

PROBUS: PSP OPTIONAL TRAVEL INSURANCE

PRODUCT INFORMATION SHEET

Scope of Cover

Cover under the policy applies whilst a Covered Person and accompanying guests are engaged in a journey (as defined) undertaken on the Insured's business.

In respect to trips solely consisting of private travel, cover under the policy applies whilst a Covered Person and up to one guest traveller are engaged in a private journey.

Journey

Journey shall mean any trip involving travel exceeding 100km or an overnight stay from the Covered Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a Journey. The maximum duration of any one trip shall be 90 days.

Covered Person(s)

Members of the Insured (Australia, New Zealand and Philippines) on authorised Probus Travel and/or Private travel with up to one guest traveller per member.

Age Limits

100 years (noting limitations below)

Geographical Limits

Domestic and Worldwide

Period of Cover

From the date the application is made until the date on which the journey ends as declared by you in the application.

Coverage

Section 1

Personal Accident

Probus Travel

Accidental Death - \$20,000

Permanent Loss of Use – up to a maximum of \$20,000

Private Travel

Accidental Death - \$10,000

Permanent Loss of Use – up to a maximum of \$10,000

Section 2

Kidnap & Extortion

\$100,000 per event

Section 3

Hijack & Detention

Daily Benefit

\$100

Maximum Amount

60 days

Legal Costs

\$3,000

Section 4

(A) Medical and Additional Expenses - \$100,000

Excess \$500 Covered Persons over 80 years, \$100 all others

Note

1. Medicare gap exclusion applies to the policy.
2. The excess applies to each Covered Person.
3. The maximum sum insured payable for a Covered Person aged over 90 years to 100 years is \$5,000

(B) Cancellation and Curtailment Expenses - \$5,000
Excess: \$200

Note

1. The excess applies to each Covered Person.
2. For Covered Persons over 80 years of age there is no cover for cancellation/curtailment of a journey due to illness.
3. For Covered Persons over 90 years of age there is no cover for cancellation/curtailment of a journey.
4. Claims in relation to trips to Norfolk Island attract an Excess of \$500 per Covered Person.

(C) Continuous Bed Confinement Daily Benefit - \$60 (Maximum 30 Days)

(D) Trauma Counselling Daily Benefit - \$500 (Maximum \$5,000)

Section 5 ACE Rescue (Emergency Assistance) - Included

Section 6 Loss of Deposit \$5,000
Excess \$200

Note

1. The excess applies to each Covered Person.
2. For Covered Persons over 80 years of age there is no cover for loss of deposits due to illness.
3. For Covered Persons over 90 years of age there is no cover for loss of deposits.
4. Claims in relation to trips to Norfolk Island attract an Excess of \$500 per Covered Person.

Section 7 (A) Baggage/Business Property \$5,000, limit any one item \$1,500
Excess \$100

(B) Electronic Equipment \$5,000
Excess \$250

(C) Deprivation of Baggage \$2,000

(D) Money & Travel \$1,000
Excess \$100

Section 8 Alternative Employee Expenses Not Insured

Section 9 Personal Liability \$5,000,000

Section 10 Rental Vehicle Excess Waiver \$3,000 (cover applies for domestic trips greater than 50kms within Australia only)

Section 11 Extra Territorial Workers Compensation Not Insured

Section 12 Missed Transport Connection \$5,000

Section 13 Over booked Flight \$2,500

Section 14 Political Evacuation \$10,000 (aggregate \$100,000)

Section 15 Search & Rescue Expenses \$20,000 (aggregate \$100,000)

Aggregate Limit of Liability

- (A) \$2,000,000 any one Period of Cover
- (B) \$500,000 non scheduled aircraft

Note

The exclusion for pre-existing conditions on the policy has been waived. However the following conditions still apply:

- The Covered Person must obtain a letter from their doctor advising that they are fit to travel. The Covered Person must obtain this letter before applying for this travel insurance. This letter must be dated no later than 21 days prior to this application. A copy of this letter must be provided with this application.
- The Covered Person cannot travel solely for the intention of having treatment for an existing medical condition.
- The policy will not cover expenses incurred for any medication for a condition which commenced prior to the commencement of the journey and which such medication the Covered Person has been advised to continue during travel.

Insurer and Policy Number

ACE Insurance Limited. Master Policy number: 04PP005613

Disclaimer

All documentation issued to you by Probus in relation to the PSP Optional Travel Insurance Policy has been prepared by Probus for general information only. For information about the actual policy terms and conditions you should always refer to the Product Disclosure Statement that has been provided to you.

You should read the Product Disclosure Statement before you make a decision to purchase this travel insurance and should you have any questions in relation to the policy.

Probus South Pacific Limited (ACN 152 374 395) does not hold an Australian Financial Services License and does not act on behalf of ACE Insurance Limited. Probus cannot provide any recommendation or advice regarding your cover or the PSP Optional Travel Insurance Policy. If after you have read the Product Disclosure Statement you still have any questions, please contact our insurance brokers at Aon Risk Services on 1800 786 682 within Australia, +617 3223 7500 outside of Australia.

Privacy

By signing the PSP Optional Travel Insurance Application form you consent to us disclosing your personal information contained in the Application to the Insurer for the purposes of administering the Master Policy. The Insurer's handling of your personal information is subject to the Insurer's privacy policy accessible at www.aceinsurance.com.au or by calling 1800 815 675.