



**PROBUS PREMIER TRAVEL INSURANCE SINGLE 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 Single Trip Policy 09PSPCT001 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 copy, upon request.

Period of Cover

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

Schedule of Benefits	Worldwide	Worldwide Americas & Africa	South East Asia	Pacific/Trans- Tasman	Domestic
1) Overseas Medical and Dental Expenses <i>please refer to Section 1</i>	Unlimited	Unlimited	\$500,000	\$250,000	Not Applicable
2) Additional Expenses	Unlimited	Unlimited	\$250,000	\$75,000	\$15,000
2.1 Resumption of Journey (sub limit)	\$3,000	\$3,000	\$2,500	\$2,500	\$3,000
2.2 Special Events (sub limit)	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
2.4 If You Die (sub limit) <i>(please refer to Section 2)</i>	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
3) Loss of Deposits and Cancellation Charges*	Unlimited	Unlimited	\$500,000	\$250,000	\$15,000
Travel Agent's Cancellation Fee (sub limit) <i>(please refer to Section 3)</i>	Lesser of	Lesser of	Lesser of	Lesser of	Lesser of
	AUD750 or 15% of the refundable amount	AUD750 or 15% of the refundable amount	AUD750 or 15% of the refundable amount	AUD750 or 15% of the refundable amount	AUD750 or 15% of the refundable amount

* Loss of Deposits and Cancellations Charges includes coverage because of the unforeseeable death, Accidental Injury, Sickness is an Australian resident not more than 80 years of age. Please refer to the Probus Premier Travel Insurance Single Trip Policy for a complete list of benefit limits, applicable terms, conditions and exclusions including those related to Pre-Existing Medical Condition(s).

4) Luggage and Travel Documents	\$12,000	\$10,000	\$5,000	\$3,500	\$5,000
4.1 Loss, Theft or Damage					
a) Item Limit (each item)	\$500	\$500	\$500	\$500	\$500
b) Video & electrical equipment (sub limit)	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
4.2 Delayed Luggage Allowance					
a) More than 24 hours (sub limit)	\$500	\$500	\$500	\$500	\$500
b) More than 72 hours (sub limit) <i>(please refer to Section 4)</i>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000

Schedule of Benefits	Worldwide	Worldwide excluding the Americas & Africa	South East Asia	Pacific/Trans-Tasman	Domestic
5) Replacement of Money <i>(please refer to Section 5)</i>	\$300	\$300	\$200	\$200	Not Applicable
6) Rental Vehicle Excess <i>(please refer to Section 6)</i>	\$3,000	\$3,000	\$3,000	\$3,000	\$2,000
7) Travel Delay Accommodation <i>(please refer to Section 7)</i>	\$1,200	\$1,000	\$875	\$750	\$500
8) Flight Delay					Not Applicable
a) More than 6 hours	\$100	\$100	\$100	\$100	
b) More than 12 hours <i>(please refer to Section 8)</i>	\$200	\$200	\$200	\$200	
9) Cash in Hospital					Not Applicable
a) Daily Amount	\$100	\$100	\$100	\$100	
b) Maximum Amount <i>(please refer to Section 9)</i>	\$8,000	\$6,000	\$5,000	\$4,000	
10) Public Transport Hijacking					Not Applicable
a) Daily Amount	\$1,000	\$1,000	\$1,000	\$1,000	
b) Maximum Amount <i>(please refer to Section 10)</i>	\$15,000	\$15,000	\$10,000	\$10,000	
11) Personal Liability <i>(please refer to Section 11)</i>	\$2,000,000	\$2,000,000	\$1,000,000	\$1,000,000	\$200,000
12) Accidental Loss of Life & Permanent Loss	\$50,000	\$30,000	\$30,000	\$20,000	\$15,000
Maximum amount for Dependent Children					
(a) Accidental Loss of Life	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
(b) Permanent Loss <i>(please refer to Section 12)</i>	\$10,000	\$10,000	\$10,000	\$10,000	\$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 Single Trip can be activated during 1 December 2018 and 30 November 2019 for travel up to 270 days in advance of your first travel date.

To activate the cover under Probus Premier Travel Insurance Single Trip Policy 09PSPCT001, 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 90 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 180 day maximum duration.

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 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 date of issue 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\$

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 maybe 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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