



**PROBUS PREMIER TRAVEL INSURANCE ANNUAL MULTI TRIP -
AUSTRALIAN RESIDENTS
IMPORTANT INFORMATION BOOKLET**
For travel cover activated between 1 December 2018 and 30 November 2019

Issued: 1 December 2018

Schedule of Benefits and Scope of Cover

This is a summary only. Please refer to the Probus Premier Travel Insurance Annual Multi-Trip Policy 09PSPCT002 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 or Probus South Pacific Limited can provide a hard copy, upon request.

Period of Cover

Cover under Section 3 Loss of Deposits and Cancellation Charges starts from the Issue Date (or the Renewal Date) and continues until the end of the Period of Insurance. All other covers all start from the Start Date and continues until the end of the Period of Insurance.

Renewal of Your Policy

Please note, renewal of Your Policy will not occur automatically. Please contact Probus South Pacific Limited to arrange renewal of Your policy.

Renewal will not be offered once You have exceeded the Maximum Age of 80.

Expiry of Your Policy

Your Policy expires at the end of the Period of Insurance as stated on the Confirmation of Cover Letter. Please contact Probus South Pacific Limited to arrange renewal of Your policy.

Please note that should You have a Journey that commences during the Period of Insurance and ends after the expiry date of Your policy, You will need to arrange renewal of Your Annual Multi-Trip policy or a Single Trip policy prior to the expiry date of Your Policy.

Schedule of Benefits and Scope of Cover

Probus Premier Travel Insurance Annual Multi Trip – Summary of Benefits Table

Schedule of Benefits	Worldwide	Domestic
1) Overseas Medical and Dental Expenses <i>(please refer to Section 1)</i>	Unlimited	Not Applicable
2) Additional Expenses	Unlimited	\$15,000
2.1 Resumption of Journey <i>(sub limit)</i>	\$3,000	\$3,000
2.2 Special Events <i>(sub limit)</i>	\$2,000	\$2,000
2.4 If You Die <i>(sub limit)</i> <i>(please refer to Section 2)</i>	\$10,000	\$10,000
3) Loss of Deposits and Cancellation Charges Travel Agent's Cancellation Fee <i>(sub limit)</i> <i>(please refer to Section 3)</i>	Unlimited Lesser of \$750 or 15% of the refundable amount	\$15,000 Lesser of \$750 or 15% of the refundable amount
4) Luggage and Travel Documents	\$12,000	\$5,000
4.1 Loss, Theft or Damage		
a) Item Limit <i>(each item)</i>	\$500	\$500
b) Video & electrical equipment <i>(sub limit)</i>		
4.2 Delayed Luggage Allowance	\$3,500	\$3,500
a) More than 24 hours <i>(sub limit)</i>	\$500	\$500
b) More than 72 hours <i>(sub limit)</i> <i>(please refer to Section 4)</i>	\$1,000	\$1,000
5 Replacement of Money <i>(please refer to Section 5)</i>	\$300	Not Applicable
6 Rental Vehicle Excess <i>(please refer to Section 6)</i>	\$3,000	\$2,000
7 Travel Delay Accommodation <i>(please refer to Section 7)</i>	\$1,200	\$500
8 Flight Delay (a) More than 6 hours		

Schedule of Benefits	Worldwide	Domestic
(b) More than 12 hours (please refer to Section 8)	\$100 \$200	Not Applicable
9 Cash in Hospital		
(a) Daily Amount	\$100	
(b) Maximum Amount (please refer to Section 9)	\$8,000	Not Applicable
10 Public Transport Hijacking		
(a) Daily Amount	\$1,000	
(b) Maximum Amount (please refer to Section 10)	\$15,000	Not Applicable
11 Personal Liability (please refer to Section 11)	\$2,000,000	\$200,000
12 Accidental Loss of Life & Permanent Loss		
Maximum amount for Dependent Child or Grandchild:		
(a) Accidental Loss of Life	\$50,000	\$15,000
(b) Permanent Loss (please refer to Section 12)	\$1,000 \$10,000	\$1,000 \$10,000
Excess	The excess is the first amount of a claim which You must bear. We do not pay for this amount. The Policy excess is \$100 for international travel (GST is not applicable for international plans).	The Policy Excess is \$50 for the domestic travel (including GST)

Eligibility, Application and Payment of Cover

Cover under Probus Premier Travel Insurance Annual Multi-Trip Policy can be activated during 1 December 2018 and 30 November 2019 for multiple journeys, with each journey not exceeding 45 consecutive days.

To activate the cover under Probus Premier Travel Insurance Annual Multi-Trip Policy 09PSPCT002, a Probus or Rotary Club Member or Family Member must meet the Eligibility Criteria, including one guest.

You can activate the cover 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 up to one guest must meet in order to be eligible for cover under this Policy:

- must not be over 80 years of age
- must be a current Probus or Rotary Club Member or Family Member; and
- must be a resident of Australia; and

each journey must not be more than 45 consecutive days.

In the event of being a guest, they must be Accompanying the eligible Probus or Rotary club member or Family Member.

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

If you are up to or including age seventy-five (75) the following medical conditions are automatically covered under this Policy, provided you satisfy the criteria.

If you are over age seventy-five (75), you will not be covered for any of the medical conditions listed below or any other Pre-Existing Medical Conditions, irrespective of whether you meet the criteria.

The time frames applicable to each medical condition apply from the Issue Date of Your Confirmation of Cover letter.

Condition
Acne
Asthma - If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.
Bell's Palsy
Benign Positional Vertigo
Bunions
Carpal Tunnel Syndrome
Cataracts
Coeliac Disease
Congenital Blindness
Congenital Deafness
Diabetes Non-insulin dependent - If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar level reading between 4 and 10.
Dry Eye Syndrome
Epilepsy - If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.
Eczema
Folate Deficiency
Food Intolerance
Gastric Reflux
Glaucoma
Gout - If the gout has remained stable for the past six (6) months.
Graves' Disease
Hay Fever
Hiatus Hernia - If no surgery is planned in the next two (2) years.
Hip Replacement - If performed more than six (6) months ago.
High Blood Pressure - If You have no known heart conditions and Your current BP reading is below 165/95.
High Cholesterol - If You have no known heart conditions.
Hypothyroidism, including Hashimoto's Disease
Impaired Glucose Tolerance
Incontinence
Iron Deficiency Anaemia
Lipoma
Macular Degeneration
Meniere's Disease
Menopause
Migraine
Nocturnal Cramps
Osteopenia
Osteoporosis
Peptic Ulcer - If Your condition has remained stable for more than six (6) months.
Pernicious Anaemia
Plantar Fasciitis
Prostate Cancer - If You are no longer undergoing treatment and have a P.S.A. (Prostate Specific Antigen) reading of 3.0 or less.
Raynaud's Disease
Rhinitis
Rosacea
Sinusitis (chronic)
Sleep Apnoea
Solar Keratosis
Stroke - If the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.
Trigeminal Neuralgia
Trigger Finger
Underactive Thyroid - If not as a result of a tumour.
Vitamin B12 Deficiency

Currency

Please note that all figures quoted within this booklet are in AUD\$. This is an annual Policy. We may change Your access fee from the Renewal Date if We notify You of the change prior to that date. If You do not receive a renewal notice then Your access fee will not change.

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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