



**PROBUS STANDARD TRAVEL INSURANCE SINGLE TRIP POLICY  
– AUSTRALIAN RESIDENTS  
IMPORTANT INFORMATION BOOKLET**

**For travel cover activated between 1 December 2019 and 30 November 2020**

**Issued: 2 December 2019**

**Schedule of Benefits and Scope of Cover**

This is a summary only. Please refer to the Probus Standard Travel Insurance Single Trip Policy 04PP005613 for a complete list of benefit limits, applicable terms, conditions and exclusions.

The Policy Terms and Conditions can be viewed on the Probus South Pacific Limited website at: [www.probusouthpacific.org](http://www.probusouthpacific.org) or Probus South Pacific Limited can provide a copy, upon request.

**Period of Cover**

Cover under Section 3 – Loss of Deposits begins from the issue date as shown on your confirmation of cover letter once issued. Cover for all other sections begins from the start date of your Journey.

Section		Benefits		PROBUS TRAVEL INSURANCE	
1	Personal Accident	<b>Whilst on Probus travel</b> Accidental Death - \$20,000 Loss of Use - \$20,000	<b>Whilst on Private travel</b> Accidental Death - \$10,000 Loss of Use - \$10,000		
2	Medical & Additional Expenses  If you are travelling to the USA and/or North America, please take into consideration that health care and medical costs in these locations can be quite expensive.	Up to \$100,000 per Covered Person  Excess of \$500 for each Covered Person applicable to all claims.  For Covered Persons aged ninety-one (91) years to one-hundred (100) years, the maximum benefit limit is \$5,000. There is no cover for anyone aged one-hundred and one (101) years or more.  There is no cover under this Policy for costs incurred as a result of the rendering of a professional service in Australia for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973. This includes any gap between the cost incurred and the Medicare benefit payable. There is also no cover that would result in us contravening the Private Health Insurance Act 2007 (Cth).  There is no cover for Medical and Additional Expenses incurred in the Covered Person(s) Country of Residence other than ongoing medical expenses for a Bodily Injury or Sickness for which treatment was first sought and received whilst on an overseas Journey. As provided for above, there is no cover for any such ongoing medical expenses if prohibited.			
	Cancellation and Curtailment Expenses	Up to \$5,000 per Covered Person  Excess is \$200 for each Covered Person applicable to all claims under this section.  <b>AGE LIMITATION TO COVER:</b>  For Covered Persons aged eighty-one (81) years to ninety (90) years, no cover will apply under the cancellation/curtailment Section of this Policy for claims arising from Sickness.  For Covered Persons aged ninety-one (91) years or older there is no cover under the cancellation/curtailment Section of this Policy.			

Section		Benefits		PROBUS TRAVEL INSURANCE	
				Where Cancellation & Curtailment expenses is incurred due to unexpected Accidental Death, Serious Injury or Serious Sickness of a Close Relative and the Close Relative or Parent is aged eight one (81) years of age or older the benefit payable under this section is restricted to a maximum of \$2,500.	
		Continuous Worldwide Bed Confinement		\$60 per day per Covered Person up to a maximum of \$1,800 per Covered Person.	
		Trauma Counselling Benefit		Up to \$500 per visit, up to a maximum of \$5,000.	
3	Loss of Deposits			<p>Up to \$5,000 per Covered Person.</p> <p>Excess is \$200 for each Covered Person applicable to all claims under this section.</p> <p>AGE LIMITATION TO COVER:</p> <p>For Covered Persons aged eighty-one (81) years to ninety (90) years, no cover will apply under the Loss of Deposits Section of this Policy for claims arising from Sickness.</p> <p>For Covered Persons aged ninety-one (91) years or older there is no cover under the Loss of Deposits Section of this Policy.</p> <p>Where Loss of Deposit expenses are incurred due to unexpected Accidental Death, Serious Injury or Serious Sickness of a Close Relative or Parent and the Close Relative is aged eight one (81) years of age or older the benefit payable under this section is restricted to a maximum of \$2,500.</p>	
4	Kidnap & Ransom/Extortion			Up to \$100,000 Per Event.	
5	Baggage, Money and Documents Cover			<p>Up to \$5,000 per Covered Person:</p> <p>An excess of \$100 for each Covered Person for all claims under this section except Electronic Equipment which has an excess of \$250 for each Covered Person</p> <p>Sub Limits:</p> <p>Limit any One Item: \$1,500</p> <p>Electronic Equipment \$5,000</p> <p>Deprivation of Baggage \$2,000</p> <p>Money/Travel Documents \$1,000</p>	
6	Personal Liability Cover			Up to \$5,000,000 per Covered Person.	
7	Rental Vehicle Excess Waiver			<p>Up to \$3,000 per Covered Person.</p> <p>Cover only applies on the following two plans;</p> <p>a) on the Trans-Tasman Plan and</p> <p>b) the Domestic Plan where trips are greater than 50kms.</p>	
8	Hijack & Detention Cover			<p>\$100 per day per Covered Person up to \$6,000.</p> <p>Legal Costs \$3,000.</p>	

