

PROBUS AUSTRALIA NATIONAL INSURANCE PROGRAM
Insurance Summary – 2013/2014

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 South Pacific Limited and all accredited Probus Clubs and accredited Probus Associations including members of those Probus Clubs and Probus Associations, honorary members, life members, non active members, spouses and/or approved partners of these members, Probus Club self-assessed non members, voluntary committees, voluntary workers, guest speakers and visitors and all 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

AQ 0025952 PLB

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POLICY 2A

PERSONAL ACCIDENT

Insured

Probus South Pacific Limited and all accredited Probus Clubs and accredited Probus Associations including members of those Probus Clubs and Probus Associations, honorary members, life members, non active members, spouses and/or approved partners of these members, Probus Club self-assessed non members, voluntary committees, voluntary workers, guest speakers and visitors and all participants in any organised or officially recognised activity of an accredited Probus Club or accredited Probus Association.

Age Limit

Up to and including 90 years of age.

Scope of Cover

Whilst on authorised business or activities of the Insured including direct travel to and from such business/ activities. Travel directly means travel to and from the Insured Person's normal place of residence or normal place of employment and shall include any minor deviations or interruptions which in no way increase the risk of injury that would have normally arisen had the person travelled directly without deviation or interruption.

Aggregate Limits

Any one period of insurance	\$600,000
Non-scheduled aircraft	\$300,000

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. Paraplegia or Quadriplegia	\$20,000
4. Loss of sight of both eyes	\$20,000
5. Loss of sight of one eye	\$20,000
6. Loss of use of two limbs	\$20,000
7. Loss of use of one limb	\$20,000
8. Permanent and incurable insanity	\$20,000
9. Loss of hearing in:-	
(a) both ears	\$16,000
(b) one ear	\$ 4,000
10. Permanent Loss of use of four fingers and thumb of either hand	\$15,000
11. Permanent 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 Loss of use of four fingers of either hand	\$ 8,000
14. Permanent Loss of use of one thumb of either hand:-	
(a) both joints	\$ 6,000
(b) one joint	\$ 3,000
15. Permanent Loss of use of fingers of either hand:-	
(a) three joints	\$ 3,000
(b) two joints	\$ 2,000
(c) one joint	\$ 1,000
16. Permanent 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

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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\$87.50 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:

- (1) Any compensation payable is less any recovery made from any private health insurance fund
- (2) The Insurer's liability to pay compensation on any one claim shall not exceed \$10,000
- (3) 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.

Insurer

ACE Insurance Limited

Policy Number

04 PO005615

PROBUS AUSTRALIA NATIONAL INSURANCE PROGRAM

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POLICY 2B

PERSONAL ACCIDENT

Insured

Probus South Pacific Limited and all accredited Probus Clubs and accredited Probus Associations including members of those Probus Clubs and Probus Associations, honorary members, life members, non active members, spouses and/or approved partners of these members, Probus Club self-assessed non members, voluntary committees, voluntary workers, guest speakers and visitors and all participants in any organised or officially recognised activity of an accredited Probus Club or accredited Probus Association.

Age Limit

91 to 100 Years of Age

Scope of Cover

Whilst on authorised business or activities of the Insured including direct travel to and from such business/ activities. Travel directly means travel to and from the Insured Person's normal place of residence or normal place of employment and shall include any minor deviations or interruptions which in no way increase the risk of injury that would have normally arisen had the person travelled directly without deviation or interruption.

Aggregate Limits

Any one period of insurance	\$600,000
Non-scheduled aircraft	\$300,000

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. Paraplegia or Quadriplegia	\$10,000
4. Loss of sight of both eyes	\$10,000
5. Loss of sight of one eye	\$10,000
6. Loss of use of two limbs	\$10,000
7. Loss of use of one limb	\$10,000
8. Permanent and incurable insanity	\$10,000
9. Loss of hearing in:-	
(a) both ears	\$ 8,000
(b) one ear	\$ 2,000
10. Permanent Loss of use of four fingers and thumb of either hand	\$ 7,500
11. Permanent 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 Loss of use of four fingers of either hand	\$ 4,000
14. Permanent Loss of use of one thumb of either hand:-	
(a) both joints	\$ 3,000
(b) one joint	\$ 1,500
15. Permanent Loss of use of fingers of either hand:-	
(a) three joints	\$ 1,500
(b) two joints	\$ 1,000
(c) one joint	\$ 500
16. Permanent 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

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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:

- (4) Any compensation payable is less any recovery made from any private health insurance fund
- (5) The Insurer's liability to pay compensation on any one claim shall not exceed \$10,000
- (6) 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.

