Probus Australia National Insurance Program

2026/2027

Insurance Coverage Summary
Issued July 2026

Contents

Introduction	**3**
Summary of all Policies	**4**
General Information Applicable to all Policies	**4**
Personal Accident Insurance	**5**
Public & Products Liability Insurance	**11**
Association Liability Insurance	**14**
PSPL Self-Funded – Club Money Cover	**17**
Claims Procedures	**18**
About Aon	**19**
Contacts	**21**

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Introduction

Probus South Pacific Limited (PSPL) provides a wide range of services to Probus Clubs, Probus Associations and Probus Club members which include the Probus Australia National Insurance Program (the Program).

Aon Risk Services Australia Limited (Aon) is PSPL's Risk & Insurance Advisor whose role is to ensure that PSPL, Probus Clubs, Probus Associations and Probus Club members have a market-leading insurance program.

This Insurance Coverage Summary has been compiled by Aon in conjunction with PSPL Executives to provide a broad outline of the Program and contains a brief description of the insurances and highlights the sections of the insurance that have relevance to PSPL, Probus Clubs, Probus Associations and Probus Club Members. This Summary should not be treated as a replacement for the relevant policy documents (which are available upon request). As with any insurance policy, coverage is subject to the terms, conditions, limitations and exclusions detailed in the policy documents.

Summary of all Policies

The Program provides coverage for all participants in an approved Probus activity. These activities include any event organised by an accredited Probus Club or Association such as meetings, outings, tours, trips and interest groups. The approval of the activity should be reflected in the Probus Club or Association minutes. The Program has the following categories:

Personal Accident - this provides lump sum benefits and non-medicare related expenses if an Insured/Covered Person is accidentally injured whilst on approved Probus Club and/or Probus Association activities. Medical expenses that attract a Medicare benefit, whether claimed or not, are not covered under this Policy.

Public Liability – this protects Probus Clubs and Members if they are found legally liable (negligent) in causing bodily injury or damage to a third party's property. It is important to note that in the majority of cases, Public Liability coverage would be available through a third-party provider or operator of the activity, event or service that Probus Club members are participating in.

Association Liability – this is protection for Club Management Committee members in the event that they receive an allegation of wrongdoing or a wrongful act.

Club Money – this is self-funded by PSPL and provides coverage to Probus Clubs and Associations for theft up to $5,000 per Club or Association.

RISK MANAGEMENT

Effective risk management assists in ensuring the safety of participants and, in turn, the success of Probus activities. Although it is not mandatory to have a Risk Management Policy in place, PSPL recommends that Clubs and Associations implement a risk management process when approving activities. Please refer to the Risk Management Policy Guidelines and associated checklist in the Members Login section of the PSPL website.

CERTIFICATE OF CURRENCY

The certificate of currency for Public Liability can be found in the Members Login section of the PSPL website.

General Information Applicable to all Policies

INSURED/COVERED PERSONS

This includes Probus South Pacific Limited, directors, staff and all accredited Probus Clubs, accredited Probus Associations and provisional Probus Clubs including members of those Probus Clubs and Probus Associations, honorary members, life members, non-active members, spouses and/or partners of these members, Probus Club self-assessed non-members, voluntary committees and voluntary workers.

Note: Guest speakers, visitors and/or participants in any organised or officially recognised activity of an accredited Probus Club, accredited Probus Association or PSPL are also included as Insured/Covered Persons under the Personal Accident and Public & Products Liability Insurance policies only.

LENGTH OF PROBUS ACTIVITIES

There is **no** restriction within the Program as to the length of Probus activities.

Insured/Covered Persons are encouraged to consider travel insurance for activities that involve overnight stays as the Program does not provide coverage for incidents that would normally be covered by travel insurance policies for example: illness, cancellation costs and loss of luggage.

PERIOD OF INSURANCE

From 4.00 PM on 30 June 2026 AEST to 4.00PM on 30 June 2027 AEST.

Personal Accident Insurance

AGE LIMIT - Up to and including 100 years of age.

INSURED/COVERED PERSONS - Refer to the Summary on page 4 of this document.

SCOPE OF COVER - Insurance coverage is in place whilst on approved activities of PSPL, Probus Clubs and Probus Associations including direct travel to and from such activities. These activities include any event organised by an accredited Probus Club or Association such as meetings, outings, tours, trips and interest groups.

Travel directly means travel to and from the Insured/Covered Person's normal place of residence 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.

GEOGRAPHICAL LIMITS - Worldwide

PRINCIPAL CONDITIONS

1. Insured/Covered Persons are Australian residents who have access to Medicare.
2. The Health Insurance Act (Cth) 1973 **does not** permit an insurer to contribute to expenses that are wholly or partly claimable through Medicare. This means that medical expenses that attract a Medicare benefit cannot be claimed under this Policy.
3. Any payment made under this Policy will deduct any benefit received from a private health insurance fund. Insured/Covered Persons are required to disclose any benefit received from a private health insurance fund.

