



INBOUND STUDENT INSURANCE REQUIREMENTS

Part A. Overseas Student Health Cover (OSHC)

To obtain a visa, the Australian Government requires Students visiting Australia to provide evidence of OSHC, which is available from BUPA, AHM, NIB, OSHC Worldcare and Medibank Private, providing basic Medical & Hospital benefits whilst in Australia. Inbound students should apply directly to their insurer of choice online, with the cover period being the same length as their visa.

(Students from Norway, Sweden and Belgium may be exempt due to reciprocal agreements with the Australian Government)

Part B. Travel Insurance

It is an RI mandatory requirement that all Students participating in the YEP are covered by Travel Insurance in accordance with Rotary Code of Policies 41.060.10, with the following minimum amounts:

Overseas Hospital/Medical/Dental Expenses	US\$1,000,000
Accidental Death	100,000
Capital Benefits	100,000
Emergency Evacuation	50,000
Repatriation of student's remains in the event of death	50,000
Political/natural disaster evacuation	50,000
Legal Liability	500,000

Limits less than the above are not acceptable, and a Certificate of Currency or other evidence of insurance from a reputable Insurer is to be provided and accepted by the Australian Host District prior to the Student's departure.

Part C. Australian Inbound Travel Insurance (Ace Insurance Policy 04PP005604)

In the event that compliant Travel Insurance is not available from the Student's home country, Inbound Students may procure Australian Inbound YEP Insurance. 2014 premium: **AUS\$537**

Please Note: This is a DIC (Difference in Conditions) policy which requires all claims to be first made under OSHC

Summary of major benefits and limits shown in Australian Dollars:

- Overseas Medical/Dental Unlimited
- Accidental Death \$100,000
- Capital Benefits \$200,000
- Tutorial Costs \$150 per week (26 weeks)
- Ace Assistance Unlimited
- Kidnap& Ransom \$500,000
- Hijack & Detention \$200 per day (30days)
- Cancellation Unlimited
- Loss of Deposits \$10,000
- Baggage/ Personal Property \$10,000
- Money \$2,000
- Legal Liability \$10,000,000
- Missed transport Connection \$5,000
- Political & Natural Disaster Evacuation \$50,000
- Trauma Counselling Benefit \$5,000 (following witness of a criminal act)