**PROBUS TRAVEL INSURANCE – FREQUENTLY ASKED QUESTIONS**

**[Go here for original document](https://www.probussouthpacific.org/pages/travel_insurance_faqs)**

These frequently asked questions are provided to assist you. Please note that Probus South Pacific Limited (ACN 152 374 395) does not hold an Australian Financial Services Licence (AFSL) and cannot provide any recommendation to you on where cover available under Probus Travel Insurance is appropriate for you. You should read the terms, conditions, limitations (including an overall Policy limit) and exclusions that apply. Probus Travel Insurance is issued and underwritten by Chubb Insurance Australia Limited (ABN 23 00 1 642 020: AFSL 239687).

This information is general information only without taking into account your objectives, financial situation or needs.  To decide if any of the plans are right for you, please ensure that you consider the Probus Travel Insurance Policy.

**Read the latest information from the insurer, Chubb Insurance Australia Limited below.**

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**1.     Who can access Probus Travel Insurance?**

The Probus Travel Insurance plans are exclusive to Probus South Pacific Limited (Probus) and can only be accessed if you are a member  of a Probus club or Rotary club, or their immediate family member.

**2.     Why is Probus offering travel insurance?**

Probus has been offering Probus Travel Insurance to Probus club members for many years as an exclusive member benefit.  This benefit  has also been extended to members of Rotary clubs in Australia and New Zealand or their immediate family member.

Probus offers members of Probus or Rotary clubs, or their immediate family member, access to the following Probus Travel Insurance  plans:

* **Probus Standard Travel Insurance Single Trip (Standard Travel Insurance)**provides coverage for most pre-existing conditions.  Standard Travel Insurance requires a fit to travel report from your medical practitioner to be submitted with your application\*.
* **Probus Premier Travel Insurance Single Trip (Premier Travel Insurance)** provides coverage for some pre-existing conditions and has unlimited medical coverage in some areas\*.  Premier Travel Insurance does not require a fit to travel report.
* **Probus Premier Travel Insurance Annual Multi-Trip (Premier Travel Insurance Annual Multi-Trip)** provides the same level of coverage as Premier Travel Insurance.  It is designed for frequent travellers for an unlimited number of trips over a 12-month period, provided each trip is no longer than 45 days\*.  Premier Travel Insurance Annual Multi-Trip does not require a fit to travel report.

**\***There are terms, conditions, limitations and exclusions that apply to each plan and you should read the Probus Travel Insurance Policy  to determine if any of the plans meet your needs.

**3.     I am not a member of Probus but my husband is, can I purchase Probus Travel Insurance?**

Each Probus, Rotary or, immediate family member is entitled to have one guest travelling with them on their trip. The guest must be travelling at the same time and must also pay the access fee. A guest cannot take out the Probus Travel Insurance on their own.

**4.     Who is an immediate Family Member?**

A Family member is a Spouse/ Partner, Mother, Father, Daughter, Son, Sister or Brother of a Probus or Rotary Member as per Probus  Travel Insurance Policy.

**5.     Does the Family member need to be travelling with a Probian or Rotarian in order to purchase the insurance?**

No, as long as your immediate Family member is able to verify your membership with a membership number, they can access Probus  Travel Insurance.

**6.     What is the difference between Standard Travel Insurance and Premier Travel Insurance?**

Standard Travel Insurance provides coverage for most pre-existing conditions (pregnancy & terminal illness excluded).  Standard Travel Insurance limits coverage in some areas.  Premier Travel Insurance provides coverage for certain pre-existing conditions up to and  including the age of 75 and provides higher coverage limits. Standard Travel Insurance requires a fit to travel report from your doctor,  Premier Travel Insurance does not.

Terms, conditions, limitations and exclusions apply and it is important for you to read the Probus Travel Insurance Policy to determine if  any plan is suitable for you.

**7.     Can I take out both Standard Travel Insurance & Premier Travel Insurance?**

No, the same person cannot take out both plans.

**8.     Can I purchase Standard Travel Insurance and my partner or guest take out Premier Travel Insurance?**

Yes, this can be done on the same Probus Travel Insurance application form.

**9.     Can I take out an annual travel insurance policy?**

Yes.  Probus provides an annual policy.  Premier Travel Insurance Annual Multi-Trip provides the same level of coverage as Premier Travel Insurance.  It is designed for frequent travellers for an unlimited number of trips over a 12-month period, provided each trip is no longer than 45 days.

**10.  How much does Probus Travel Insurance Cost?**

The access fee or cost depends on your age, your destination and how long you are travelling for.  Please see below the link to obtain a quote for travel insurance.

For Australian residents: <https://probus.chubbtravelinsurance.com>

For New Zealand residents: <https://probusnz.chubbtravelinsurance.com/?brokerCode=probusnz>

Alternatively, you may contact our office.

