

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

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Policy Type: Corporate travel  
Policy Number: 0026041  
Insured: CFMEU Construction & General Division NSW Branch  
Insured Persons: Category A - All Union Executives and Employees 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 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: CT 23092019, CT SPDS COVID-19, Financial Collapse SPDS 01012021  
Scope of Cover: Category A, Category B, Category C  
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.  
Territorial Limits: Worldwide

## PREMIUM

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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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Sydney

Melbourne

Brisbane

Perth

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## SCHEDULE OF BENEFITS

Maximum Age Limit (sub-limits may apply)	85
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
Policy Currency	AUD
Business Travel Radius (km)	250
Leisure Travel Radius (km)	250

Benefits / Benefit Limits	Sum Insured / Limit
Death and Capital Benefits	\$100,000
Weekly Injury Benefit	\$500
Income Limitation	100%
Deferral Period	Nil
Benefit Period	156 Weeks
Weekly Sickness Benefit	\$0
Broken / Fractured Bones Benefits	\$5,000
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
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 Employment Training Benefit	\$15,000
Retraining and Rehabilitation Expenses Benefit	\$6,000
Unexpired Membership Benefit	\$1,000

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Medical and Medical Evacuation Expenses	Unlimited
Ongoing Medical Expenses incurred outside Australia limited to	\$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 - Category A	\$10,000
Loss of Deposits and Cancellation Expenses - Category B	\$10,000
Excess	\$500
Loss of Deposits and Cancellation Expenses - Category C	\$10,000
Excess	\$1,000
Baggage Benefit - Category A	\$15,000
Maximum payable for Any One Article	50%
Baggage Benefit - Category B	\$15,000
Maximum payable for Any One Article	50%
Excess	\$500
Baggage Benefit - Category C	\$15,000
Maximum payable for Any One Article	50%
Excess	\$1,000
Data Connection Benefit - Category A	\$2,000
Data Connection Benefit - Category B	\$2,000
Excess	\$500
Data Connection Benefit - Category C	\$2,000
Excess	\$1,000
Data Recovery Benefit - Category A	\$5,000
Data Recovery Benefit - Category B	\$5,000
Excess	\$500

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Data Recovery Benefit - Category C	\$5,000
Excess	\$1,000
Delayed Baggage - Category A	\$5,000
Delayed Baggage - Category B	\$5,000
Excess	\$500
Delayed Baggage - Category C	\$5,000
Excess	\$1,000
Electronic Equipment - Category A	\$10,000
Electronic Equipment - Category B, Category C	\$0
Identity Theft Extension Benefit	\$20,000
Lost Keys and Locks - Category A	\$2,000
Lost Keys and Locks - Category B	\$2,000
Excess	\$500
Lost Keys and Locks - Category C	\$2,000
Excess	\$1,000
Money Benefit - Category A	\$1,000
Money Benefit - Category B	\$1,000
Excess	\$500
Money Benefit - Category C	\$1,000
Excess	\$1,000
Repatriation of Belongings Benefit - Category A	\$2,500
Repatriation of Belongings Benefit - Category B	\$2,500
Excess	\$500
Repatriation of Belongings Benefit - Category C	\$2,500
Excess	\$1,000
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 Excess Benefit - Category A	\$5,000
Hire Vehicle Excess Benefit - Category B	\$5,000
Excess	\$500
Hire Vehicle Excess Benefit - Category C	\$5,000
Excess	\$1,000
Private Vehicle Excess Benefit	\$5,000
Towing and Roadside Assistance 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

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Accommodation Expenses	\$7,000
Daily Benefit	\$500
Benefit Period	14 Days
Search and Rescue Expenses	\$20,000
Life Insurance	\$50,000
Financial Collapse Benefit	\$25,000

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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](mailto:help@ahiassist.com.au)  
For travel information or claims lodgement: [www.ahiinsurance.com.au](http://www.ahiinsurance.com.au)

AHI Assist App:

Get it on Google Play  
Available on the App Store

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## ENDORSEMENTS TO POLICY WORDING / SCHEDULE

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### **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.

### **Premium Adjustment**

The Premium under this Policy is adjustable on a quarterly basis, based on agreed rates.