

2009-10 Insurance Plan Summary for YFU Students Australia & New Zealand

Insurer:

ACE Insurance Limited
28-34 O.Connell Street
SYDNEY NSW 2000

**Claims Processing & Questions in
Australia Contact:**

Glenn Dieham / Stacy Lloyd
Aon Risk Services
Level 4, 470 Church Street
Parramatta NSW 2150
Phone: +61 2 9683 0927
Fax: +61 2 9683 4108

Emergencies, after hours and weekend service:

ACE Assistance – Telephone 61 2 9929 2210

Coverage: from departure date from home country until return to home country for a maximum of 365 days.

Coverage Benefits	Sum Insured AUD(USD) <i>converted 7/9/09</i>
Medical Expenses	Unlimited
Repatriation of Mortal Remains	Unlimited
Death & Capital Benefits	\$50,000 (\$38,751 USD)
Personal Liability	\$10,000,000 (\$7,747,657 USD)
Legal Expenses	\$5,000 (\$3,875 USD)
Baggage, Personal Effects	\$6,000 (\$4,650 USD)
Dental	\$1,000 (\$775 USD)
Emergency Return Home	\$2,000 (\$1,550 USD)
Emergency Assistance	Refer to policy

IMPORTANT

1. This Insurance information is provided to local representatives host families for illustrative purposes only and is not meant to replace Insurance Documents provided directly to the students. Students should consult their full plan documents for benefits, questions or seek advice from natural parents, YFU Australia Limited or the Insurance Broker listed above.
2. The following sports activities are covered under the policy **provided they are not performed on a Professional Basis**
Baseball, Bike riding, Canoeing (not white water), Cave-guided sight seeing (in and out tour only), curling, Cycling, Football (includes rugby and soccer), Go-Kart, golfing, horse riding, hot ballooning, ice-skating, judo, recreational motor boating, paintball, rock-climbing (indoor), rollerblading (indoor) sail boarding, sailing (registered tourist craft), snorkelling, snow skiing, snow boarding, surfing, volleyball, windsurfing.
3. For further information on the services provided by ACE Assistance please refer to Aon Risk Services.