INSURED/COVERED PERSONS CATEGORIES

Category 1 – Persons aged 90 years and under
Category 2 – Persons aged over 90 years to a maximum of 100 Years

Event	Part A - Lump Sum Benefits Events 1 to 25	Category 1 - Persons aged 90 years and under	Category 2 - Persons aged over 90 years to 100 years
1	Accidental Death	$25,000	$25,000
2	Permanent Total Disablement	$25,000	$25,000
3	Paraplegia or Quadriplegia	$25,000	$25,000
4	Loss of one or both eyes	$25,000	$25,000
5	Loss of one or more Limbs	$25,000	$25,000
6	Loss of both Hands	$25,000	$25,000
7	Loss of four Fingers and Thumb of both Hands	$25,000	$25,000
8	Loss of one Hand	$20,000	$20,000
9	Loss of four Fingers and Thumb of either Hand	$20,000	$20,000
10	Loss of four Fingers of either Hand	$12,500	$12,500
11	Loss of both Feet	$25,000	$25,000
12	Loss of one Foot	$20,000	$20,000
13	Permanent Serious Mental Impairment	$25,000	$25,000
14	Loss of hearing in one or both ears	$25,000	$25,000
15	Loss of the lens of both eyes	$25,000	$25,000
16	Loss of the lens of one eye	$15,000	$15,000
17	Burns: Third degree burns and/or resultant disfigurement covering more than 20% of the entire external body	$18,750	$18,750

Event	Part A - Lump Sum Benefits Events 1 to 25	Category 1 - Persons aged 90 years and under	Category 2 - Persons aged over 90 years to 100 years
18	Burns: Second degree burns and/or resultant disfigurement covering more than 20% of the entire external body	$12,500	$12,500
19	Loss of one Thumb of either Hand :		
	(a) Both joints	$10,000	$10,000
	(b) one joint	$5,000	$5,000
20	Loss of Finger(s) of either Hand:		
	(a)three (3) joints	$3,750	$3,750
	(b)two (2) joints	$2,500	$2,500
	(c)one (1) joint	$1,250	$1,250
21	Loss of Toes of either Foot:		
	(a) all - one (1) Foot	$3,750	$3,750
	(b)great - both joints	$1,250	$1,250
	(c)great - one (1) joint	$750	$750
	(d)other than great- each Toe	$250	$250
22	Fractured leg or patella with established non-union	$2,500	$2,500
23	Shortening of leg by at least 5cm	$2,000	$2,000
24	Loss of at least 50% of all sound and natural Teeth, including capped or crowned Teeth, excluding first Teeth and dentures	$750	$750
25	Permanent partial disablement not otherwise provided for under Events 2 to 24 inclusive	$18,750	$18,750
Accompanying Spouse and/or partner – up to 50%		Up to $12,500	Up to $12,500

Surgery benefits apply only if surgery is performed outside Australia.
Weekly benefits apply to Events 31 and 32 as shown in the Schedule.

Event	Part B -Bodily Injury Benefits Events 26-30	Category 1 - Persons aged 90 years and under	Category 2 - Persons aged over 90 years to 100 years
26	Craniotomy	$25,000	$10,000
27	Amputation of a Limb	$25,000	$10,000
28	Fracture of a Limb requiring open reduction	$12,500	$5,000
29	Dislocation requiring open reduction	$12,500	$5,000
30	Any other surgical procedure carried out under a general anaesthetic	$3,125	$1,250
31	Temporary Total Disablement - maximum benefit period 104 weeks, 0-day excess, not exceeding 100% of salary	$350 per week	Not Insured
32	Temporary Partial Disablement - maximum benefit period 104 weeks, 0-day excess, not exceeding 100% of salary	$350 per week	Not Insured
Part C- Sickness Benefits - Events 33 to 38		**Not Insured**	**Not Insured**

Personal Accident Insurance

Event	Part D - Fractured Bones - Lump Sum Benefits Events 39 to 48.	Category 1 - Persons aged 90 years and under	Category 2 - Persons aged over 90 years to 100 years
39	Neck, skull or spine (Complete Fracture)	$3,000	$3,000
40	Hip (any fracture)	$2,250	$2,250
41	Jaw, pelvis, leg, ankle or knee (Complete Fracture or Other Fracture)	$1,500	$1,500
42	Cheekbone, shoulder (any fracture)	$900	$900
43	Neck, skull or spine (Simple Fracture, Other Fracture or Hairline Fracture)	$1,500	$1,500
44	Arm, elbow, wrist or ribs (Complete Fracture or Other Fracture)	$750	$750
45	Jaw, pelvis, leg, ankle or knee (Simple Fracture or Hairline Fracture)	$600	$600
46	Nose or collar bone (any fracture)	$600	$600
47	Arm, elbow, wrist or ribs (Simple Fracture or Hairline Fracture)	$600	$600
48	Finger, Thumb, Foot, Hand or Toe (any fracture)	$225	$225
Event	**Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits Events 49 to 50**	**Category 1 - Persons aged 90 years and under**	**Category 2 - Persons aged over 90 years to 100 years**
49	Loss of Teeth or full capping of Teeth	$1,000	$1,000
50	Partial capping of Teeth	$500	$500
	Limit per Tooth	$250	$250

AGGREGATE LIMITS - The following aggregate limits are maximum amounts that will be paid for all claims during the period of insurance.

