



OPTIONAL TRAVEL INSURANCE SUMMARY NEW ZEALAND

Insured

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

Age Limits

100 years (noting limitations below)

Geographical Limits

Worldwide

Cost

NB. All figures are in Australian dollars. All claims will be paid in Australia dollars

New Zealand	NZ\$50.00 per person per trip
Rest of the World	NZ\$80.00 per person per trip

Coverage

Section 3

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

Section 4

(A)	Medical and Additional Expenses (excluding New Zealand) - AUD \$100,000
Excess:	AUD \$500 Insured Persons over 80 years AUD \$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 AUD \$5,000

(B)	Cancellation and Curtailment Expenses - AUD \$5,000
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Excess:	AUD \$200
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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 AUD \$500 per Insured Person.

(C)	Continuous Bed Confinement Daily Benefit - AUD \$60 (Maximum 30 Days)
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Section 5

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

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

Excess AUD \$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 AUD \$500 per Insured Person.

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

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

(C) Deprivation of Baggage AUD \$2,000

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

Section 9 Personal Liability AUD \$5,000,000

Section 12 Missed Transport Connection AUD \$5,000

Aggregate Limit of Liability

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

Section 13 Political Evacuation AUD \$10,000
(annual aggregate limit to AUD\$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