

## PROBUS: PCSP OPTIONAL TRAVEL INSURANCE

### PRODUCT INFORMATION SHEET

#### Scope of Cover

Cover under the policy applies whilst a Covered Person and accompanying guests are engaged in a journey (as defined) undertaken on the Insured's business.

In respect to trips solely consisting of private travel, cover under the policy applies whilst a Covered Person and up to one guest traveller are engaged in a private journey.

#### Journey

Journey shall mean any trip involving travel exceeding 100km or an overnight stay from the Covered Person's normal place of residence or business premises and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a Journey. The maximum duration of any one trip shall be 90 days.

#### Covered Person(s)

Members of the Insured (Australia, New Zealand and Philippines) including accompanying guests and in respect to trips solely consisting of private travel, up to one guest traveller.

#### Age Limits

100 years (noting limitations below)

#### Geographical Limits

Domestic and Worldwide

#### Period of Cover

From the date the application is made until the date on which the journey ends as declared by you in the application.

#### Coverage

##### Section 1

Personal Accident & Sickness

Probus Travel

Accidental Death - \$20,000

Permanent Loss of Use – up to a maximum of \$20,000

Private Travel

Accidental Death - \$10,000

Permanent Loss of Use – up to a maximum of \$10,000

##### Section 2

Kidnap & Extortion

\$100,000 per event

##### Section 3

Hijack & Detention

Daily Benefit

\$100

Maximum Amount

60 days

Legal Costs

\$3,000

##### Section 4

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

Excess \$500 Covered Persons over 80 years, \$100 all others

Note

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

(C) Continuous Bed Confinement Daily Benefit - \$100 (Maximum 60 Days)

(D) Trauma Counselling Daily Benefit - \$500 (Maximum \$5,000)

**Section 5** ACE Rescue (Emergency Assistance) - Included

**Section 6** Loss of Deposit \$5,000  
Excess \$200

Note

1. The excess applies to each Covered Person.
2. For Covered Persons over 80 years of age there is no cover for loss of deposits due to illness.
3. For Covered 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 Covered 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 8** Alternative Employee Expenses Not Insured

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

**Section 10** Rental Vehicle Excess Waiver \$3,000 (cover applies for domestic trips greater than 50kims within Australia only)

**Section 11** Extra Territorial Workers Compensation Not Insured

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

**Section 13** Over booked Flight \$2,500

**Section 14** Political Evacuation \$10,000 (aggregate \$100,000)

**Section 15** Search & Rescue Expenses \$20,000 (aggregate \$100,000)

**Aggregate Limit of Liability**

(A)	\$2,000,000 any one Period of Cover
(B)	\$500,000 non scheduled aircraft

**Note**

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

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

**Insurer and Policy Number**

ACE Insurance Limited. Master Policy number: 04PP005613

**Disclaimer**

All documentation issued to you by Probus in relation to the PCSP Optional Travel Insurance Policy has been prepared by Probus for general information only. For information about the actual policy terms and conditions you should always refer to the Product Disclosure Statement that has been provided to you.

You should read the Product Disclosure Statement before you make a decision to purchase this travel insurance and should you have any questions in relation to the policy.

Probus Centre South Pacific Inc. (Probus) does not hold an Australian Financial Services License and does not act on behalf of ACE Insurance Limited. Probus cannot provide any recommendation or advice regarding your cover or the PCSP Optional Travel Insurance Policy. If after you have read the Product Disclosure Statement you still have any questions, please contact our insurance brokers at Aon Risk Services on 1800 786 682 within Australia, +617 3223 7500 outside of Australia.

**Privacy**

By signing the PCSP Optional Travel Application form you consent to us disclosing your personal information contained in the Application to the Insurer for the purposes of administering the Master Policy. The Insurer's handling of your personal information is subject to the Insurer's privacy policy accessible at [www.aceinsurance.com.au](http://www.aceinsurance.com.au) or by calling 1800 815 675.