



Holiday Travel Insurance

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

To be protected,
you must
**Register Before
You Travel**

Travel insurance for members

CFMEU Victoria-Tasmania has arranged leisure time travel insurance for all financial members of the union.

This Brochure provides a summary of the benefits. For full details about the benefits and terms and conditions you should read the:

- Product Disclosure Statement and Policy Wording; and
- Policy Schedule.

We will supply these documents before you register for travel.

To be eligible for cover, you must:

- Be a CFMEU VIC-TAS financial member when you make a deposit payment for your journey
- Remain financial for the duration of your trip
- Be 77 years of age or under (effective 1 November 2025)

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

The policy provides cover for trips up to a maximum of 180 days within Australia and overseas.

Cover starts from the date you leave your usual home residence for a destination more than 250km from your residence and ends on the 180th day or the date you return to your usual residence, whichever occurs first.

Existing medical conditions

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 your travelling party as well as non-travelling relatives, business partners or any other person you have a relationship with whose state of health could impact your travel plans.

The Product Disclosure Statement and Policy Wording along with the Policy Schedule provides 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.

A snapshot of your travel insurance cover

POLICY SECTION	WHAT ARE YOU COVERED FOR?	WHAT WE WILL PAY?
A. Capital Benefits	Injury occurring during your journey resulting in one of the conditions listed in the Compensation Table – Capital Benefits.	Lump sum benefit up to: Member \$50,000 Spouse/partner \$25,000 Dependent Children \$5,000
B. Weekly Benefits	Injury occurring during your journey leading to disablement which prevents your return to your usual occupation, business or profession for more than 30 days.	Weekly benefit: Member/Adult \$500 per week Subject to: • No benefit for first 30 days • Benefit payable limited to 6 months.
C. Overseas Medical and Additional Expenses	Medical (including hospital) expenses and additional expenses incurred overseas as a result of an illness or injury.	Unlimited.
	Emergency dental and optical treatment, resulting from an injury or illness.	Up to a maximum of \$5,000, for any one injury or illness.
D. Emergency Travel Assistance	Co-ordination of emergency medical treatment and services required as a result of injury or illness suffered while travelling overseas including repatriation to Australia from overseas.	Unlimited.
E. Baggage and Personal Effects	Accidental loss, theft or damage to your baggage or 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.	Depending on the circumstances, we will either: • Repair or replace the items to a condition no better than their condition at time of loss OR • Pay the value of any item in cash, taking into account an allowance for age, wear and tear.
	Emergency baggage, where your baggage is delayed, misdirected or misplaced by any carrier for more than 8 hours	There is a total baggage limit of \$15,000 (per adult) and an individual item limit of \$1,000 except for the following limits: Personal computers: \$6,000 Cameras & video: \$4,000 Dentures & dental prosthesis: \$800 Emergency baggage: \$500
F. Personal Money, Travellers' Cheques and Credit Cards	Loss or theft of money carried on your person during your journey; and	Money \$500
	Damaged, lost or stolen credit cards, travellers' cheques or travel documents.	Replacement of documents (including fraudulent use of credit cards) \$5,000
G. Personal Liability	Damages for which you become legally liable as a result or an incident during your journey, for the payable events as set out in the Compensation Table – Personal Liability.	Up to a maximum of \$2,500,000
H. Loss of Deposits and Additional Expenses	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, except for claims arising from Coronavirus disease (COVID-19), Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-Cov-2); or any mutation of SARS-Cov-2; where the maximum we will pay is \$5,000 per person up to a maximum of \$10,000 per trip
I. Refund of Excess (following Collision, Damage or Theft)	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

As soon as you've made any travel bookings, you will need to register your trip and let us know when you plan to travel, to be covered by the policy. By registering your details beforehand, help can be provided immediately, in the event of an emergency. If you're a financial member of the union and under 75 years old, you can register online at

vic.cfmeu.org

Once you've registered we will email you policy documents within three working days. We'll also provide you with World Travel Protection Assist contact details for easy access while you're away. Please read the Product Disclosure and Policy wording and Policy Schedule before you travel.

Immediate access to specialist care 24/7

Worldwide medical and emergency assistance through World Travel Protection (WTP). In the event of an accident, illness or emergency during your trip overseas, their team of specialists is available worldwide, 24 hours a day, 365 days a year to help travellers in case of an emergency. As a service provider, WTP is responsible for coordinating any medical evacuation and repatriation services required.

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: travel@wmib.com.au



This document is a summary only and does not form part of the Travel Insurance Policy. 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, as well as the Target Market Determination, to assess whether the product meets your requirements.

Full details are available by contacting Windsor Management Insurance Brokers on (03) 9663 2411 or you can download a copy via vic.cfmeu.org. Construction Forestry Mining and Energy Union – Construction and General Division Vic/Tas Branch 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