

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



CERTIFICATE OF CURRENCY

As at 20/03/2024, the following cover is in place:

Policy Type: Corporate Travel
Policy Number: 0026041
Insured: CFMEU Construction & General Division NSW Branch
Insured Persons: Category A - All Union Executives and Employees of the Insured including their Accompanying Partner and Dependent Children

Category B - All Eligible Financial Members of six (6) months or greater including their Accompanying Partner and Dependent Children

Category C - All Eligible Financial Members of less than six (6) months including their Accompanying Partner and Dependent Children

Period of Insurance: Inception: 01/04/2024 at 4:00 pm (local standard time in Sydney)
Expiry: 01/04/2025 at 4:00 pm (local standard time in Sydney)
Arrangement Date: 01/04/2024
Broker: Coverforce Pty Ltd (NSW)
Policy Wording: CT 16022024
Scope of Cover: Category A
Business Travel: Whilst on Journey to a destination outside the Business Travel Radius stated in the Policy Schedule.
Leisure Travel: Whilst on Journey to a destination outside the Leisure Travel Radius stated in the Policy Schedule.

Category B, Category C
Leisure Travel: Whilst on Journey to a destination outside the Leisure Travel Radius stated in the Policy Schedule.

Territorial Limits: Worldwide

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SCHEDULE OF BENEFITS

| | |
|---|-------------|
| Aggregate Limit of Liability | \$7,500,000 |
| Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights | \$1,000,000 |
| Aggregate Limit of Liability per Event for Nuclear, Biological and Chemical Terrorism | \$1,000,000 |
| Maximum Age Limit (sub-limits may apply) | 85 |
| Maximum Age Limit (Death by Specified Sickness) | 70 |
| Policy Currency | AUD |
| Business Travel Radius (km) | 250 |
| Leisure Travel Radius (km) | 250 |

| Section | Maximum Benefits Payable Each Insured Person |
|--|---|
| Accidental Death and Capital Benefits | \$100,000 |
| Weekly Injury Benefit - Category A | \$500 |
| Income Limitation | 100% |
| Deferral Period | Nil |
| Benefit Period | 156 Weeks |
| Weekly Injury Benefit - Category B, Category C | \$500 |
| Income Limitation | 100% |
| Deferral Period | 7 Days |
| Benefit Period | 156 Weeks |
| Weekly Sickness Benefit | \$0 |
| Death by Specified Sickness | \$50,000 |
| Broken / Fractured Bones Benefits | \$5,000 |
| Injury Resulting In Surgery | \$20,000 |
| Sickness Resulting In Surgery | \$20,000 |
| Loss of Teeth or Dental Procedures | \$1,000 |
| Maximum payable per Tooth | \$250 |
| Accidental HIV Infection Lump Sum Benefit | \$10,000 |
| Childcare Benefit | \$5,000 |
| Coma Benefit | \$18,000 |
| Daily Benefit | \$100 |
| Benefit Period | 180 Days |
| Corporate Image Protection Benefit | \$15,000 |
| Dependent Child Supplement Benefit | \$30,000 |
| Maximum payable per Dependent Child | \$10,000 |
| Driver Services Benefit | \$5,000 |

