

# Holiday Travel Insurance

Protection for you and your family while you travel the globe together



## Travel insurance for members

BERT, together with the CFMEU Qld/NT & Plumbing and Pipe Trades Employees Union Qld/NT, have arranged leisure time travel insurance for all financial members of the union.

**To be eligible for cover**, you must:

- Be a financial member of your union when you make a deposit payment for your journey
- Remain financial for the duration of your trip
- Be 75 years of age or under

Your spouse/partner and dependant children are also covered when they travel with you.

Period of travel is 90 days within Australia and overseas. The travel insurance starts from the date you leave your usual home residence (provided your destination is more than 250km from your residence) and ends on the 90<sup>th</sup> day of travel.

You can buy extra insurance if you're travelling beyond 90 days. If you decide to extend your stay while you're away, you will also need to buy extra travel insurance to keep you covered.

We can provide a quote for additional travel insurance at very competitive rates or you can seek additional cover with another travel insurance provider.

### Policy on existing medical conditions

We recommend you read the policy wording for full details particularly the sections relating to existing medical conditions, which are not covered under the policy. There are a limited number of conditions that, if stable and well controlled, will not be treated as an existing medical condition. Claims caused by, or directly the result of, medical conditions for which you have received or been prescribed treatment, medication, preventive medication, a prescription or an investigation within 30 days of booking your journey are not covered. This also applies for claims made due to the illness of non-travelling relatives and business partners.

Other terms, conditions and exclusions apply. Please request a copy of the policy wording for full details.

## A snapshot of your travel insurance cover

**Take a look at the benefits of our comprehensive cover – offered to you at no extra cost.**

Policy Section	What are you covered for?	What we will pay?
<b>A. Capital Benefits</b>	Injury occurring from one of the conditions listed in the Capital Benefits – Compensation Table, during your journey.	Lump sum benefit up to: Member \$50,000 Spouse \$25,000 Child/Children \$ 5,000
<b>B. Weekly Benefits</b>	Injury leading to disablement and preventing your return to your usual occupation, business or profession.	Weekly benefit: Member/Adult \$500 per week Period of cover: <ul style="list-style-type: none"> <li>• No cover for first 30 days</li> <li>• Cover Limited to 6 months.</li> </ul>
<b>C. Overseas Medical &amp; Additional Expenses</b>	Medical (including hospitalisation) and additional expenses incurred overseas as a result of an illness or injury.  Emergency dental and optical treatment, resulting from an injury or illness.	Unlimited.  Up to a maximum of \$5,000, for any one injury or illness.
<b>D. Emergency Travel Assistance</b>	Injury or illness suffered while travelling overseas or arranging repatriation to Australia from abroad.	Unlimited.
<b>E. Baggage and Personal Effects</b>	Accidental loss, theft or damage to your baggage and personal effects, including items bought during your journey.  Theft or damage of baggage from a locked motor vehicle during daylight hours or locked storage facility, where there is evidence of forced entry.  Emergency baggage, where your baggage is delayed, misdirected or misplaced by any carrier for more than 8 hours.	We will either: <ul style="list-style-type: none"> <li>• Repair or replace the items to a condition no better than their condition at time of loss</li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>• Pay the value of any item in cash, taking into account an allowance for age, wear and tear.</li> </ul> Applicable Limits: Total baggage \$15,000 (per adult) Individual item limit \$1,000  Other Limits: Personal computers \$6,000 Cameras & video \$4,000 Dentures & dental prosthesis \$800 Emergency baggage \$500 (nil excess)
<b>F. Personal Money, Travellers Cheques and Credit Cards</b>	Loss or theft of money carried on your person during your journey.  Damaged, lost or stolen credit cards, travellers' cheques or travel documents.	Money \$500  Replacement of documents (including fraudulent use of credit cards) \$5,000
<b>G. Personal Liability</b>	Damages occurring during your journey for one of the payable events as set out in the Compensation Table – Personal Liability.	Up to a maximum of \$2,500,000
<b>H. Loss of Deposits and Additional Expenses</b>	Reimbursement of non-refundable expenses incurred for cancellation, delay and interruption of your journey as result of the payable events defined in the Compensation Table – Loss of Deposits, Cancellation/Interruption Expenses.	Unlimited.
<b>I. Refund of Excess (following collision, damage or theft)</b>	Reimbursement of any hire car excess paid, in the event a rented motor vehicle is damaged, stolen or involved in a collision.	Up to a maximum \$4,000

### Excess

We will not pay the first \$250 for each and every claimable event, except where otherwise specified.

## Register before you travel

Let us know when you plan to travel. By registering your details beforehand, we can help you right away in an emergency situation. If you don't register before travelling, we won't be able to help you until we can confirm you're a financial member of the union.

**Register online at**  
**[www.bert.com.au/travelinsurance](http://www.bert.com.au/travelinsurance)**

Alternatively, visit your union or BERT office or call Windsor Management Insurance Brokers (03) 9663 2411.

Once your registration is approved by BERT or your union, we will email you policy documents within three working days. We'll also provide you with QBE Assist contact details for easy access while you're away. Please read the policy wording and policy schedule before you travel.

## Immediate access to specialist care 24/7

QBE Assist, a fully owned division of QBE Insurance (Australia) Limited (our insurer), is responsible for coordinating any medical evacuation and repatriation services required. The highly trained medical and insurance specialists are ready to respond, 24 hours a day, 365 days a year, in the event of an emergency situation.

## Travel insurance or claims enquiries

Windsor Management Insurance Brokers will manage all your travel insurance enquiries. Contact the team for fast and reliable service.

Call: **(03) 9663 2411**  
Email: **[qldtravel@wmib.com.au](mailto:qldtravel@wmib.com.au)**



This Travel Insurance Policy may not meet your needs. You should obtain your own financial product advice and consider the Policy Wording and Policy Schedule. Full details are available by contacting Windsor Management Insurance Brokers on (03) 9663 2411 or you can download a copy via [www.bert.com.au](http://www.bert.com.au), or your union website. B.E.R.T. (Building Employees Redundancy Trust) is the Insured. QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is the underwriter and the product is arranged by Windsor Management Insurance Brokers Pty Ltd ABN 93 707 887 544 AFSL 230747.