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

EXTENSIONS - All Insured/Covered Persons	
Description	**Benefit / Limit**
Accidental HIV Infection Benefit	$30,000
Accommodation and Transport Expenses Benefit	$10,000
Air or Road Rage Incident - Expenses Benefit	$5,000
Air or Road Rage Incident, Carjacking or Unprovoked Assault - Identity Theft Benefit	$15,000
Bed Care Benefit	$500 per week, maximum 26 weeks
Carjacking Incident - Excess and Vehicle Hire Benefit	$5,000
Carjacking Incident - Lump Sum Benefit	$5,000
Chauffeur Services Benefit	$2,500

Personal Accident Insurance

EXTENSIONS - All Insured/Covered Persons	
Description	**Benefit / Limit**
Coma Benefit	$50 per day, maximum 120 days
Concussion Benefit	$2,500 per Bodily Injury; $5,000 per Insured/Covered Person per Period of Insurance
Emergency Home Help Benefit	$500 per week, maximum 26 weeks
Executor Emergency Cash Advance Benefit	$25,000
Funeral Expenses Benefit – for Accidental Death	$7,500
Home Care Benefit	$500 per week, maximum 26 weeks
Modification Expenses Benefit	$10,000
Out of Pocket Expenses Benefit	$5,000
Surviving Spouse/Partner Supplement	$5,000
Terrorism Injury Benefit	$20,000 per Covered Person; $100,000 per Period of Insurance
Unexpired Membership Benefit	$3,000

Modification Expenses
If during the Period of Insurance and whilst the person is an Insured/Covered Person, the Insured/Covered Person sustains a Bodily Injury for which a benefit is payable under Event 2 (Permanent Total Disablement) or Event 3 (Paraplegia or Quadriplegia), the Insurer will reimburse PSPL or the Insured/Covered Person up to $10,000, for actual costs incurred to modify the Insured/Covered Person's home and/or vehicle, or costs associated with relocating the Insured/Covered Person to a more suitable home, provided that evidence is presented from a Doctor certifying the modification and/or relocation is medically necessary.

Executor Emergency Cash Advance
If during the Period of Insurance and whilst the person is an Insured/Covered Person, the Insured/Covered Person suffers an Accidental Death, upon the executor of the estate's request, the Insurer will advance to PSPL or the executor of the Covered Person's estate $25,000, whilst the administration of the Insured/Covered Person's estate is being arranged.

Return to Work Assistance
If during the Period of Insurance and whilst the person is an Insured/Covered Person, the Insured/Covered Person suffers a Bodily Injury which results in benefits being payable under Events 25 and/or 26, the Insurer at their absolute discretion may elect to assist the Insured/Covered Person in arranging for professional assistance to improve their physical and/or emotional condition in order to return to their usual occupation. Assistance includes but is not limited to special equipment for and/or modifications to the Insured/Covered Person's usual workplace. The maximum benefit payable per Insured/Covered Person for any (1) Event is $20,000.

Unexpired Membership Benefit
If during the Period of Insurance and whilst the person is an Insured/Covered Person, the Insured/Covered Person sustains a Bodily Injury which results in a benefit being paid under:
1. Events 2 to 9(a); or
2. Events 25 and/or 26 (Weekly Benefits - Bodily Injury) for which a Doctor certifies in writing will continue for a minimum period of twenty-six (26) weeks; and it is certified by a Doctor as preventing the Insured/Covered Person from continuing their participation in any sport or gym activity for which they have pre-paid a membership, association or registration fee, the Insurer will pay PSPL or the Insured/Covered Person a pro-rata refund of such fees paid for the current season or membership period, up to $3000.

Personal Accident Insurance

EXTENSIONS - All Insured/Covered Persons

Additional Expenses (A) to **(C) -** The following benefits are provided under Additional Expenses, the maximum loss payable for any one claim for Additional Expenses is $10,000 in total.

(A) Emergency home help
If during the Period of Insurance and whilst the person is an Insured/Covered Person participating in an approved activity arranged by or on behalf of PSPL, a Probus Club or Probus Association, an Insured/Covered Person who is retired, unemployed or not in receipt of a Salary suffers from a Bodily Injury which results in Event 25 and/or 26 (Temporary Total or Temporary Partial Disablement) described in Part B of the Table of Events and is unable to carry out Domestic Duties, the Insurer will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Bodily Injury up to $100 per week payable from the 1st day of treatment by a Doctor for a maximum of 104 weeks.

Definitions under emergency home help
Domestic Duties means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services.

Conditions applying to emergency home help
a) Child-minding and home help services must be carried out by persons other than the Insured/Covered Person's Close Relatives or persons permanently living with the Insured/Covered Person.
b) Child-minding and home help services must be certified by a Doctor as being necessary for the recovery of the Insured/Covered Person

(B) Personal Property If during the Period of Insurance and whilst the person is an Insured/Covered Person, the Insured/Covered Person incurs expenses for personal property that is damaged as a result of an Accidental Injury which is covered under this policy. We will reimburse expenses upon receipts furnished by the Covered Person.

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

NON-MEDICARE EXPENSES – the Health Insurance Act (Cth) 1973 does not permit a personal accident insurer to contribute to expenses that are wholly or partly claimable through Medicare.

