

B.E.R.T. (Building Employees Redundancy Trust) Leisure Travel Policy

Policy Schedule



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Policy Number 57 BERT000 PAD

This Policy Schedule must be read in conjunction with the leisure travel policy booklet and policy wording QM3063 – 0725.

Policy Schedule

Insured:

B.E.R.T (Building Employees Redundancy Trust)

Insured Persons:

You may be considered an insured person under this policy from the date you make the deposit payment for your journey, provided you have registered your trip using the online portal and meet the eligibility criteria outlined at 1 and 2 below:

1. You are:

- (a) a financial member, staff member or an accompanying spouse or dependent child of a financial member or staff member, of:
 - i. Construction, Forestry, Mining & Energy Union (Queensland) Construction and General Divisional Branch; or
 - ii. Communication, Electrical, Electronic, Energy, Information, Postal, Plumbing and Allied Services Union of Australian Plumbing Division (Plumbing Division – Queensland Branch only); or
- (b) an employee or the accompanying spouse or dependent child of an employee of:
 - i. B.E.R.T. (Building Employees Redundancy Trust); or
 - ii. Mates in Construction Queensland; or
 - iii. B.E.R.T. Training Queensland; and

2. You were 75 years of age or less.

Period of Insurance: 01/07/2025 to 01/07/2026

Period of Travel: Up to a maximum of 180 days.
(*Commences on the date you leave your usual home residence and ends on the 180th day or the date you return to your usual residence in Australia, whichever occurs first)

Excess: \$250 per claimable event, unless otherwise specified in the Schedule of Benefits below or in the Travel Policy.

Aggregate Limit of Liability:

(applicable to Sections A, B, E, F & I) \$1,000,000.
Except Non Schedule Air flights/Charter/Helicopter \$100,000.

No cover is provided under Section E (Baggage and Personal Effects) and Section H (Loss of Deposits and Additional Expenses) for:

- a cyber act or cyber incident.

Schedule of Benefits	Sum Insured
(A) Capital Benefits (Events 1 to 29)	
Financial Member	\$50,000
Accompanying Spouse	\$25,000
Dependant Children	\$5,000
(B) Weekly Benefits – Injury	\$500 per week
Benefit Period	6 months
Excluded period of claim	30 days
(C) Overseas Medical and Additional Expenses, including cover for Covid19	Unlimited
(D) Emergency Travel Assistance	Unlimited
(E) Baggage and Personal Effects	\$15,000 (per adult)
Limit \$1,000 any one item other than:	
Personal Computers	\$6,000
Cameras & Videos	\$4,000
Dentures & Dental Prosthesis	\$800
Emergency Baggage (nil excess)	\$500
(F) Personal Money, Travellers Cheques and Credit Cards	
Money	\$500
Fraudulent Use of Credit Cards	\$5,000
(G) Personal Liability	\$2,500,000
(H) Loss of Deposits and Additional Expenses	Unlimited
For claims arising from:	
(i) Coronavirus disease (COVID-19);	
(ii) Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-Cov-2);	
(iii) Any mutation of SARS-Cov-2; or	
(iv) Any fear or threat of (i), (ii), or (iii) above	
Cancellation fees, loss of deposits or unused portion of travel on prepaid tickets and bookings that cannot be claimed from anyone else; and	\$5,000 per person up to a maximum of \$10,000 per trip
Additional accommodation, meal and travelling expenses	
(v) failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their insolvency or the insolvency of any person, company or organisation they deal with.	Non recoverable expenses up to \$25,000
(I) Refund of Excess following Collision Damage or Theft	\$4,000

Existing Medical Conditions

You will be covered provided any existing medical conditions (as listed below) suffered by persons entitled to cover under the policy, are stable. You will be covered as long as you ARE NOT on any waiting list for treatment/s and/or hospital and provided you ARE NOT waiting for results for medical tests or investigations connected to the below medical conditions.

Acne

Allergies – such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy.

Anaemia – including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia.

Asthma – provided you are under 60 years of age and you have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient.

Bell's palsy

Benign breast cysts

Bunions

Cataracts

Carpal Tunnel syndrome

Coeliac disease

Congenital blindness

Congenital deafness

Diabetes Mellitus Types 1 and 2 – provided you were not diagnosed in the last 12 months and where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications.

Epilepsy – you have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication.

Goitre, hypothyroidism, Hashimotos disease,

Graves disease

Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease.

High Blood Pressure (Hypertension) – well controlled and monitored at least annually by your usual registered medical **practitioner**.

High Cholesterol (Hypercholesterolaemia)

High Lipids (Hyperlipidaemia) – well controlled and monitored at least annually by your usual registered medical practitioner.

Insulin resistance, impaired glucose tolerance.

Incontinence

Menopause

Migraines – except where you have been hospitalised in the past 12 months.

Nocturnal cramps

Osteoporosis – where there have been no fractures and you do not require more than 1 medication or suffer any back pain condition.

Plantar fasciitis

Pregnancy related illness of the mother up to & including 26 weeks gestation – provided there have been no complications in this pregnancy or any previous pregnancy; or this pregnancy has not been assisted by artificial reproductive technique eg IVF.

Raynaud's disease

Trigeminal neuralgia - where you have been free from symptoms for at least 12 months

Trigger finger

Routine screening tests where no underlying disease has been detected.

Important Information for Overseas Travellers

Worldwide medical and emergency assistance World Travel Protection

In the event of an accident, illness or emergency during your trip overseas, please contact our medical and emergency assistance team. Our team of specialists is available worldwide, 24 hours a day, 365 days a year to help travellers in case of an emergency.

As service provider World Travel Protection is responsible for coordinating any medical evacuation and repatriation services required, and is ready to respond, 24 hours a day, 365 days a year. In the event of an accident, illness or emergency during your trip overseas, please contact our medical and emergency assistance team.

Phone: +61 2 8907 5660

Email: Assist@worldtravelprotection.com

Claims – What You Must Do

If anything happens that is likely to lead to a claim, you or the insured person must:

- follow medical advice from a qualified medical practitioner as soon as possible after sustaining injury or illness,
- a claim form can be downloaded from the following link: [Travel Claim Form](#)
- fully complete our claim form and return it to accidentandhealth@qbe.com within 30 days,
- undergo any medical examination by a doctor appointed by us if we require it, and
- at your expense provide us with any information about the claim we ask for including
 - reports from police, transport provider, hotel or other authority (in the country where the incident occurred)
 - doctor's reports
 - accounts and receipts
 - valuations and proof of ownership
 - letters and notices you receive from anyone else about your claim.

If you have any queries, contact Windsor Management Insurance Brokers on +61 7 3230 9350 or email qldtravel@wmib.com.au.

