

How do apply for Probus Travel Insurance?

Applying is easy, simply contact Probus for a quote and information pack which can be emailed or posted to you. The Probus Travel Insurance information is also available on the Probus South Pacific website at www.probussouthpacific.org

I would like to apply for travel insurance and have not received my membership number or card?

Firstly check with your club Secretary; if the Secretary has your clubs membership list with the details of your membership number and/or Probus Membership Card then proceed with application and quote your Probus Membership Number.

If your secretary does not have your membership number , please provide evidence of proof membership along with your application form.

I am a Probus club member going on Probus approved trip, do I need to take out Probus travel insurance?

A proportion of the annual membership fee that you have paid to your club includes payment for Personal Injury and Public Liability insurance. It does not provide coverage such as loss of deposit, cancellation or medical expenses provided under the Probus Travel Insurance policy, members need to consider their needs when determining whether or not they need to take out travel insurance.

Are all pre-existing conditions covered?

Yes all pre-existing conditions are covered under the Probus Travel Insurance policy provided that each person submits a fit to travel report from their doctor. Note that the person cannot be travelling to seek medical treatment and that access to the Policy is reliant on providing a fit to travel report from your doctor with your application for travel insurance.

It is important that each member read all the documentation provided to determine if the coverage provided meets their needs. Terms, conditions, limitations and exclusions apply. Please refer to the Probus Travel Insurance Master Policy on the Probus website for full coverage terms available.

Is the maximum length of any one trip still 90 days?

No, we have been successful in negotiating an extension and the limit under the policy is now 120 days per trip.

I have used the Probus Travel insurance before and the price was a flat access fee, why has this changed?

The fee that Probus is now charging is now based on your age, where you are going and how long you are going for. This allows for a more equitable method of calculation and this process is used by most insurance providers.

Probus purchase the policy from the insurer in order to provide members with an alternative to other travel insurance companies. Probus club members can then access the policy by paying an access fee.

The access fee that is charged by Probus is to recover the costs (including premium) of providing the policy to Probus club members.

The access fee is still higher than I paid last time/than I expected?

We understand that this access fee has changed however it is based on the policy, premium and administration costs.

While we CANNOT provide you with advice or recommendation on cover, if you compare the cost against other insurance providers, the access fee is comparable considering that it covers ALL pre-existing conditions without the need to provide personal medical information.

Why is Probus South Pacific Limited (Probus) offering travel insurance?

Probus is providing the Probus Travel Insurance to Probus club members as a member benefit. This benefit is offered as an option and each Probus club member should read all the Probus Travel Insurance documentation to determine if the coverage is suitable for them.

The Policy is not an 'off the shelf policy'; it is a corporate policy designed exclusively for Probus Club Members and their accompanying guest.

Can I take out an annual Probus Travel insurance policy?

No, Probus does not offer an annual policy, the Probus Travel Insurance Policy provides coverage on a per trip basis with the maximum length of each trip being 120 days.

Can I apply for Probus Travel Insurance policy over the phone?

No, each member must read the Probus Travel Insurance policy documentation and complete and sign the Probus Travel Insurance application form along with a fit to travel report and payment of the access fee.

I am not travelling for a few months, when should I take out travel insurance?

Travel Insurance is normally taken out before you pay for a deposit on a trip; this ensures that you are covered in the event of cancellation, subject to the terms, conditions, limitations and exclusions of the Probus Travel Insurance policy.

Will I receive confirmation of my application and how long does this take?

Yes, PSP will provide you with a confirmation of your insurance. This normally takes a few working days. Urgent applications can be processed within a few hours.

Note that if you have provided an email address on your application form, the confirmation will be sent to you by email.

Can I cancel the Probus Travel Insurance if I change my mind?

Yes, members have 14 days, known as the cooling off period, from the date of their confirmation letter to cancel their insurance and receive a refund of their access fee, provided that they have not commenced their trip or intend to make a claim.

Is the coverage under the Probus Travel Insurance different if it is a Private Trip?

The difference between the coverage under a Probus club approved trip and a private trip is in the coverage of Personal Accident only as there is less coverage

if the covered person is on a private trip. Each member should read the Probus Travel Insurance policy documentation to determine if the coverage is suitable for them.

Is there a time frame on the policy offered by Probus?

Yes, as PSP is the policy holder, the Probus Travel Insurance policy is renewable by PSP each year, similar to a car or home insurance policy. The current policy runs from 1 December 2013 to 30 November 2014.

This means that you can apply for travel insurance between 1 December 2013 and 30 November 2014.

We are currently negotiating with the insurer to provide an extension beyond this period. Please contact Probus for further information on travel after 30 November 2014

Do you cover cancellation costs if I cannot go on my trip?

Yes, the policy covers up to \$5,000 for cancellation/curtailment expenses per person. Members from 81 years and over are not covered for cancellation/curtailment and/or loss of deposits due to illness.

Members from 91 years are NOT covered for cancellation and/loss of deposits at all and the limit on medical expenses is \$5,000.

Each member should read the Probus Travel Insurance policy documentation to determine if the coverage is suitable for them.

What is the age limit of the policy?

The policy covers members up to 100 years of age. Note that some of the coverage changes once a member reaches the age of 81 years and 91 years. The main difference is in the area of cancellation/curtailment and loss of deposit. For example, members aged 81 years and over are not covered for cancellation/curtailment and/or loss of deposits due to illness. Members aged 91 years are NOT covered for cancellation and/loss of deposits at all and the limit on medical expenses is \$5,000.

Each member should read the Probus Travel Insurance policy documentation to determine if the coverage is suitable for them. The product information is also available on the PSP website at www.probusouthpacific.org.

Probus staff CANNOT PROVIDE ADVICE ON COVER, it is up to each member to determine if the coverage is suitable for them.