Sydney

Melbourne

Brisbane

Perth

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| Education Fund Benefit | \$22,500 |
| Maximum payable per Dependent Child | \$7,500 |
| Family Accommodation and Transport Expenses Benefit | \$2,000 |
| Financial Advice Benefit | \$10,000 |
| Home and Vehicle Modification Benefit | \$10,000 |
| Orphaned Benefit | \$30,000 |
| Maximum payable per Dependent Child | \$10,000 |
| Partner Accidental Death Benefit | \$30,000 |
| Partner Training Benefit | \$15,000 |
| Retraining and Rehabilitation Expenses Benefit | \$6,000 |
| Unexpired Membership Benefit | \$1,000 |
| Medical and Medical Evacuation Expenses | Unlimited |
| Ongoing Medical Expenses | Unlimited |
| Maximum payable for Ongoing Medical Expenses outside Australia | \$50,000 |
| Hospitalisation Overseas Expenses Benefit | \$6,000 |
| Daily Benefit | \$200 |
| Benefit Period | 30 Days |
| Additional and/or Forfeited Expenses | \$100,000 |
| Corporate Event Benefit | \$5,000 |
| Hijack Benefit | \$30,000 |
| Daily Benefit | \$1,000 |
| Benefit Period | 30 Days |
| Illegal Detention Benefit | \$15,000 |
| Daily Benefit | \$500 |
| Benefit Period | 30 Days |
| Legal Expenses | \$50,000 |
| Missed Transport Connection | \$10,000 |
| Overbooked Flight Benefit | \$2,500 |
| Pet Boarding Expenses Benefit | \$2,500 |
| Repatriation of Mortal Remains / Funeral Expenses | \$50,000 |
| Trauma Counselling Benefit | \$10,000 |
| Loss of Deposits and Cancellation Expenses | \$10,000 |
| Baggage Benefit | \$15,000 |
| Maximum payable for Any One Article | 50% |
| Data Connection Benefit | \$2,000 |
| Data Recovery Benefit | \$5,000 |
| Delayed Baggage | \$5,000 |
| Electronic Equipment - Category A | \$10,000 |
| Electronic Equipment - Category B, Category C | \$5,000 |
| Identity Theft Extension Benefit | \$20,000 |

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| Lost Keys and Locks | \$2,000 |
| Money Benefit | \$1,000 |
| Repatriation of Belongings Benefit | \$2,500 |
| Kidnap, Detention, Extortion and Ransom | \$250,000 |
| Maximum payable for Events in Mexico, Central America or South America | \$250,000 |
| Extra Territorial Workers Compensation | \$0 |
| Hire Vehicle Expenses Benefit | \$5,000 |
| Private Vehicle Excess Benefit | \$5,000 |
| Towing Expenses | \$5,000 |
| Alternative Employee / Resumption of Journey Expenses Benefit - Category A | \$10,000 |
| Alternative Employee / Resumption of Journey Expenses Benefit - Category B, Category C | \$0 |
| Personal Liability | \$10,000,000 |
| Political Risk, Natural Disaster and Personal Safety Evacuation Expenses | \$25,000 |
| Evacuation Accommodation Expenses | \$7,000 |
| Daily Benefit | \$500 |
| Benefit Period | 14 Days |
| Search and Rescue Expenses | \$20,000 |

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

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AHI ASSIST

The contact details for AHI Assist are as follows:

Phone: +612 8330 1222 reverse charge
Fax: +61 2 8016 9250
SMS: +61 488 863 244
Email: help@ahiassist.com.au
For travel information or claims lodgement: www.ahiinsurance.com.au

AHI Assist App:

Get it on Google Play
Available on the App Store

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 unfinancial members, or in circumstances where there is already an applicable income protection policy.

Changes to General Conditions

The following conditions are included in addition to the General Conditions and Limitations in the Policy Wording:

EXCESS APPLICABLE FOR ELIGIBLE FINANCIAL MEMBERS OF CFMEU NSW FOR GREATER THAN SIX MONTHS

Insured Persons who have been eligible financial members of CFMEU NSW for six months or greater: It is here by declared and agreed that We are not liable for the first five hundred (\$500) dollars of each and every claim.

The excess is applicable for the following benefits:

Loss of Deposits and Cancellation Expenses

Baggage Benefit

Data Collection Benefit

Data Recovery Benefit

Delayed Baggage

Electronic Equipment

Lost Keys and Locks

Money Benefit

Repatriation of Belongings Benefit

Hire Vehicle Excess Benefit

EXCESS APPLICABLE FOR ELIGIBLE FINANCIAL MEMBERS OF CFMEU NSW FOR LESS THAN SIX MONTHS

Insured Persons who have been eligible financial members of CFMEU NSW for less than six months: It is here by declared and agreed that We are not liable for the first one thousand (\$1,000) dollars of each and every claim.

The excess is applicable for the following benefits:

Loss of Deposits and Cancellation Expenses

Baggage Benefit

Data Collection Benefit

Data Recovery Benefit

Delayed Baggage

Electronic Equipment

Lost Keys and Locks

Money Benefit

Repatriation of Belongings Benefit

Hire Vehicle Excess Benefit