



## OPTIONAL TRAVEL INSURANCE SUMMARY AUSTRALIA

### Insured

All members of Probus including accompanying persons on authorised Probus activities.

### Age Limits

100 years (noting limitations below)

### Geographical Limits

Worldwide

### Cost

Australia (excluding Norfolk Island)	\$50.00 per person per trip
Rest of the World (including Norfolk Island)	\$80.00 per person per trip

### Coverage

#### Section 3

Hijack & Detention	
Daily Benefit	\$100
Maximum Amount	60 days
Legal Costs	\$3,000

#### Section 4

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

Excess: \$500 Insured Persons over 80 years  
\$100 all others

#### Note

1. The excess applies to each Insured Person.
2. The maximum sum insured payable for an insured 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 Insured Person.
2. For Insured Persons over 80 years of age there is no cover for cancellation/curtailment of a journey due to illness.
3. For Insured 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 Insured Person.

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

#### Section 5

Ace Rescue (Emergency Assistance) (only applicable if Section 4(A) - Medical and Additional Expenses are Insured)

**Section 6** Loss of Deposit - \$5,000

Excess \$200

Note

1. The excess applies to each Insured Person.
2. For Insured Persons over 80 years of age there is no cover for loss of deposits due to illness.
3. For Insured 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 Insured 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 9** Personal Liability \$5,000,000

**Section 12** Missed Transport Connection \$5,000

**Aggregate Limit of Liability**

- (A) \$2,000,000 All Categories  
(B) \$ 500,000 All Categories (non scheduled Aircraft)

**Section 13** Political Evacuation \$10,000  
(annual aggregate limit to \$100,000)

**General Note**

The following conditions apply for those with pre-existing medical conditions:

- The traveller must obtain approval from their doctor advising they are fit to travel
- The Insured 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 Insured Person has been advised to continue during travel.

**Insurer**

Ace Insurance Limited - 100%

**Policy Number**

04PP005613