expenses due to interrupted travel due to causes such as physician's orders, inclement weather, or labor strike.

Please review the *Description of Coverage* for more information about the Policy.

In the event of an injury, illness, or loss, a claim form and all medical invoices/receipts will need to be submitted to the insurance carrier (AXIS), if not arranged by Europ Assist. The claim form is on the Rotary Grants website. *Please maintain copies of paperwork, including invoices and receipts, for your records.*

Please contact insurance@rotary.org if there are any questions about the Policy.

This insurance information provided in this document is intended only to summarize the provisions and benefits of the coverage available. Actual benefits will be governed by the policy terms and conditions.