



## PROBUS CLUB OF WAHROONGA EAST INC.

### INSURANCE COVER FOR PARTICIPANTS IN CLUB ACTIVITIES

#### 1. LIMITED AUTOMATIC INSURANCE COVER

The *Probus South Pacific National Insurance Program* includes 4 insurance policies, 2 of which are relevant to Participants in *Approved Club Activities*, namely:

- a) **Personal Accident Insurance** which provides lump sum benefits for **accidental injury** suffered by a Participant while on an *Approved Club Activity*; and
- b) **Public & Personal Liability Insurance** which provides protection from liability to pay compensation to a third party for accidental injury or damage to them or their property during an *Approved Club Activity*.

**Who is Covered? :** All Participants in an *Approved Club Activity* including Members, Non-Active Members, Associates, Guests, Visitors and Guest Speakers.

**Scope of Cover? :** Insurance cover is in place while on an *Approved Club Activity* including travel to and from such an Activity.

#### IMPORTANT LIMITATIONS

- i) The *Personal Accident Insurance Policy* is an **accident** policy - it **DOES NOT COVER ILLNESS**.
- ii) The *Personal Accident Insurance Policy* and the *Public & Personal Liability Insurance Policy* are **NOT TRAVEL INSURANCE POLICIES**. They **DO NOT PROVIDE COVER** for such items as loss of deposit, loss of luggage, delays, cancellation due to sickness or death etc.
- iii) Some medical costs of health incidents **occurring in Australia** may be recoverable from Medicare or a private health insurer, but the medical costs of such incidents **occurring overseas** will generally not be.

A more extensive summary of the coverage provided by the PSPL National Insurance Program entitled "Insurance Coverage Summary" (2024) prepared by PSPL's Insurance & Risk Adviser, AON, is available in the Insurance Section of the Members' Area of the Club's website.

Given the important limitations noted, Participants in Approved Club Activities, especially in Tours, should consider taking out travel insurance to supplement the PSPL Insurance Cover and provide cover for those important items not covered by the PSPL National Insurance Program, Medicare or private health insurance.

## 2. PSPL TRAVEL INSURANCE

There are many providers of travel Insurance in the Australian insurance market including PSPL Travel Insurance underwritten by Allianz.

### SOME FEATURES OF PSPL TRAVEL INSURANCE

- a) A quotation for PSPL Travel Insurance may be obtained by completing the online application form on the PSPL website.
- b) Although the online application form provides for the supplying of a Probus Membership Number, the supplying of a Membership Number is not essential to the making of an application for a quotation as persons other than Probus Club Members are eligible to take out PSPL Travel Insurance.
- c) According to advice from PSPL, the supplying of a Probus Membership Number does, however, entitle an applicant to favourable policy pricing.
- d) Various plans are available for both single trip and multi-trip travel, subject to conditions including age conditions:
  - ♦ For **Single Trip Travel**, the Comprehensive, Domestic and Non-Medical Plans are available to all ages **but** the Essential Plan is available only to travellers who are aged under 75 at the time the Certificate of Insurance is issued.
  - ♦ For **Multi-Trip Travel**, the Multi-trip Plan is available only to travellers who are aged under 75 at the time the Certificate of Insurance is issued.

Further details of PSPL Travel Insurance and a link to the online application form are also contained in the Insurance Section of the Members' Area of the Club's website.

## 3. QUALIFICATION

This overview of Probus insurance is provided for information only to the Members and Associates of Probus Club of Wahroonga East.

It is ultimately the responsibility of each Member and Associate to determine their own individual insurance requirements for participation in *Approved Club Activities*. In particular, it is their responsibility:

- a) to determine whether they should take out travel insurance to supplement the limited cover provided by the PSPL National Insurance Program, Medicare and private health insurance; and
- b) if they decide to do so, to choose their travel insurer and travel insurance policy from those available in the market place having regard to factors such as the provider's reputation, and the policy costs, coverage, age conditions, benefits and exclusions.

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