If during the Period of Insurance, the Insured/Covered Person suffers from a Bodily Injury when participating in an approved activity arranged by or on behalf of PSPL, a Probus Club or Probus Association including direct travel to and from such activities, the Insurer will pay the **Non-Medicare** Medical Expenses incurred up to $15,000.

Non-Medicare Medical Expenses means medical expenses for which there is no reimbursement (wholly or partly) from Medicare and are:
a) incurred within twelve (12) months of sustaining a Bodily Injury; and
b) paid by an Insured/Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:

• Medical • Surgical • X-ray	• Chiropractic • Osteopathic • Physiotherapy	• Hospital • Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above.

Personal Accident Insurance

PRINCIPAL EXCLUSIONS

No Benefits shall be payable with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which:

1. results from an Insured/Covered Person engaging in or taking part in:

    a. flying, or engaging in aerial activities, other than as a passenger in an aircraft licensed to carry passengers, or which the Insured/Covered Person believes on reasonable grounds is licensed to carry passengers; or
    b. Training for professional sports of any kind;

2. results from any intentional self-injury, suicide or any illegal or criminal act committed by the Insured/Covered Person, provided that this General Exclusion does not apply to the Insured/Covered Person who is not the perpetrator of such act, or who did not know of or condone any such act;

3. results from War or Civil War in a Insured/Covered Person's country of residence, or in any of the following countries: Afghanistan, Chad, Chechnya, Côte d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia, or Sudan; provided that this Exclusion will not apply where Bodily Injury or Sickness is sustained as a result of hijacking, riot, strike, or civil commotion (but only where the Insured/Covered Person did not participate in such hijacking, riot, strike or civil commotion); (whether war be declared or not), invasion or civil war.

4. results from any Pre-Existing Condition, provided that this General Exclusion will not apply to illness or disease resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury;

5. is covered by Medicare, in whole or in part;

6. would result in the contravention of the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), the Private Health Insurance (Health Insurance Business) Rules as updated from time to time, or the National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of those Acts or any succeeding, replacement or equivalent legislation;

We will not pay any benefit with respect to any loss, damage, liability, Event, Bodily Injury or Sickness to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including but not limited to, the payment of claims.

POLICY WORDING

Aon Group Personal Accident & Sickness Insurance Vertex Policy Wording

INSURER & POLICY NUMBER

Zurich Australian Insurance Limited 42-2243231-GAH

Public & Products Liability Insurance

INSURED/COVERED PERSONS - Refer to the Summary on page 4 of this document.

SCOPE OF COVER - Public liability coverage is in place for Insured/Covered Persons while on approved activities of PSPL, Probus Clubs and Probus Associations if they are found to be negligent for claims for injury or third-party property damage.

While Public liability coverage is available under this Program, it is important to note that in the majority of cases, Public Liability coverage would be available through a third-party provider or operator of the activity, event or service that Probus Club members are participating in.

GEOGRAPHICAL LIMITS - Worldwide excluding USA/Canada.

LIMIT OF LIABILITY - $20,000,000 any one occurrence and in the aggregate in respect of Products Liability.

PRINCIPAL EXCLUSIONS

- Miscellaneous Activities Exclusion – see explanation on next page
- Sexual Abuse Exclusion
- Asbestos
- Employers Liability
- Fines, Penalties and/or Liquidated Damages
- Contractual Liability
- Loss of use of Property
- Aircraft, Watercraft (over 8 metres) and Hovercraft
- Registered Vehicles
- Pollution
- Sanction Limitation and Embargo Exclusion
- Cyber Liability
- Communicable Disease
- War & Terrorism
- Biological or Chemical Materials
- Radioactive Contamination / Nuclear Risks

POLICY INCLUSIONS

- Goods in Care, Custody and Control of the Insured (limit $250,000)
- Voluntary Workers

EXCESS – payable by PSPL for approved claims

$1,000 each and every claim for property damage
$5,000 each and every claim for personal injury
$10,000 each and every claim for injury to volunteer/participant

MISCELLANEOUS ACTIVITIES EXCLUSION

Liability (including vicarious or contingent liability) in respect of Injury or Property Damage arising directly or indirectly from, caused by, contributed to by, or in connection with any of the following:

a. rodeos and any ancillary events; any activity involving horse riding;

b. animal rides;

c. amusement rides including inflatable amusements such as jumping castles;

d. trains or railways other than model railways;

e. childcare services;

f. martial arts activities comprising but not limited to teaching, training, trials, contests, displays and/or competitions;

g. firearm activities (including hunting) comprising of but not limited to teaching, training, trials, contests, displays and/or competitions.

h. adventure activities being:

   i. flying or any aerial activity including but not limited to bungee or BASE jumping, hang gliding, hot air ballooning, parasailing, paragliding or sky diving;

   ii. caving, mountain or ice climbing, rock climbing, abseiling, low or high rope courses and/or flying foxes, zip or slack lining;

   iii. any water activities such as water skiing, jet skiing, white water rafting or kayaking, canoeing, ocean kayaking, scuba, cave or free diving, kite surfing or wake boarding;

   iv. motorsport, go-karting, motocross events, BMX racing, land windsurfing and quad biking

   v. bush walking where the walking track is graded as Grade 4 or Grade 5 under the Australian Walking Track Grading System (as endorsed by the Australian Parks Forum) – *refer further information below.*

   vi. camping, except when conducted in a commercially/council-operated camp site – *refer further information below.*

This exclusion relates to Public Liability coverage only. Insured/Covered Persons participating in approved Probus activities are covered under the Personal Accident component of this Program.

