

ABN: 26 053 335 952
AFS Licence No: 238261
Email: ahi@ahiinsurance.com.au
Website: www.ahiinsurance.com.au
Freecall: 1800 618 700
Freefax: 1800 618 755



POLICY SCHEDULE

Policy Type: Journey Cover
Policy Number: 0030418
Insured: CFMEU Construction & General Division NSW Branch
Insured Persons: All Eligible Financial Members of the Insured
Period of Insurance: Inception Date: 01/04/2021 at 4:00 pm (local standard time)
Expiry Date: 01/04/2022 at 4:00 pm (local standard time)
Arrangement Date: 01/04/2021
Broker: Coverforce Insurance Broking Pty Ltd (NSW)
Policy Wording: JY 23092019
Scope of Cover: The coverage afforded by this policy shall only apply whilst an Insured Person is travelling directly between the boundaries of their place of residence and place of business for the purposes of starting or ending their days work and provided no cover is granted by Workers Compensation or the Traffic Accidents Act or equivalent.
Territorial Limits: Australia Wide

PREMIUM

Base Premium:	\$0.00
GST:	\$0.00
Stamp Duty:	\$0.00
Policy Fee:	\$0.00
Policy Fee GST:	\$0.00
Total:	\$0.00

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SCHEDULE OF BENEFITS

Maximum Age Limit (sub-limits may apply)	70
Aggregate Limit of Liability	\$1,000,000
Policy Currency	AUD

Benefits / Benefit Limits	Sum Insured / Limit
Weekly Injury Benefit	\$2,000
Income Limitation	85%
Deferral Period	30 Days
Benefit Period	104 Weeks
Benefit Period (Insured Persons aged 60 - 64)	52 Weeks
Benefit Period (Insured Persons aged 65 - 69)	26 Weeks
Broken / Fractured Bones Benefits	\$5,000
Accidental HIV Infection Lump Sum Benefit	\$10,000
Bed Care Benefit	\$700
Daily Benefit	\$50
Benefit Period	14 Days
Childcare Benefit	\$5,000
Coma Benefit	\$18,000
Daily Benefit	\$100
Benefit Period	180 Days
Corporate Image Protection Benefit	\$10,000
Dependent Child Supplement Benefit	\$30,000
Driver Services Benefit	\$5,000
Education Fund Benefit	\$15,000
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$5,000
Funeral Expenses Benefit	\$5,000
Home and Vehicle Modification Benefit	\$10,000
Orphaned Benefit	\$30,000
Partner Employment Training Benefit	\$25,000
Retraining and Rehabilitation Expenses Benefit	\$5,000
Unexpired Membership Benefit	\$750
Workplace Assault Benefit	\$2,500
Workplace Trauma Benefit	\$2,500

If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.

Sydney

Melbourne

Brisbane

Perth

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ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Changes to AHI Standard Definitions

The following definition is included in addition to the AHI Standard Definitions in the Policy Wording.

ELIGIBLE FINANCIAL MEMBER means a person who is a financial member of the Construction Forestry Mining and Energy Union, New South Wales Divisional Branch, Construction and General Division. This is a member who has paid full current dues, or is on direct debit or payroll deductions at the time of the accident. This does not include members who are registered as medically unfit or unemployed and paying reduced union fees, Solidarity or retired members, or members who are not paying union fees, or who are un-financial members, or in circumstances where there is already an applicable income protection policy.

Claims Handling - EML

Further to "General Conditions and Limitations - Claim Forms" noted in this Policy, AHI advises that We have appointed Employers Mutual Limited ABN 67 000 006 486 (EML) as Our specialised claims management service provider for all claims under this Policy.

Any claims arising or general claims enquiries for this Policy, please contact EML on the following details:

Notification of claims: newclaimsAHI@eml.com.au
General enquiries and complaints: emlplus@eml.com.au
Phone: 1800 931 330
Fax: (02) 8002 0560
Postal Address: Employers Mutual Limited
AHI Claims
GPO Box 4580
Sydney NSW 2001