

PROBUS AUSTRALIA NATIONAL INSURANCE PROGRAMME

Insurance Summary – 2008/2009

The following is a precise of the insurance policies arranged and is not intended to over-ride the terms, conditions or limitations in the policies.

POLICY 1 | LEGAL LIABILITY

Insured

Probus Centre South Pacific Incorporated and all Probus Clubs and Associations, including members of all Probus Clubs and Associations, honorary members, life members, spouses and/or approved partners of these members, voluntary committees, voluntary workers, guest speakers and participants in any organised or officially recognised activity of an accredited Probus Club or accredited Probus Association.

Interest

Insured's legal liability to pay compensation in respect of:

- (a) Personal Injury, or
- (b) Property damage

happening during the period of insurance and caused by an occurrence within the geographical limits in connection with the activities of Probus.

The policy also allows for payment of defence costs and supplementary payments incurred with the written consent of the Insurer.

Geographical Limits

World wide excluding USA/Canada.

Limit Of Cover

\$20,000,000 any one occurrence and in the aggregate in respect of products liability.

Major Exclusions

- Employers Liability
- Discrimination and Harassment
- Assault or battery (at the direction of the Insured)
- Waiver of Rights
- Contractual Liability
- Intentionally or recklessly causing Personal Injury or Property Damage
- Loss of use of Property
- Aircraft, Watercraft (over 8 metres) and Hovercraft
- Registered Vehicles
- Libel and Slander (knowingly false or media directed)
- Fines and Punitive Damages

Policy Extensions

- Lessors Liability
- Cross Liability - Club to Member, Member to Member
- Principal's Indemnity
- Goods in Care, Custody and Control of the Insured (limit \$250,000)
- Volunteer Workers

Deductible

\$500 each and every claim for property damage only.

Insurer

QBE Insurance (Australia) Limited

Policy Number

AT 0025952 PLB

Insured

Probus Centre South Pacific Incorporated and all Probus Clubs and Associations, including members of all Probus Clubs and Associations, honorary members, life members, spouses and/or approved partners of these members, voluntary committees, voluntary workers, guest speakers and participants in any organised or officially recognised activity of an accredited Probus Club or accredited Probus Association.

Age Limit

90 years old.

Period Of Insurance

Whilst attending Probus meetings and/or official activities anywhere in the world including direct travel to and from such activities.

Benefits

The Insured Events Covered

Section A - Capital Benefits

The coverage under this Section is only included if a Sum Insured is shown in The Schedule

Injury (as defined) resulting in:

1. Accidental Death	\$20,000
2. Permanent Total Disablement	\$20,000
3. Permanent and incurable paralysis of all limbs	\$20,000
4. Permanent Total Loss of sight of both eyes	\$20,000
5. Permanent Total Loss of sight of one eye	\$20,000
6. Permanent Total Loss of use of two limbs	\$20,000
7. Permanent Total Loss of use of one limb	\$20,000
8. Permanent and incurable insanity	\$20,000
9. Permanent Total Loss of hearing in	
(a) both ears	\$16,000
(b) one ear	\$ 4,000
10. Permanent Total Loss of use of four fingers and thumb of either hand	\$15,000
11. Permanent Total Loss of the lens of one eye	\$12,000
12. Third degree burns and or resultant disfigurement which extent to cover more than 40% of the entire external body	\$10,000
13. Permanent Total Loss of use of four fingers of either hand	\$ 8,000
14. Permanent Total Loss of use of one thumb of either hand	
(a) both joints	\$ 6,000
(b) one joint	\$ 3,000
15. Permanent Total Loss of use of fingers of either hand	
(a) three joints	\$ 2,000
(b) two joints	\$ 1,500
(c) one joint	\$ 1,000
16. Permanent Total Loss of use of toes of either foot	
(a) all - one foot	\$ 3,000
(b) great - both joints	\$ 1,000
(c) great - one joint	\$ 600
(d) other than great, each toe	\$ 200
17. Fractured leg or patella with established non-union	\$ 2,000
18. Shortening of leg by at least 5 cm	\$ 1,500