However, for Public Liability only, any activity/event/service excluded in the list above require a third party to be the provider and/or the organiser of the activity/event/service who will accept responsibility for any Public Liability claim related to any such activity/event/service.

Kayaking and Canoeing
For the avoidance of doubt activities 'kayaking' and 'canoeing' noted above in (h)(iii) are not excluded if they are undertaken on flatwater. Flatwater is defined as; water that is calm, level or in a slow-flowing watercourse.

Camping
Camping is a form of outdoor recreation with a basic temporary shelter such as a tent. Camping can also include a recreational vehicle, such as a caravan, or a permanent or temporary tent.

Public Liability coverage for camping (including caravanning) conducted in a commercial or council operated camp site is provided for in this Program. Public Liability coverage for camping or caravanning that is not conducted in a commercial or council operated campsite is excluded from the Public Liability component of this Program.

Public & Products Liability Insurance

Bushwalking
Bushwalking is classified into 5 grades. Public Liability for Grades 1, 2 and 3 is provided for in this Program. Public Liability is excluded for walking tracks graded as Grades 4 and 5 under the Australian Walking Track Grading System outlined on the following page.

Criteria	Grade 1 (included)	Grade 2 (included)
Distance	Less than 5km.	Less than 10km.
Gradient	Suitable for a person in a wheelchair.	Generally, no steeper than 1:10
Quality of path	Broad, hard surfaced track of path suitable for wheelchair use.	Generally, a modified or hardened surface.
Quality of markings	Track head signage & route markers at intersections.	Track head signage & route markers at intersections.
Experience required	Users need no previous experience and are expected to exercise normal care regarding their personal safety.	Users need no previous experience and are expected to exercise normal care regarding their personal safety. Suitable for most ages and fitness levels.
Steps	Steps with ramp access.	Minimal use of steps.

Criteria	Grade 3 (included)	Grade 4 (excluded)	Grade 5 (excluded)
Distance	Less than 20km.	May be greater than 20km. Distance does not influence grading.	May be greater than 20km. Distance does not influence grading.
Gradient	May exceed 1:10	May have arduous climbs and steep sections. May include long steep sections exceeding 1:10.	May have arduous climbs and steep sections. May include long steep sections exceeding 1:10.
Quality of path	Formed earthen track, few obstacles. Generally, a modified surface, sections may be hardened.	Generally distinct without major modification to the ground. Encounters with fallen debris and other obstacles are likely. Walkers may encounter natural obstacles (e.g. tides).	No modification of the natural environment
Quality of markings	Track head signage & route markers at intersections and where track is indistinct.	Track head signage and route markers.	Signage is generally not provided
Experience required	Users need no bushwalking experience and a minimum level of specialised skills. Users may encounter natural hazards such as steep slopes, unstable surfaces and minor water crossings. Responsible for their own safety.	Users require a moderate level of specialised skills such as navigation skills. Users may require maps and navigation equipment to successfully complete the track. Users need to be self-reliant, particularly in regard to emergency first aid and possible weather hazards.	Users require previous experience in the outdoors and a high level of specialised skills such as navigation skills. Users will generally require a map and navigation equipment to complete the track. Users need to be self-reliant, particularly in regard to emergency first aid and possible weather hazards.
Steps	Steps may be common.	Steps do not influence grading.	Steps do not influence grading.

POLICY WORDING

NFP Combined Liability Policy Wording V20250801
INSURER & POLICY NUMBER

Canopius Asia & Pacific 10M1792939

Association Liability Insurance

INSURED/COVERED PERSONS - Refer to the Summary on page 4 of this document.

SCOPE OF COVER - There is a range of coverage provided by the Association Liability Insurance policy and this summary includes the sections that are relevant to Probus Clubs, Probus Associations and Probus Club Members.

MANAGEMENT LIABILITY

This Insurance covers claims against any Probus Club Committee Member or Officer in carrying out their duties for allegations of wrongdoing. i.e. Negligent acts, misstatements, breach of duty, incompetent supervision, ineffective administration etc.

The cover includes payment by the Insurer of any amount which any Probus Club Committee Member or Officer becomes legally liable to pay for including:

- Damages (including interest) and costs awarded against a Committee Member or Officer;
- Aggravated, punitive, multiple or exemplary damages;
- Settlements;
- Defence Costs;
- Investigation Costs;
- Pecuniary Penalties;
- Public Relations Costs;
- Extradition Costs;
- Bail Bond and Civil Bond Premium; or
- Any amount which a Committee Member or Officer pays pursuant to an award or finding made by a Dispute Resolution Body.

ASSOCIATION LIABILITY

The Insurer will pay to or on behalf of PSPL, a Probus Club or a Probus Association, all Loss which arises from a Claim first made or commenced against PSPL, a Probus Club or a Probus Association and notified to the Insurer during the Policy Period. I.e. Breach of Contract, Crisis Costs, Investigation Costs by an Official Body or Dispute Resolution Body, Statutory Liability, Occupational Health and Safety Defence Costs and Investigation Costs.