Access fees are subject to change by the insurance provider with notice.

**11.  How far in advance can I take out Probus Travel Insurance?**

You can only obtain coverage up to 270 days in advance of your trip with the exception of the Premier Travel Insurance Annual Multi-Trip.

**12.  I am a Probus member going on a Probus trip, do I still need to take out travel insurance?**

Probus members participating on approved Probus activities are covered under the Probus National Insurance Program.  However, this program does not provide coverage for cancellation or medical expenses which are provided under the Probus Travel Insurance Plans. Each member should read the Probus Travel Insurance documentation to determine if any of the Probus Travel Insurance Plans are suitable for them.

**13.  The insurance documentation refers to Covered Persons, who is the Covered Person?**

The Covered Person is the member or guest, or immediate family member who has applied for and been accepted for Probus Travel Insurance.

**14.  Where will the covered person be treated if they become ill?**

The Insurer’s objective is to provide the coverage that the Covered Person has purchased via the Probus Travel Insurance plan. This may be done in the country where the illness has occurred or by way of repatriation.  Repatriation would not be a favoured option as it is generally recommended to minimise travel time for a sick or injured person.

Please note, Chubb will not necessarily repatriate the Covered Person to their country of residence.  If there is a closer country/destination that can provide the required treatment the Covered Person would be repatriated to the closest available option.

In the event of a medical emergency or for travel assistance whilst overseas call Chubb Assistance on +61 2 8907 5995.

**15.  Does the policy cover include travelling on a cruise?**

Yes, it should be noted that the access fee payable on Standard Travel Insurance and Premier Travel Insurance depends on where the cruise is travelling to.  Most ships are international and do not have Medicare on board and as such require international cover. The Medicare gap exclusion applies for those ships that have Medicare.

**16.  What destination should I choose for a cruise undertaken completely within domestic waters?**

If medical services provided on board the cruise are not covered by Medicare then the correct destination category will be Pacific.

**17.  Who is the insurance provider/issuer (insurer / underwriter)?**

Chubb Insurance Australia Limited.

**18.  Who is the broker?**

The broker is AON Risk Services Australia Limited. Their role is to provide information on the policy, assist with claims handling and to act in an advocacy capacity for Probus.

**19.  If a covered person pays for their flights with frequent flyer points, what coverage is available under the Probus Travel Insurance policy?**

Covered persons will be reimbursed for the retail price of their ticket at the time the ticket was issued.

**20.  Does Probus Travel Insurance include coverage for the financial default of a travel/airline provider?**

The Probus Travel Insurance Plans do not provide cover for the financial default of any airline, tour or cruise operator, company, organisation, hotel, booking agent or any other provider of travel or tourism services. It should be noted that this type of coverage is not normally available in standard travel insurance policies and if offered, would come at an additional cost.

**21.  Does the policy include coverage for the excess payable on a rental vehicle in the event of an accident?**

Yes, coverage is provided for the excess payable on rental vehicles, under Standard Travel Insurance this is limited to Australia and New Zealand only, for trips greater than 50kms. There are different coverage limits for Premier Travel Insurance and Premier Travel Insurance Annual Multi-Trip depending upon where you are travelling.

**22.  Is there cover for accommodation for a partner whilst the covered person is in hospital?**

Yes, there is coverage under Medical and Additional Expenses for reasonable travel and accommodation expenses of two (2) Close Relatives, parents or travelling companions.

Please note that the insurer would need to approve any additional travel and accommodation for any persons not already travelling with the injured person.  In the event of a medical emergency or for travel assistance whilst overseas call Chubb Assistance on +61 2 8907 5995.

**23.  Is unattended luggage covered? (Leaving luggage outside room for coach captain to collect, leaving at hotel foyer for check in or delayed departure, on the carousel, not in the Covered person’s hands).**

Yes, under each plan the above are covered subject to terms and conditions of the policy. If the Covered person left their luggage without proper supervision, this would not be covered, for example, leaving luggage out while going for a coffee.

**24.  My grandchild is travelling with me and cannot sign, can they still be covered?**

Under Standard Travel Insurance, a child under the age of 18 can travel as a guest, the child’s legal guardian is required to sign the application form on their behalf and the child is required to pay the full access fee.

Under Premier Travel Insurance, children under the age of 18 can travel with the Probus or Rotary member or immediate family member as dependants, no additional payment is required under Premier Travel Insurance and the children must be noted on the policy prior to travelling. Note that benefit limits apply.

**25.  Can I cancel my Probus Travel Insurance if I change my mind?**

Yes, a Covered Person has ONLY 14 days from the date of their confirmation of cover letter, provided their trip has not commenced, to cancel their Probus Travel Insurance and receive a refund of their access fee.  The Insurer will not refund the access fee after the 14 days.