Section B - Weekly Benefits

19. Temporary Total Disablement (temporarily preventing an Insured Person from attending to or engaging in his usual profession, business or occupation but not exceeding 104 weeks from the date on which the disablement was confirmed by a physician) but not exceeding the earnings of the Insured Person \$350 per week

20. Temporary Partial Disablement (temporarily preventing an Insured Person from attending to or engaging in his usual profession, business or occupation but not exceeding 104 weeks from the date on which the disablement was confirmed by a physician) but not exceeding the earnings of the Insured Person \$50 per week

Additional Expenses

Limit \$10,000 any one accident

Section A

With respect to Emergency Home Help the maximum amount the Insurer will pay is \$100 per week payable from the 1st day of treatment by a Doctor for an aggregate period not exceeding 104 weeks.

Section B

Non Medicare Medical Expenses means expenses occurring within 12 months of sustaining injury necessarily incurred and/or paid by an Insured person to a private hospital, ambulance service, dentist, together with orthotic services prescribed by a surgeon, physiotherapy, chiropractic, osteopath, naturopath and massage service after referral by a registered Medical Practitioner.

But excluding:

Dental treatment, unless such treatment is necessarily required to teeth other than dentures and is caused by the injury referred in the above.

PROVIDED ALWAYS:

Any compensation payable is less any recovery made from any private health insurance fund

The Insurer's liability to pay compensation on any one claim shall not exceed \$10,000

The Insurer shall not be liable for any expenses incurred as a result of the rendering in Australia of any professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973.

Section C

Personal Property means additional expenses occurring within 12 months of sustaining injury necessarily incurred and/or paid by an Insured Person to replace Personal Property damaged as a direct result of the Injury.

Section D

Travel Expenses/Accommodation Expenses means additional expenses occurring within 12 months of sustaining injury necessarily incurred and paid by an Insured Person or his/her spouse or carers for service related to Travel Costs and Accommodation expenses.

Exclusions

No Benefits shall be payable with respect to any Condition which;

- (1) Results from an Insured Person engaging in or taking part in:
 - (a) flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers;
or
 - (b) training for professional sports of any kind, or football, motor cycling (whether as a driver or a passenger) or the racing or preparation for racing of any motor propelled conveyance of any kind.
- (2) Results from any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person.
- (3) Results from war (whether war be declared or not), invasion or civil war.
- (4) Is or resulted from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).
- (5) Results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.
- (6) Results from pregnancy, childbirth, miscarriage or the complications of these conditions.

Note:

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

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

Policy Number

04 PO005615

Insured

Probus Centre South Pacific Incorporated and all Probus Clubs and Associations, including members of all Probus Clubs and Associations, honorary members, life members, spouses and/or approved partners of these members, voluntary committees, voluntary workers, guest speakers and participants in any organised or officially recognised activity of an accredited Probus Club or accredited Probus Association.

Age Limit

90-100 years old.

Period Of Insurance

Whilst attending Probus meetings and/or official activities anywhere in the world including direct travel to and from such activities.

Benefits

The Insured Events Covered

Section A - Capital Benefits

The coverage under this Section is only included if a Sum Insured is shown in The Schedule Injury (as defined) resulting in:

1.	Accidental Death	\$10,000
2.	Permanent Total Disablement	NIL
3.	Permanent and incurable paralysis of all limbs	\$10,000
4.	Permanent Total Loss of sight of both eyes	\$10,000
5.	Permanent Total Loss of sight of one eye	\$10,000
6.	Permanent Total Loss of use of two limbs	\$10,000
7.	Permanent Total Loss of use of one limb	\$10,000
8.	Permanent and incurable insanity	\$10,000
9.	Permanent Total Loss of hearing in	
	(a) both ears	\$8,000
	(b) one ear	\$2,000
10.	Permanent Total Loss of use of four fingers and thumb of either hand	\$7,500
11.	Permanent Total Loss of the lens of one eye	\$6,000
12.	Third degree burns and or resultant disfigurement which extent to cover more than 40% of the entire external body	\$5,000
13.	Permanent Total Loss of use of four fingers of either hand	\$4,000
14.	Permanent Total Loss of use of one thumb of either hand	
	(a) both joints	\$3,000
	(b) one joint	\$1,500
15.	Permanent Total Loss of use of fingers of either hand	
	(a) three joints	\$1,000
	(b) two joints	\$750
	(c) one joint	\$500
16.	Permanent Total Loss of use of toes of either foot	
	(a) all - one foot	\$1,500
	(b) great - both joints	\$500
	(c) great - one joint	\$300
	(d) other than great, each toe	\$100
17.	Fractured leg or patella with established non-union	\$1,000
18.	Shortening of leg by at least 5 cm	\$750