The cover includes payment by the Insurer of any amount which PSPL, a Probus Club or a Probus Association becomes legally liable to pay for including:

- Damages (including interest) and costs awarded against an Insured;
- Settlements;
- Defence Costs;
- Investigation Costs;
- Public Relations Costs; or
- Any amount which PSPL or any Probus Club or Probus Association pays pursuant to an award or finding made by a Dispute Resolution Body.

Crisis means any one of the following events, which in the reasonable opinion of PSPL has the potential to cause a greater than 30% decrease of the total consolidated annual revenue of any Probus Club or Probus Association:

- The loss or cancellation of any funding agreement;
- Any act occurring on the premises of the Association which causes injury, death or emotional distress to an Insured Person or a customer or visitor of the Association; or
- Any destruction or damage to tangible property belonging to the Association which is not caused by a natural disaster

Crisis Costs means expenses incurred by a Probus Club or Probus Association with the Insurer's prior written consent (which shall not be unreasonably withheld or delayed) as a result of the appointment of a crisis management consultant for the purpose of managing a Crisis in the circumstances defined by the policy.

Association Liability Insurance

STATUTORY LIABILITY
Cover responds to defence costs and pecuniary penalties resulting from any act, error or omission in connection with any proceeding alleging a breach of an Act.

The policy responds in two sections:

Section 1 – Against an insured person – but will only respond to proceedings under occupational health and safety law or environmental law

Section 3 – Against the association – resulting from any Act, as defined by the policy

VOLUNTEER FRAUD OR DISHONESTY
Cover for Direct Financial Loss sustained due to acts of fraud or dishonesty committed by a Volunteer. I.e. Theft of contributions or membership fees, dishonest allocation of government grants.

LIMITS OF LIABILITY

Policy Sections	Any one Claim	And in the Aggregate
Management Liability	$10,000,000	$20,000,000
Association Liability	$10,000,000	$20,000,000
Employment Practices Liability	$10,000,000	$20,000,000
Volunteer Fraud or Dishonesty		$100,000

The Limits of Liability in this policy apply both to a maximum of $10 million any one claim and $20 million in the Aggregate. This allows claims to be paid by the policy up to a single limit per claim of $10 million which could be 2 x $10 million claims or multiple claims in the policy year that total up to $20 million.

Please note certain claims are subject to sub-limits of liability which are detailed in the policy documents.

Sub-Limits of Liability

Section 1 – Professional Liability	
Loss of documents	$500,000
Statutory Liability	$100,000
Section 3 – Association Liability	
Breach of Contract	$100,000
Crisis Costs	$50,000
Investigation Costs	$500,000
Occupational Health & Safety Defence costs and Investigation Costs	$500,000
Pollution Defence Costs and Investigation Costs	$500,000
Statutory Liability	$500,000
Taxation Audit Costs	$250,000

Section 4 – Employment Practices Liability	
Attendance at Investigations	$500,000
Section 5 – Employee Fraud or Dishonesty	
Investigative Fees	$100,000
Legal Fees	$50,000

Association Liability Insurance

EXCESS

Section	Each and Every Claim
Management Liability	Nil
Association Liability	Nil
Volunteer Fraud or Dishonesty	$2,000

POLICY WORDING

Aon Not-for-Profit Protector/Association Liability Insurance Policy Wording

GEOGRAPHICAL LIMITS

Worldwide, except the United States of America and Canada

JURISDICTIONAL LIMITS

Australia and New Zealand

PRINCIPAL EXCLUSIONS

- Asbestos
- Bodily injury and property damage
- Pollution
- Trading Debts
- Legal, Financial and Investment Advice
- Employee Entitlements
- Unfair Contracts
- Fines and Penalties
- Intellectual Property Rights
- Assumed Liability
- Medical Services
- Medical Malpractice, Medical Treatment and Medical Practitioner

INSURER & POLICY NUMBER

CGU Insurance & 83ASL1874478

PSPL Funded – Club Money Cover

INSURED - All accredited Probus Clubs, accredited Probus Associations and provisional Probus Clubs.

SCOPE OF COVER - Full Money Cover including In Transit for accredited Probus Clubs, accredited Probus Associations and provisional Probus Clubs.

In Transit means

- all monies received must be banked within two (2) business days by the Treasurer or other delegated officer approved by the Management Committee; and

- Monies drawn from bank accounts for payment of services to be drawn within two (2) business days of the payment being due and payable.

The definition of club 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 anyone claim.

EXCESS

10% of each claim

SELF FUNDED

Probus South Pacific Limited

Claims Procedures

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. Therefore, it is important to lodge claims as soon as practicable after an accident, injury or incident.

