



Policy Schedule

Insured:	The (CSI Member Benefits) Discretionary Trust (DT) and Members of the (CSI Member Benefits) Discretionary Trust.
Policy Reference:	997p-01817251-14010
Period of Insurance:	From: 31 st May 2024 at 4:00pm local standard time To: 31 st May 2025 at 4:00pm local standard time
Broker:	Mercer Marsh Benefits
Sub-Policy 1	Leisure Travel
Sub-Policy 2	Group Emergency Transport
Sub-Policy 3	Funeral Expenses Benefit
Premium:	As Agreed

Endorsements applicable to all 3 sub-policies

Discretionary Trust Deductible

\$40,000 any one Event

\$89,000 in the Trust Aggregate (based on 2,300 Members for 2024 - 2025).

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 the CSI Discretionary Trust.

Premium

The premium is a deposit premium based on 2,300 members, and adjustable upwards only based on actual member numbers at expiry.

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, Australia or United States of America.

LMA3100 (amended)



Sub-Policy 1 – Leisure Travel

Insured Persons:	All Eligible Financial Members of the CFMEU ACT Branch including their Accompanying Partner and Dependent Children.
Scope of Cover:	Business Travel: Not Applicable. Leisure Travel: The coverage provided by this policy shall only apply whilst Insured Person is on a Journey that involves at least a two (2) night stay in rented accommodation. Such cover shall commence from the time the Insured Person leaves their normal residence or place of business, whichever is the place of departure for the commencement of the journey and be continuous on a full-time 24 hour basis until the Insured person returns to their normal residence or place of business, whichever first occurs. If applicable cover shall also include accompanying persons travelling separately on the outgoing or incoming journey to directly join or leave an Insured Person.
Territorial Limits:	Worldwide
Policy Wording:	HDI Global SE, Australia - Corporate Travel Policy April 2022

Schedule of Benefits

Maximum Age Limit:	85 years
Aggregate Limit of Liability:	\$7,500,000
Aggregate Limit of Liability per Event for Charter/Non-scheduled flights:	\$1,000,000
Aggregate Limit of Liability per Event for Nuclear, Biological, Chemical Terrorism:	\$1,000,000
Aggregate Limit of Limit of Liability per Event for Political Risk, Natural Disaster and Personal Safety Evacuation :	\$500,000
Policy Currency:	AUD
Business Travel Radius (km)	Not Applicable
Leisure Travel Radius (km)	2 overnight stays

Lump Sum Benefits	Amount
Lump Sum Injury and Death Benefits	\$100,000
Compassionate Travel Benefit	Nil
Broken / Fractured Bones Benefit	\$5,000
Injury or Illness Resulting in Surgery Benefit	\$20,000
Accidental HIV Infection Lump Sum Benefit	\$10,000
Infections Death Benefit	Nil
Cosmetic and Reconstructive Surgery Benefit	Nil
Executor Expenses Benefit	Nil
Life Saver Benefit	Nil
Air or Road Rage Benefit	Nil
Carjacking Benefit	Nil
Personnel Replacement Expenses Benefit	Nil
Suicide Replacement Benefit	Nil



Premature Childbirth/Miscarriage Benefit	Nil
Prosthetic Limbs and Eye Benefit	Nil
Terrorism Injury Benefit	Nil
Trauma Counselling Benefit	\$10,000
Dependent Child Supplement Benefit	\$30,000
Payable Per Dependent Child	\$10,000
Orphaned Benefit	\$30,000
Payable Per Dependent Child	\$10,000
Partner Accidental Death Benefit	\$30,000
Weekly Benefits	
Weekly Injury Benefit	\$500
Income Limitation	100%
Deferral Period	14 Days
Benefit Period	156 Weeks
Weekly Illness Benefit	Nil
Coma Benefit	\$18,000
Amount Payable Per Day	\$100
Other Benefits Consequent on Injury or Illness	
Medical and Medical Evacuation Expenses Benefit	Unlimited
Ongoing Medical Expenses Outside Australia and New Zealand	Nil
Family Accommodation and Transport Expenses Benefit	\$2,000
Daily Overseas Hospitalisation Expenses Benefit	Nil
Childcare Services Benefit	\$5,000
Education Fund Benefit	\$22,500
Payable Per Dependent Child	\$7,500
Home, Workplace and Vehicle Modification Benefit	\$10,000
Retraining and Rehabilitation Expenses Benefit	\$6,000
Unexpired Membership Benefit	\$1,000
Partner Employment Training Benefit	\$15,000
Driver Services Benefit	Nil
Financial Advice Benefit	\$10,000
Corporate Image Protection Benefit	\$15,000
Repatriation of Mortal Remains / Funeral Expenses Benefit	Nil
Other Benefits	
Additional or Forfeited Travel and Accommodation Expenses Benefit	\$100,000
Loss of Deposits and Cancellation Expenses Benefit	\$7,000 per claim
Pre-Journey Theft of Passport Benefit	Nil
Baggage Benefit	\$15,000
Maximum payable for any one Article	50%
Delayed Baggage Benefit	Nil
Electronic Equipment Benefit	Nil
Data Connection Benefit	\$5,000
Data Recovery Benefit	\$5,000
Identity Theft Benefit	\$20,000
Lost Keys and Travel Documents Benefit	\$2,000