Section	Benefits	PROBUS TRAVEL INSURANCE
9	Chubb Assistance	24/7 Emergency Assistance Contact: +61 2 8907 5995 (Please call by reverse charge if required or where not possible you can request they immediately call you back)
10	Missed Transport Connection	Up to \$5,000 per Covered Person
11	Over Booked Flight	Up to \$2,500 per Covered Person
12	Political and Natural Disaster Evacuation	Up to \$10,000 per Covered Person Aggregate \$100,000
13	Search & Rescue Expenses	Up to \$20,000 per Covered Person Aggregate \$100,000

### Eligibility, Application and Payment of Cover

Cover under Probus Standard Travel Insurance Single Trip can be activated during 1 December 2019 and 30 November 2020 for travel up to 270 days in advance of first travel date.

To activate the cover under Probus Standard Travel Insurance Single Trip Policy 04PP005613, a Probus or Rotary Club Member or Family Member and their Accompanying (as that term is defined in the Policy) guest (if any) must meet the Eligibility Criteria.

You can activate and obtain access to the benefits detailed in these Terms, subject to the satisfactory completion of the application form and payment of the appropriate access fee.

Eligibility Criteria means the following criteria that a Probus or Rotary Club Member or Family Member and their Accompanying guest must meet in order to be eligible for cover under this Policy:

- must be under 101 years of age
- must be a current Probus or Rotary Club Member or Family Member; and
- must be a resident of Australia; and
- must be undertaking a trip within the 120 day maximum duration.

A Family member is a Spouse/Partner, Mother, Father, Daughter, Son, Sister or Brother of a Probus or Rotary Club Member.

### Pre-Existing Medical Conditions

Most pre-existing conditions are covered\*; however, the following conditions apply:

- a. Each Covered Person(s) must obtain a letter from their doctor advising that they are fit to travel. Each Covered Person(s) must have obtained this letter **before** applying for cover. This letter must be dated no more than 21 days before the date of the application for cover and must be provided with the application for Probus Travel Insurance;
- b. The Covered Person(s) cannot travel solely for the intention of having treatment for an existing medical condition;
- c. This policy will not cover expenses incurred for any medication (which the Covered Person(s) has been advised to continue with during travel) for a condition commenced prior to the commencement of the Journey.

*\*Please note that Terminal Conditions and pregnancy are not covered under the Policy*

## Currency

Please note that all figures quoted within this booklet are in AUD\$

## Cancellation & Amendment

Please note that the Probus Travel Insurance access fee may only be refunded prior to your travel start date but not more than 14 days from your payment being processed by Probus South Pacific Limited.

If you need to extend or amend Your Policy, please contact Probus South Pacific Limited on 1300 630 488 or +61 2 9689 0200.

## How to Make a Claim

If the Covered Person(s) fail to comply with the terms and conditions of this cover, Chubb Insurance Australia Limited (Chubb) may be entitled to refuse to pay or reduce any claim that may be payable.

Please first read the relevant section of the specific and general terms and conditions to determine what is covered, noting particularly any conditions and exclusions and/or requests for specific data relating to the Covered Person(s) claim.

In the event of a medical emergency or for travel assistance whilst overseas call Chubb Assistance on +61 2 8907 5995.

1. You can submit your travel insurance claim online by going to the following webpage <https://www.chubbclaims.com/ace/au-en/welcome.aspx> OR
2. A written notice of a claim must be addressed to The Claims Department, Chubb, GPO Box 4907, Sydney NSW 2001, within thirty (30) days after the occurrence or commencement of any loss covered under these sections or as soon as reasonably practicable thereafter.
3. For a claim form please contact Chubb on 1800 688 640 or +61 2 9231 3697.
4. Benefits will be payable upon receipt of written proof, as required by Chubb, of a legitimate covered loss.
5. Chubb will make payments within thirty (30) days if the Covered Person(s) are entitled to receive reimbursement.

All information and evidence required by Chubb or their agents shall be furnished at the expense of the Covered Person(s) or the Covered Person(s) personal representative and shall be in such form and of such nature as Chubb may prescribe.

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