**26.  What is the age limit of the policy?**

Standard Travel Insurance provides coverage for 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 81 years and over are not covered for cancellation and/or loss of deposits due to illness.

Members aged 91 years and over are not covered for cancellation and or loss of deposits and the amount of cover for Medical and Additional Expenses is limited to $5,000.

Premier Travel Insurance provides coverage for members up to 90 years of age.

Premier Travel Insurance Annual Multi-Trip provides coverage for members up to 80 years of age.

Terms, conditions, limitations and exclusions apply and each member should read the Probus Travel Insurance Policy information to determine if any plan is suitable for you.

**27.  Where do I get the Probus Travel Insurance documentation?**

You can request a Probus Travel Insurance information pack by calling Probus or the information can be viewed and downloaded from our website. Please see below the link.

For Australian residents: <https://probus.chubbtravelinsurance.com>

For New Zealand residents: <https://probusnz.chubbtravelinsurance.com/?brokerCode=probusnz>

**28.  Can I apply for the Probus Travel Insurance over the phone?**

No, each member must read the Probus Travel Insurance documentation and complete the Probus Travel Insurance application form.  The application form can be obtained by contacting the PSPL office or going to the PSPL website.

**29.  How do I apply for Probus Travel Insurance?**

Complete the Probus Travel Insurance application form and send with payment if being paid by credit card or with a cheque/money order payable to Probus South Pacific Limited.

Note that each member should read the Probus Travel Insurance documentation before applying for Probus Travel Insurance to determine if the coverage is suitable for them.

Please remember to supply a completed fit to travel report for each person selecting Standard Travel Insurance. You can download the Application Form and the Fit to Travel Report from our website. Please see below the link.

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**30.  I have already taken out my policy but my travel dates have changed, what do I need to do?**

Provide Probus with your new travel dates by email, fax or post. Probus will contact the Insurer and determine if these travel dates are within the terms and conditions and issue a new confirmation of cover letter, additional access fees may apply.

**31.  When applying for Standard Travel Insurance I understood that each applicant needs to have a ‘Fit to Travel Report’ from their doctor and that the report must not be dated more than 21 days BEFORE the date of application. Someone said that the application and ‘Fit to Travel Report’ should be sent to Probus 21 days before we depart – is this correct?**

No, this is not correct. The completed Probus Travel Insurance application form and the ‘Fit to Travel Report’ should be sent to Probus when you are applying for Probus Travel Insurance. This is usually done when you are preparing to or making the booking for your trip to ensure you are covered for cancellation.

The letter from the doctor is valid for 21 days i.e. if your letter is dated 1 March 2019, the application form must be submitted to Probus by 21 March 2019, this is regardless of when you are travelling.

**32.  I noticed the Probus Travel Insurance application form asks for my Probus Membership Card No. Where do I locate my Probus Membership Card No.?**

Check with your Club Secretary for your Probus Membership Card No. which has been issued along with the Probus Membership Card. If you do not know your number you can leave this blank and Probus will complete on your behalf.

For details on the Probus Member Benefits Scheme and partners, please visit [www.probussouthpacific.org](https://www.probussouthpacific.org/)

**33.  Can Probus South Pacific Limited and staff provide advice on which plan I should purchase?**

No, Probus South Pacific Limited and its staff are not authorised to provide advice.

**34.  Can I reduce the excess payable on a claim and/or increase the benefit cover if I pay more in the access fees?**

No, it is not possible to change the excess payable on a claim or to increase the benefit cover.

**35.  Where can I obtain information about Probus Travel Insurance plans?**

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Alternatively, you may request documents be emailed or posted by contacting Probus South Pacific Limited – E: [travelinsurance@probussouthpacific.org](mailto:travelinsurance@probussouthpacific.org) or Tel: +61 2 9689 0200 or 1300 630 488.  For New Zealand residents telephone 0800 1477 6287

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**9.     Can I take out an annual travel insurance policy?**

Yes.  Probus provides an annual policy.  Premier Travel Insurance Annual Multi-Trip provides the same level of coverage as Premier Travel Insurance.  It is designed for frequent travellers for an unlimited number of trips over a 12-month period, provided each trip is no longer than 45 days.

**10.  How much does Probus Travel Insurance Cost?**

The access fee or cost depends on your age, your destination and how long you are travelling for.  Please see below the link to obtain a quote for travel insurance.

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**16.  What destination should I choose for a cruise undertaken completely within domestic waters?**

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Alternatively, you may request documents be emailed or posted by contacting Probus South Pacific Limited – E: [travelinsurance@probussouthpacific.org](mailto:travelinsurance@probussouthpacific.org) or Tel: +61 2 9689 0200 or 1300 630 488.  For New Zealand residents telephone 0800 1477 6287