Except from 2026-2027 Handbook, pages 56-58

NATIONAL INSURANCE PROGRAMS

The National Insurance Programs in Australia and New Zealand provide coverage for approved 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.

In Australia the National Insurance Program provides cover for Public Liability, Personal Injury, Association Liability and Club Money Cover for approved Probus Club activities.

While there is no restriction within the Australian National Insurance Program as to the length of Probus activities, it should be noted that the Program is not designed for extended trips and/or tours as it does not provide coverage for incidents that would normally be covered by travel insurance policies. Accordingly, members are encouraged to consider travel insurance for trips and/or tours that involve overnight stays.

The National Insurance Programs do not provide cover for illness.

The Program is renewable on 30 June each year and an Insurance Coverage Summary and Certificate of Currency are provided to Clubs following renewal. It is important to ensure that all Clubs are aware of the coverage available. Club members can obtain information relating to coverage from the PSPL Team.

The Insurance Coverage Summary contains a brief description of the individual insurances within the National Insurance Programs and highlights the sections of the insurance programs that have relevance to PSPL, Probus Clubs, Probus Associations and Probus Club members. It should not be treated as a replacement for the relevant policy documents which are available upon request. It should also be noted that the insurance coverage provided is subject to terms, conditions, limitations and exclusions which are detailed in the policy documents.

Approving Activities

Activities include any event organised by a Club or Association such as meetings, outings, tours, trips and interest groups. The approval of an activity should be reflected in the Club's minutes. When assessing whether or not to approve an activity, the Management Committee should consider all of the information related to that activity in order to be able to approve it. This would normally include interest from members, location, availability, cost and risk assessment.

Not all of the information the Management Committee considers needs to be reflected in the Club minutes. However, the minutes should contain sufficient information to understand what is being approved.

Attendance Lists

For insurance purposes, attendance lists should be maintained for all Probus activities. Recording a tick against the name of the member/guest in attendance is sufficient. Attendance lists should be kept for a minimum of 13 months and can be stored electronically.

Accidents or Injuries

Clubs should report any injury, accident or incident involving Club members or guests to PSPL by lodging the Incident Report Form as soon as practicable. A report should be lodged by the Club regardless of whether or not medical attention was required. The Incident Report Form is available from the PSPL Team.

It is recommended that Clubs maintain an Incident Register ensuring all relevant details are recorded.

Car-Pooling

There are no restrictions in either the National Insurance Programs or PSPL's guidelines that restrict car-pooling for approved Probus activities.

The Australian National Insurance Program provides personal injury coverage for travel to and from Probus approved activities which includes meetings. This means that participants are covered, subject to the terms and conditions of the policy, during a trip to and from an approved Probus activity or meeting. This includes picking up and returning another member to their home or original pick-up point. New Zealand Club members are covered for personal injury by the Accident Compensation Corporation and as such, personal injury cover is not included in the New Zealand National Insurance Program.

It is important to note that the Programs do not provide coverage for damage to a motor vehicle used in an approved Probus activity as any damage to the motor vehicle is expected to be covered by the vehicle's insurance. It is also important that the owner of the vehicle understands that in the event of an accident where an excess may be required to be paid, this excess is not covered and is the responsibility of the vehicle's owner and not the Club.

The Australian National Insurance Program does provide personal injury coverage in the event that a participant in an approved Probus activity is injured in a vehicle. However, consideration will be given to where the vehicle is registered, and coverage would be assessed by the insurer on a case-by-case basis.

When using a participant's vehicle, as part of a Club's risk assessment, we suggest that Clubs seek verbal assurance from the owner of the vehicle being used that the vehicle is in good roadworthy condition, appropriately registered and insured. The Club should also confirm that the driver has a current drivers' licence.

Hired Vehicles

The National Insurance Programs do not provide cover for damage to any motor vehicle (including hired vehicles) nor do they cover the excess payable by the hirer in the event of a motor vehicle accident. In the situation where a Club hires a vehicle, the hire fee normally includes insurance for any damage to the vehicle.

Before hiring a vehicle, please refer to the relevant regulatory authority for any specific licensing or registration requirements that may be applicable.

If a hired vehicle is damaged, an excess may be payable by the hirer. In some cases, the insurance excess can be waived by paying a higher rental fee. The National Insurance Programs do not provide cover for any excess payable for a hired vehicle. However, travel insurance may be considered to provide coverage for the excess component.

Carers

All participants in an approved Probus activity, including carers, are covered under the National Insurance Program, subject to the terms and conditions of the relevant policies. Club members can obtain information relating to the coverage from the PSPL Team.. It is a matter for each Club to determine what fees, if any, they charge a carer and their level of participation. PSPL does not charge capitation fees for carers.

Management Committees should consider the adoption of a Standing Resolution that requires carers attending meetings and/or activities be approved by the Committee.

Club Property

The National Insurance Programs do not provide cover for the loss or damage to property owned by a Club or Association. A Club wishing to insure any of its assets should obtain their own insurance.