Money Benefit	\$10,000
Repatriation of Belongings Benefit	\$2,500
Hire Vehicle Excess Benefit	\$5,000
Private Vehicle Excess Benefit	\$5,000
Towing and Roadside Assistance Expense Benefit	\$5,000
Alternative Employee or Resumption of Journey Benefit	Nil
Personal Liability Benefit	\$5,000,000
Political Risk, Natural Disaster and Personal Safety Evacuation Expenses Benefit	\$25,000
Accommodation Expenses Daily Benefit	\$500
Search and Rescue Expense Benefit	Nil
Corporate Event Benefit	\$5,000
Hijack and Detention Benefit	\$30,000
Legal Expense Benefit	\$50,000
Missed Transport Connection Benefit	\$10,000
Overbooked Flight Benefit	\$2,500
Pet Boarding Expense Benefit	\$2,500
Kidnap, Detention, Extortion and Ransom Benefit	\$250,000
Extra Territorial Workers Compensation Benefit	Nil



Sub-Policy 2 – Group Emergency Transport

Insured Persons:	All Eligible Financial Members of the CFMEU ACT Branch including their Accompanying Partner and Dependent Children (as defined).
Scope of Cover:	If as a result solely and directly of Injury or Illness we will pay the Emergency Transport incurred in transporting the Insured Person to a hospital or similar place of care. There is no additional cover under this Policy for the Injury sustained or Sickness suffered.
Territorial Limits:	Worldwide
Policy Wording:	HDI Global SE, Australia Group Personal Accident Only April 2022

Schedule of Benefits

Maximum Age Limit:	85 years
Aggregate Limit of Liability:	\$1,000,000
Policy Currency:	AUD

Benefit	Amount
Emergency Transport Benefit	\$5,000 each Insured Person in any one Period of Insurance. Maximum 3 claims per person.

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 Illness 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 Benefit in accordance with the terms set out in this Benefit.

Benefit

We will reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the table above against "Emergency Transport Benefit".

The Compensation is subject to any Benefit Limits applicable to this Benefit.

Conditions

1. The attending Medical Practitioner must certify the condition was a life-threatening serious Injury or a serious Illness that required immediate emergency medical care.
2. Emergency transportation is to the nearest Hospital.
3. We will only pay for three (3) emergency transport Events per Insured Person, per Period of Insurance.

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.

Amended Definitions

The below definitions are deleted and replaced with the following:

INJURY means bodily injury resulting from an accident that occurs fortuitously to the Insured Person during the Period of Insurance and results in the costs incurred in utilising a registered Emergency Transport service for transport to a hospital or similar place of care.

ILLNESS means illness or disease sustained by the Insured Person which necessitates transport by a registered Emergency Transport service to a hospital or similar place of care.



Sub-Policy 3 – Funeral Expenses Benefit

Insured Persons:	All Eligible Financial Members of the CFMEU ACT Branch.
Scope of Cover:	Injury at any time during the Period of Insurance leading to Accidental Death within 12 months.
Territorial Limits:	Worldwide
Policy Wording:	HDI Global SE, Australia Group Personal Accident Only April 2022

Schedule of Benefits

Maximum Age Limit:	85 years
Aggregate Limit of Liability:	\$1,000,000
Policy Currency:	AUD

Benefit	Amount
Funeral Expenses Benefit - Funeral & associated benefit payable as a result of death by injury to the Insured Person.	\$10,000 per Insured Person

Endorsements

Funeral Expenses Benefit

Extent of Cover

If, during the Period of Insurance and occurring within the Scope of Cover an Insured Person suffers an Injury resulting in the Insured Persons Accidental Death and subsequently the deceased Insured Person's estate incurs Funeral Expenses, being;

- a) all reasonable funeral, burial or cremation and associated expenses; or
- b) all reasonable expenses incurred in transporting the Insured Person's body, mortal remains or ashes to a place nominated by the deceased Insured Persons estate;

which are not otherwise excluded in this Benefit, We will pay the Benefit in accordance with the terms set out in this Benefit.

Benefit

We will pay for or reimburse the reasonable expenses as described in the Extent of Cover. The maximum amount We will pay is shown in the table above against "Funeral Expenses Benefit".

Conditions

No specific conditions apply to this Benefit, only the General Conditions and Limitations.

Exclusions

No specific exclusions apply to this Benefit, only the General Exclusions.

Signed on behalf of HDI Global SE, Australia

 HDI Global SE Australia
ARBN: 134 049 951
ABN: 55 490 279 016



Date: 5th June 2024