

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: Corporate travel
Policy Number: 0030148
Insured: JLT (CSI Member Benefits) Discretionary Trust
Insured Persons: Eligible Financial Members of the CFMEU ACT Branch including their Accompanying Partner and Dependent Children
Period of Insurance: Inception: 31/05/2020 at 4:00 pm (local standard time in Sydney)
Expiry: 31/05/2021 at 4:00 pm (local standard time in Sydney)
Arrangement Date: 31/05/2020
Broker: Jardine Lloyd Thompson Pty Ltd - NSW
Policy Wording: CT 23092019
Scope of Cover: Business Travel: Not applicable.
Leisure Travel: Whilst on Journey that involves at least a two (2) night stay in rented accommodation. Cover applies for all Insured Persons.
Territorial Limits: Worldwide

PREMIUM

Premium:	\$33,600.02
G.S.T.:	\$14.94
Stamp Duty:	\$0.00
Policy Fee:	\$0.00
Policy Fee GST:	\$0.00
Total:	\$33,614.96

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

Section	Maximum Benefits Payable Each Insured Person
Death and Capital Benefits	\$100,000
Weekly Injury Benefit	\$500
Income Limitation	100%
Deferral Period	14 Days
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
Medical and Medical Evacuation Expenses	Unlimited
Ongoing Medical Expenses incurred outside Australia limited to	\$50,000

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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	\$7,000
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	\$0
Identity Theft Extension Benefit	\$20,000
Lost Keys and Locks	\$2,000
Money Benefit	\$10,000
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 Excess Benefit	\$5,000
Private Vehicle Excess Benefit	\$5,000
Towing and Roadside Assistance Expenses	\$5,000
Alternative Employee / Resumption of Journey Expenses Benefit	\$0
Personal Liability	\$5,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses	\$25,000
Accommodation Expenses	\$7,000
Daily Benefit	\$500
Benefit Period	14 Days

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Search and Rescue Expenses	\$20,000
Life Insurance	\$50,000
Financial Collapse Benefit	\$25,000
Emergency Transport Benefit	\$5,000

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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ENDORSEMENTS TO POLICY WORDING / SCHEDULE

Client Specific Endorsements

Emergency Transport Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover, an Insured Person suffers a life-threatening serious Injury or a serious Sickness that requires immediate emergency medical care, and as a result incurs expenses for emergency transportation to a Hospital, which are not otherwise excluded in this Benefit, We will pay the Compensation in accordance with the terms set out in this Benefit.

Compensation

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the Policy Schedule against "Emergency Transport Benefit", to a maximum of three (3) claims per member per Period of Insurance.

Conditions

1. The attending Medical Practitioner must certify the condition was a life-threatening serious Injury or a serious Sickness that required immediate emergency medical care.
2. Emergency transportation is to the nearest Hospital.

Exclusions

1. No cover is provided where the payment of the Benefit would constitute the carrying on of a "Health Insurance Business" as defined under the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to that Act or would result in a breach of the provisions of the Health Insurance Act 1973 (Cth) or any similar legislation.

Client Specific Endorsements

DISCRETIONARY TRUST DEDUCTIBLE

\$40,000 any one Event

\$80,000 in the Trust Aggregate (based on 2,100 Members for 2019-2020).

In the event that either the Any One Event Limit is reached or the Trust Aggregate is eroded, this Policy shall be liable for all losses, subject to the Policy Limits, Conditions and Exclusions. Losses in excess of the Aggregate Limit are subject to the excess (as described in Individual Members' Excess). No further excess shall be applied. It is hereby declared and agreed that this Policy is an excess of loss policy to a Jardine Discretionary Trust.