To lodge a claim, please follow the instructions below:

1. A member of the Management Committee is required to complete the PSPL Incident Report Form available in the Members Login section of the PSPL website. This confirms that the incident was related to an approved Probus Club/Association activity.
2. On receipt of the Incident Report Form, PSPL will provide a claim form to the relevant parties. Completed claim forms with supporting documentation and/or receipts should be returned as soon as possible to:

   Probus South Pacific Limited
   PO Box 1294
   Parramatta NSW 2124
   or
   emailed to **general@probussouthpacific.org**
3. 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.**
4. It is important that any incidents that could lead to a claim against the Association Liability Insurance are reported to insurers during the policy year that you become aware of such incidents. Failure to do so may see a claim denied by the insurers.

About Aon

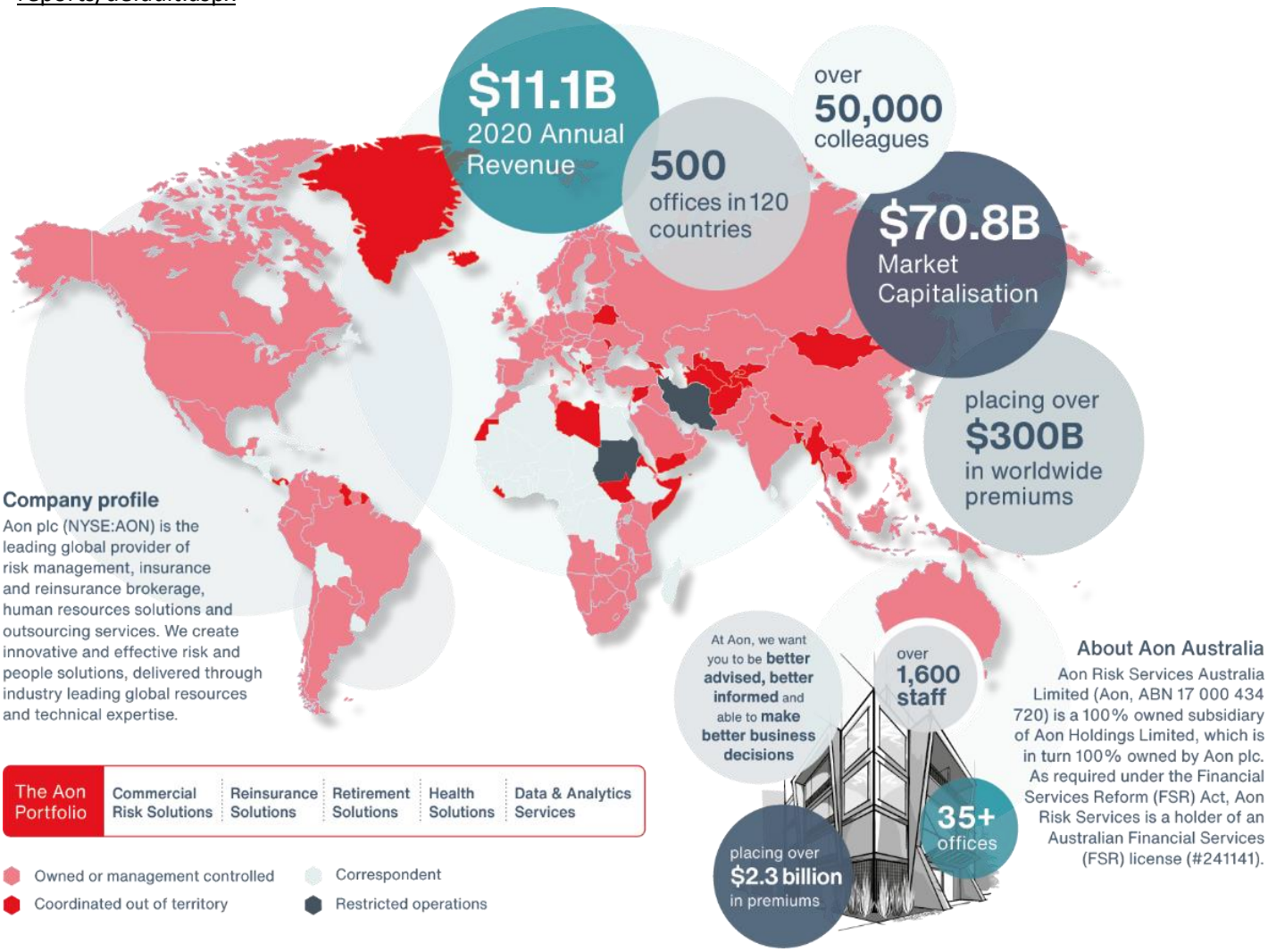
Aon's role includes the placing of the Probus Australia National Insurance Program in the Australian Insurance Market and to act as an advocate for PSPL, Probus Clubs, Probus Associations and Probus Club members in the expeditious settlement of claims.

The Aon Service team has over 50 years' combined insurance and risk advisory experience of which 25 years has been working for PSPL and Probus Club members. Aon's Not-for-Profit client portfolio in Australia places over $40 million in Insurance Premiums on an annual basis for over 3,000 clients. Clients in this sector include Rotary Australia, Australian Volunteer Coast Guard Association Inc., Uniting Church in Australia, Qld Synod, and Volunteering Australia.

Who we are

Aon was founded on 12 December 1979, although predecessor organisations to our firm have been in operation for over 300 years. Throughout the 1980s and 1990s, strategic acquisitions and organic growth fuelled Aon's expansion in the global insurance marketplace. Over that time, we have acquired some of the most well-known companies in the risk management and human resources sectors to assist us in enhancing and diversifying our value proposition.

