



National Insurance Program

Probus Head Office (PSPL) has a national insurance cover in place for **approved** club activities. These activities include any event organised by a Club or Association such as meetings, outings, tours, trips and interest groups and provide coverage (subject to terms and conditions of the relevant policies) for all participants in approved Probus activities. However, there is no cover for illness. ([Probus Club Handbook 2023-2024](#), pages 50-51). Probus Australia National Insurance Program 2023-2024 is [here](#).

We adhere to the rules and minimise risk wherever possible:

1. To be approved, all activities, outings etc must be risk-assessed by the Outings Officers and approved by the Management Committee. This approval must be recorded in the club's general meeting minutes. If there is a claim, insurers may ask for a copy of the minutes to verify the approval.
2. When on outings/events/meetings, organisers carry a list of attendees and an [Accident/Injury/Incident Notification Form](#). Any accident is stressful for everyone and, if an accident does occur, it is possible that organisers may overlook some necessary information to be gathered. However, this PSPL form is a great tool. It asks for a description of the incident, witness contact details, attending police and ambulance officer (if any) details. So many times, this type of information is forgotten, lost or not gathered and claims can be delayed or argued by insurers.
3. Organisers also carry emergency contact details of attendees. Emergency contacts are usually next of kin or very close friends, so if a serious accident/incident does occur, an emergency contact should be able to provide important information such as existing medical conditions which may affect emergency treatment.
4. For everyone's safety and comfort, all members must complete and sign a [Registration For Outings Form](#) listing certain conditions and provide details of emergency contacts. As detailed above, this information is vitally important. New members must complete this form on joining. Existing members should advise Outings Officers of any changes to contact details as soon as they can.