



YOUTH EXCHANGE AND GENERAL INSURANCE DISTRICTS 1910, 1911, 1912, 1913 & 1920

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Insurance for Rotary – Youth Exchange and General (at present for the districts 1910, 1911, 1912, 1913 und 1920)

A. Preliminary remark – general information

This outline is deliberately as short as possible. More detailed information – anytime and from anywhere – is available on my website

www.nemling.eu

So, you have a reliable facility of orientation, also in English. The General Conditions I send you on request. Also, the websites of the CEMD districts lead to my website: please click

[Versicherung – Insurance.](#)

Since the Youth Exchange programs are considered as the main risk all insurance coverage is handled by Rotary Youth Exchange, including Rotary districts, clubs, committees etc.

For obvious reasons, the content of the insurance program is determined by the headquarters of Rotary International. Our program is complying with the specifications, other than coverage for ransom and kidnap. This apparently overshoot the mark because nobody can get such coverage in anonymous business. If somebody must be regarded as exposed, he should strive towards such insurance in person.

It might be mentioned that our insurance program was assessed by Rotary headquarters and approved for the current three years period.

B. Insurance Program

- Liability insurance,
- Criminal case protection insurance,
- Travel insurance, containing
 - Travel health insurance (two types),
 - Travel accident insurance,
 - Travel baggage insurance

C. Liability Insurance

Carrier is Helvetia Insurance Corp. Vienna. The insurance is arranged on second risk; that means that a possible private insurance must be utilized first. The premium is paid by Rotary. The insurance is valid world-wide, in the USA and Canada as well. It is a normal insurance for the liability of associations for personal injury and property damage based on Austrian standard wording. There are many co-insured persons including the participants of Rotary's programs traveling in or out of the country. For details please see the homepage.

Important is amongst others: No coverage for damage on objects hired or taken into use, no coverage for driving vehicles (land, air or water), no coverage for professional activities of all kind.

D. Criminal Case Protection Insurance

Insurer is HDI Insurance Corp. Vienna. The premium is paid by Rotary. The insurance is valid world-wide, in the USA and Canada as well.

Rotary is screening host parents and program participants properly and commits them to a correct conduct. To make that sure the youth service systems of all districts world-wide are certified in compliance with high standards, and these standards are checked regularly. The possible misconduct mainly lies in the scope of sexual harassment, inappropriate duties in household, business or farming, disrespectful or unkind treatment or careless attendance and neglect.

The insurance will defend the indicted person against unwarranted allegations and protects her against fines and claims for compensation. In the case of a sentence the insurance will defend the Youth Exchange organization against allegations of careless selection and will protect the private funds of the responsible, that are the friends of Rotary, the host parents and Rotarians in action.

The wording is based on the conditions for industrial customers and must be applied analogously.

E. Travel Insurance – combined provisions

Youth Exchange has concluded a frame contract with Uniqa Insurance Corp. Vienna with favorable terms. It is containing a combination of the lines displayed under letter B. The premium depends on the terms and must be calculated and paid by the participants.

Within the scope of the last recertification the sum of insurance was raised to 1,000.000 € and the side sums were adapted. The premium remained unchanged, to wit 1,30 € per day, minimum 40,30 € (i.e. for 31 days). The maximum term of insurance is one year. Extensions within one year are possible. Refunds in case of early returns are not provided.

Youth coming from a country without reciprocity in the social systems with Austria who want to stay in Austria longer than three months are not regarded as simple “travelers”, in fact they are regarded as temporary residents and need a residence permit. According to a recent judgment of the Austrian Supreme Court they need insurance with a much more extensive coverage. The premium for this group is 58,32 € per broached calendar month. Due to the extensive cover, this means in practice that foreign insurers would hardly be accepted by the Austrian authorities or, vice versa no foreign insurance carrier would accept the price for this coverage. In truth this means that persons who want to stay in Austria longer than three months must have an Austrian insurer.

To conclude the necessary insurance Uniqa Insurance Corp. has developed new forms (German and English) which include the necessary steps for payment and incorporate the insurance conditions. These forms are available by the YE officers or by me.

A hint for the YE officers: Please print out the necessary quantities of forms. Page 1 normally will be satisfactory but in case somebody is interested in the conditions you are obliged to hand them out (pages 2-6).

A short explanation to the ways of payment: A plain transfer means that the premium amount is transferred to the account of the beneficiary (Uniqa) by active order of the payor (customer). In the case of a direct debit the payor remains passive and the beneficiary (Uniqa) pulls in the premium money from the payor’s account. This procedure was chosen to reduce general expenses. In both cases a funded account is a prior condition. Please send the application to Mrs. Eder (Uniqa) by fax or e-mail (with scanned attachment); the addresses you may find on the bottom left.