Our portfolio consists of Commercial Risk, Reinsurance, Wealth and Health solutions — all underpinned by our expansive data and analytical capabilities. We operate from 500+ offices across 120 countries globally, placing over US$300B in insurance premiums annually. Copies of our annual reports and financial statements are made public and can be reviewed via: http://ir.aon.com/about-aon/investor-relations/financial-reports/quarterly-and-annual-reports/default.aspx



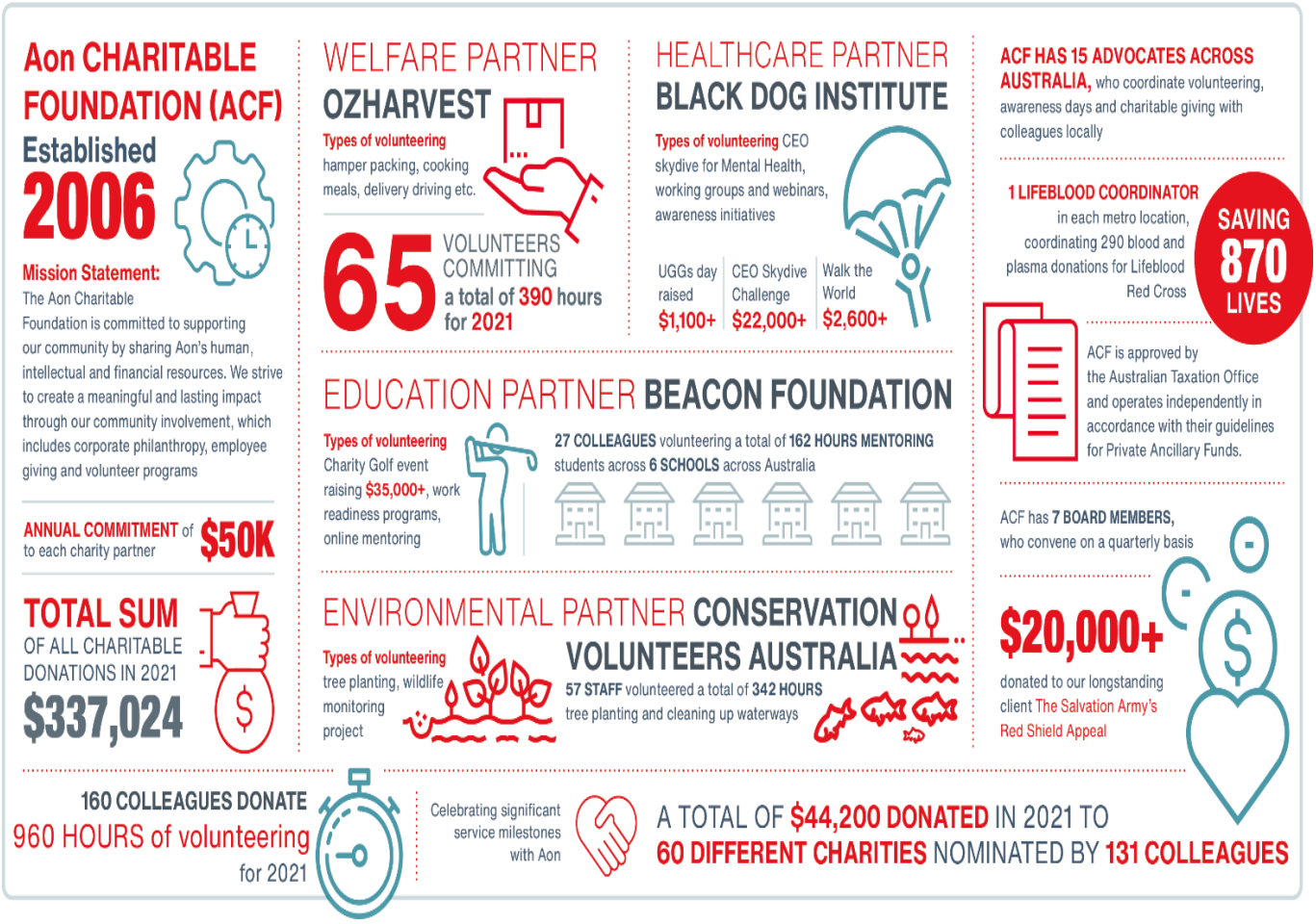
About Aon

Aon Australia's Charitable & Community Partnerships

At Aon, we believe businesses succeed when the communities they serve and the people they employ flourish. To that end, Aon has registered charitable foundations or funds set up in Australia, Brazil, France, India, Spain and the United Kingdom to formalise these partnerships and commit measurable targets for volunteering and donations. This allows us to be truly accountable to these organisations and ensure we are living by our company values of integrity, openness, commitment, innovation and teamwork.

Further, in alignment with Aon's core value proposition to help organisations everywhere become better informed and better advised — we offer a range of risk management and insurance advisory services to charity and community-led organisations both in Australia and around the world.

The graphic below provides a summary of the initiatives undertaken by the Aon Charitable Foundation in Australia.



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