Insurer

ACE Insurance Limited

Policy Number

04 PO005615

Risks Insured

(a) Professional Indemnity Insurance Cover

Cover to the Insured against Loss for Claims by reason of any Wrongful Act arising from a breach of professional duty in the conduct of the Insured Professional Business Practice which Claims:

- (i) are first made against the Insured during the Period of Insurance; and
- (ii) of which We are first notified in writing during the Indemnity Period; and
- (iii) which arise from an act, error or omission on or after the retroactive date specified in the Schedule.

(b) Directors & Officers Insurance Cover

Cover to the Insured Persons for which the Insured Persons may not be legally indemnified by the Association arising out of any Claim by reason of any Wrongful Act committed by them in their capacity as an Insured Person of the Association which Claims:

- (i) are first made against them jointly or severally during the Period of Insurance; and
- (ii) of which We are first notified in writing during the Indemnity Period.

(c) Association Reimbursement Insurance Cover

Cover for the Association, when the Association is legally required or permitted to indemnify an Insured Person, any Loss arising out of a Claim made against an Insured Person by reason of any Wrongful Act committed by that Insured Person whilst acting in their capacity as an Insured Person of the Association, provided always that such Claims:

- (i) are first made against the Insured Person during the Period of Insurance; and
- (ii) of which We are first notified in writing during the Indemnity Period.

(d) Association Entity Insurance Cover

Cover for the Association for Loss arising from any Claims made against the Association by reason of any Wrongful Act committed by an Insured Person which Claims:

- (i) are first made against the Association during the Period of Insurance; and
- (ii) of which are first notified in writing during the Indemnity Period.

Extensions

- Committees
- Estates
- Legal Representation Costs
- External Directorships
- Dishonesty of Office Bearers
- Fidelity (\$100,000 - \$5,000 Excess)
- Loss of Documents
- Libel and Slander
- Trade Practices and Related Legislation
- Extended Reporting Period
- Free Legal Consultation (2 Hours)
- Automatic Fines & Penalties (\$100,000)
- One Auto Reinstatement applies to Professional Indemnity Section only
- Advance Payment of Defence Costs
- Continuous cover
- Attendance at Enquiries
- Breach of Confidentiality
- Breach of Copyright
- Joint Venture
- Occupational Health & Safety
- Trusteeship Blanket Cover
- Entity Cover for Employment Practices Claims
- Automatic Run-off Liability for Office Bearers
- Spousal Liability
- Taxation Investigation (\$10,000 - \$2,000 excess)
- Insured –v- Insured (\$1,000 excess)

Legal Jurisdiction

Courts in Australia, New Zealand or the Philippines.

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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

Fidelity Guarantee	\$5,000
Taxation Investigation	\$2,000
Insured –v- Insured	\$1,000
Philippine Claims	\$10,000
All Others	Nil

Limit Of Liability

\$10,000,000 any one claim and in the aggregate any one period of insurance (\$20,000,000 aggregate limit applies to Professional Indemnity cover).

Insurer

CGU Professional Risks Insurance Ltd
Vero Insurance Ltd

Policy Number

08MUL558383

BY APPLICATION ONLY | PROBUS TRAVEL INSURANCE

Whilst it is not compulsory that you take out the Probus Travel Insurance, you should consider the advantages that our product offers:

- Great coverage at a competitive and affordable price;
- Provides coverage to most applicants for pre-existing medical conditions;
- Available for approved Probus trips and private travel; and
- An easy, straightforward application process

Application forms are available by contacting Probus:

Toll Free: 1800 630 488 or 02 9689 0200

Email: travelinsurance@probussouthpacific.org

Or may also be downloaded from the Probus website www.probussouthpacific.org

Note:

The exclusion for pre-existing conditions on the policy has been waived.

However the following conditions still apply:

- Each Covered Person must obtain approval from their doctor advising they are fit to travel. This letter must be submitted with the application for travel insurance. This letter must be dated no more than 21 days before the date of the application for travel insurance.
- 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 Insured Person has been advised to continue during travel.

Conditions Apply

Insurer

Ace Insurance Limited – 100%

Policy Number

04PP005613

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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 Probus South Pacific Limited, Parramatta Toll Free 1800 630 488, New Zealand Toll Free 0800 14776 287 or +61 2 9689 0200. 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 7456 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
PO 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.

PSP IN HOUSE COVER

MONEY INSURANCE

Insured

On behalf of all accredited Probus Clubs and accredited Probus Associations.

Interest

Full Money Cover including In Transit for accredited Probus Club or accredited Probus Association. All monies must be banked within two (2) working days.

The definition of money shall mean 'current coin, currency notes, bank cheques, personal cheques and money orders (made out to the club)'.

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 South Pacific Limited

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 Probus South Pacific Limited, Parramatta Toll Free 1800 630 488, New Zealand Toll Free 0800 14776 287 or +61 2 9689 0200. 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 South Pacific Limited
PO Box 1294
Parramatta NSW 2124**