

## Smart Insurance Solutions For CFMEU Members

The Construction, Forestry, Maritime, Mining and Energy Union (CFMEU) NSW is committed to constantly improving the value of your union membership. With that in mind, the CFMEU has arranged Free Travel Insurance for all Eligible Financial Members including their immediate family members.

The Travel Insurance cover includes:

- > Death and capital benefits
- > Weekly injury benefit
- > Baggage, travellers' cheques, travel documents, credit cards
- > Loss of deposits / cancellation charges
- > Kidnap, detention, ransom & extortion
- > Hire car expenses
- > Personal liability
- > Evacuation cover and personal safety
- > Life insurance
- > Money
- > Medical and additional expenses

Limits apply to all benefits, please see the [Product Disclosure Statement \(PDS\)](#) for full policy details. You can download a copy of the PDS at [coverforce.com.au/cfmeunsw/downloads](https://coverforce.com.au/cfmeunsw/downloads).



### Important Updates

The usual coverage of the Travel Insurance policy protected the insured for interstate and international travel. However, given the current travel restrictions, cover has been extended to include intrastate travel that exceeds 250 km from original departure.

International travel is also still covered, however it is limited to a select few "bubbles" opening between some countries in 2021.

Another important change to note is that excess has changed to \$500 per claim / per section, instead of per person. prior to 1st April 2021. If a family had to cancel a trip, there would be a \$500 excess charged per person. That means a family of 4 could attract a \$2,000 excess. Now as the excess is charged per claim, in the same scenario only a \$500 excess would apply.

*The information provided is of a general nature only and has been prepared without taking into account your individual objectives, financial situation or needs. If you require advice that is tailored to your specific business or individual circumstances, please contact Coverforce directly.*

**For more information about your cover,  
please contact Coverforce on the details below:**



1300 503 503



[coverforce.com.au/cfmeunsw](https://coverforce.com.au/cfmeunsw)



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