Section B - Weekly Benefits

19. Temporary Total Disablement (temporarily preventing an Insured Person from attending to or engaging in his usual profession, business or occupation but not exceeding 104 weeks from the date on which the disablement was confirmed by a physician) but not exceeding the earnings of the Insured Person Nil per week

20. Temporary Partial Disablement (temporarily preventing an Insured Person from attending to or engaging in his usual profession, business or occupation but not exceeding 104 weeks from the date on which the disablement was confirmed by a physician) but not exceeding the earnings of the Insured Person Nil per week

Additional Expenses

Limit \$10,000 any one accident

Section A

With respect to Emergency Home Help the maximum amount the Insurer will pay is \$100 per week payable from the 1st day of treatment by a Doctor for an aggregate period not exceeding 104 weeks.

Section B

Non Medicare Medical Expenses means expenses occurring within 12 months of sustaining injury necessarily incurred and/or paid by an Insured person to a private hospital, ambulance service, dentist, together with orthotic services prescribed by a surgeon, physiotherapy, chiropractic, osteopath, naturopath and massage service after referral by a registered Medical Practitioner.

But excluding:

Dental treatment, unless such treatment is necessarily required to teeth other than dentures and is caused by the injury referred in the above.

PROVIDED ALWAYS:

Any compensation payable is less any recovery made from any private health insurance fund

The Insurer's liability to pay compensation on any one claim shall not exceed \$10,000

The Insurer shall not be liable for any expenses incurred as a result of the rendering in Australia of any professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973.

Section C

Personal Property means additional expenses occurring within 12 months of sustaining injury necessarily incurred and/or paid by an Insured Person to replace Personal Property damaged as a direct result of the Injury.

Section D

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Exclusions

No Benefits shall be payable with respect to any Condition which;

- (1) Results from an Insured Person engaging in or taking part in:
 - (a) flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers;
or
 - (b) training for professional sports of any kind, or football, motor cycling (whether as a driver or a passenger) or the racing or preparation for racing of any motor propelled conveyance of any kind.
- (2) Results from any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person.
- (3) Results from war (whether war be declared or not), invasion or civil war.
- (4) Is or resulted from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).
- (5) Results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.
- (6) Results from pregnancy, childbirth, miscarriage or the complications of these conditions.

Note:

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

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

Policy Number

04 PO005615

Summary and application forms are available by contacting Probus Centre.
Toll Free: 1800 630 488 or 02 9806 0100
Email: probus@probus.com.au

Cover

AUSTRALIA
WORLDWIDE Including NORFOLK ISLAND

Cover available to all members of Probus including accompanying persons on authorised Probus activities.

Age Limits

100 years

Note:

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

- 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

Risks Insured**(a) Professional Indemnity**

Indemnify the Insured against Loss arising from any Claim by reason of any Wrongful act in the course of professional duty rendered or which should have been rendered first made against them jointly or severally and notified to the Insurer during the Period of Insurance. In addition, the Insurers agree to pay defence costs incurred with the written consent of the lead insurer.

(b) Office Bearers

Pay on behalf of the Office Bearers of the Association against Loss arising from any Claim by reason of any Wrongful Act in the capacity of Office Bearer of the Association first made against them jointly or severally and notified to the Insurer during the Period of Insurance.

(c) Association Reimbursement

Pay on behalf of the Association Loss arising from any Claim by reason of any Wrongful Act committed by an Office Bearer whilst acting in the capacity as an Office Bearer of the Association either first made against the Association and notified to the Insurer during the Period of Insurance or first made against the Office Bearer of the Association jointly or severally and notified to the Insurer during the Period of Insurance.