This way of application and payment can only be executed with an account denominated in Euros and domiciliated in a SEPA (Single Euro Payments Area) member state. These are all EU members and some more totaling 34: BE, BG, DK, DE, EE, FI, LI, FR, GR, IE, IS, IT, HR, LV, LT, LU, MC, MT, NL, NO, AT, PL, PT, RO, SM, SE, CH, SK, SI, ES, CZ, HU, GB, CY. (ISO Code, in order of the German names of the countries).

Character of stay	UNIQA Group Number	premium	payment
Stay in Austria longer than three months – residence permit obligatory)	042025 Coverage complying with the Ministry of the Interior's directions	58,32 €/month, broached Calendar months count full	Single payment Transfer to Uniqa account
valid for all Schengen countries			
Stay in Austria shorter than three months – no residence permit necessary	900005 Coverage complying with Rotary International's directions	1,30 €/day min. 40,30 € max.365 days	Single payment direct debit, UNIQA pulls in the premium
valid world-wide			

Insurance Certificates

Group 042025	issuance by Uniqa
Group 900005	issuance by Youth Exchange Officers *)
Outside of SEPA	issuance by Dr. Nemling **)

*) A hint for the Youth Exchange Officers: They are entitled to issue insurance certificates after they had forwarded the application to Uniqa (Mrs. Eder) correctly. They can only be held responsible for the correct receipt of the data and of the signed declaration of intent as well as for the punctual forwarding. They are not responsible for the entry of the premium on Uniqa's account. The insurance certificates are void in case the funds are insufficient or the transfer couldn't be executed. For errors in the sphere of the banks Uniqa holds us covered.

***) For payments from countries outside the SEPA the new forms cannot made use of. These cases I handle personally as before. The premiums must be transferred to my escrow account mentioned below. In case you were not granted the visa before immigration please check if the visa application wouldn't be easier and cheaper done immediately after crossing the Schengen border. Payment in the SEPA way is quicker and cheaper.

Rotary International Youth Exchange, premium account
IBAN AT39 3200 0000 1230 1503
Raiffeisenlandesbank NÖ-Wien, BIC RLNWATWWXXX

In addition to the usual bank slips for registration I need the same information as mentioned in the application. Please, without any special formality by fax, e-mail or in a list for several insureds. It is my responsibility that every transfer into Uniqa's system shall lead to a correct und easily retrievable data set. Insurance certificates are issued by my office.

By making use of the mentioned ways of payment consent with the insurance conditions is presumed.

F. Foreign Travel Health Insurance (group 900005)

This insurance is valid for the second risk. That means that a possible private health insurance must be utilized first. The insurance is valid world-wide, and the sum of insurance is 1,000.000 €, that is sufficient. No deductible will be applied.

Uniqa's 24/7 emergency service is available by tel. +43 50667 670, from Austria also by 0800 204 9999. For details please see my homepage.

Loss reports or evidence to cases of sickness or accidents are requested by the above-mentioned telephone numbers, by info@uniqa.at or by mail to Uniqa Insurance Corp., 1029 Vienna, Austria, c/o Mr. Harald Gruber.

Loss settlements are uncomplicated. I need an original bill, possibly in German, English or French, including diagnosis and doctor's report and a bank account. Sometimes the final settlement needs some time, e.g. when another Insurance comes first. In case of higher amounts advances are granted.

(group 042025)

For persons staying in Austria longer than three months and therefore needing the mentioned residence permit, in cooperation with the Federal Ministry of the Interior a special "expatriates" plan was designed which complies with the specification of the alien's police. This plan is going far beyond the standards prescribed by Rotary International. It is also a second risk policy including all previous diseases, a sum of insurance of 2,526.000 € and a guarantee in all public hospitals in Europe. For Rotary, the territory covered for emergency transport and for three days during arrival and departure was extended to world-wide (please see joint conditions 3.3.). Please note ! That means that an additional short time travel insurance is required when you want to leave Europe during your stay in Austria.

Insurance certificates for this group of insureds are issued by Uniqa only.

G. Travel-Accident Insurance

Our accident insurance is covering 100.000 € for death und up to the same amount for permanent disability (linear model). Curative treatments after accidents are covered by health insurance. This plan is the minimum required by Rotary headquarters. Individual increasings are possible.

H. Baggage-Insurance

The sum of insurance is 2000 € current market value. In normal situations, this is enough. This insurance not only covers the journey in a narrower sense but also the whole stay abroad. Note, that there are some sublimits and exclusions for technical gadgets.

I. Outlook

It is always the best when an insurance hasn't to be utilized. Our experience of meanwhile 17 years of cooperation shows that we can be very satisfied with our insurance partner and that a relation of sympathy and confidence towards our youth has developed.

In case you have questions or problems please turn to our Youth Exchange Officers or to me. We are at your disposal with words and deeds.

Bon Voyage !

With best greetings in Rotary
Dr. Robert Nemling
Rotary YE Insurance Officer

Remarks

Additional information and the application forms you may find on the homepage under the keyword „Rotary“ at the end of the mentioned document.