(d) Association Liability

Pay on behalf of the Association all Loss for which the Association become legally liable by reason of any Wrongful Act committed by an Office Bearer of the Association, for which indemnity is not provided under Insuring Clause (a), (b), or (c) above. In respect to each of the Insuring clauses (b), (c) and (d) above any Claim must be first made against the Office Bearer(s) and/or Association during the Period of Insurance and notified to the Company during the Period of Insurance.

Extensions

- Libel and Slander
- Trade Practices Act
- Continuous Cover
- Extended Reporting Period
- One Automatic Reinstatement (all Sections of the Policy)
- Advance Payment of Defence Costs
- Employment Practices Liability
- Legal Representation Cost
- Breach of Confidentiality
- Loss of Documents
- Dishonesty of Employees
- Fidelity \$10,000 (Excess \$5,000)
- Insured -v- Insured (Excess \$1,000)
- Attendance at Enquiries
- Breach of Copyright

Legal Jurisdiction

Courts in Australia, New Zealand or the Philippines.

Principal Exclusions

- Bodily injury and property damage
- Pollution
- Guarantees and warranties
- Misconduct of Office Bearers
- Legal Services
- Financial Services
- Unfair Advantage
- Fines and Penalties
- Insider Trading
- Contractual Liability
- Medical Services

Excess

\$Nil (Fidelity Guarantee \$5,000, Insured -v- Insured \$1,000)

Limit Of Liability

\$5,000,000 any one claim and in the aggregate any one Period of Insurance

Insurer

CGU Professional Risks Insurance Ltd
Vero Insurance Ltd

Policy Number

08MUL558383

CLAIMS PROCEDURE

1. The system of reporting and investigating accidents and losses has been arranged so that claims can be processed and settled with a minimum of delay.

Initial notice of a loss, likely to give rise to a claim on a policy should be made to The Probus Centre - South Pacific, Parramatta Toll Free 1800 630 488 or (02) 9633 4888. A claim form will then be supplied.

Aon will assist in the processing of the claims and ensure that you take full advantage of policy benefits. **For claim enquiries, please call Aon - Brisbane, Toll Free on 1800 786 682, or (07) 3223 7400 for a local call.** On either number, please ask to speak to Alex Dimitrijevic.

2. Please ensure all relevant questions on the claim form are answered and attach any relevant documents to support the claim. Completed claim forms should be returned to:

**Aon Risk Services Limited
P O Box 65
BRISBANE QLD 4001**

Attention: Alex Dimitrijevic

3. **NB.** In regard to claims which relate particularly to third party claims against you i.e. Public Liability, please do not incur any expense by litigation or agreement, or admit liability verbally or in writing, otherwise you may prejudice your claim.

Any summons, writ or other legal demand must immediately be directed to Aon Risk Services Ltd.

Insurance companies have undertaken to accept risks you have insured against and it is their responsibility to accept or reject liability.

Insured

On behalf of all Probus clubs including members of Probus clubs, honorary members, life members, spouses and/or approved partners of members, voluntary committee, voluntary workers, guest speakers and participants in any organised or officially recognised activity of an accredited Probus Club or accredited Probus Association.

Interest

Full Money Cover including In Transit, Probus club or Probus association activity or meeting and Private Residence (All club monies must be banked within two (2) working days).

The definition of money shall mean 'current coin, currency notes, bank cheques, and money orders'.

Limit of Indemnity

\$5,000 Per club or association, this limit of indemnity is not an annual aggregate and as such is a limit on any one claim.

Excess

10% of each claim.

Insurer

Probus Centre – South Pacific Inc.

CLAIMS PROCEDURE

1. The system of reporting and investigating accidents and losses has been arranged so that claims can be processed and settled with a minimum of delay.

Initial notice of a loss, likely to give rise to a claim on Money Cover policy should be made to The Probus Centre - South Pacific Inc. , Parramatta - Toll Free 1800 630 488 or (02) 9806 0100. A claim form will then be supplied.

2. Please ensure all relevant questions on the claim form are answered and attach any relevant documents to support the claim. Completed claim forms should be returned to:

**Probus Centre – South Pacific Inc.
Post Office Box 1294
Parramatta NSW 2124**