# POLICY SCHEDULE

## Affinity Group Travel Insurance Lifeline Plus

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| **Name Insured:** | Building Employees Redundancy Trust (B.E.R.T.) |
| **Policy Period:** | From: 01 November 2026 (at 4.00pm. Local Standard Time)<br>To: 01 November 2027 (at 4.00pm. Local Standard Time) |
| **Broker:** | Windsor Management Insurance Brokers |
| **Territorial Limit:** | Worldwide |
| **Insured Person(s):** | An individual may be considered an **Insured Person** under this **Policy** from the date they make the deposit payment for their journey, provided they have registered their trip using the online portal and meet the eligibility criteria outlined at 1 and 2 below:<br>1. They are:<br>(a) a financial member, staff member or an accompanying spouse or dependent child of a financial member or staff member, of:<br>i. Construction, Forestry, Mining & Energy Union (Queensland) Construction and General Divisional Branch; or<br>ii. Communication, Electrical, Electronic, Energy, Information, Postal, Plumbing and Allied Services Union of Australia Plumbing Division (Plumbing Division – Queensland Brach only): or<br>(b) an employee or the accompanying spouse or dependent child of an employee of:<br>i. B.E.R.T (Building Employees Retirement Trust); or<br>ii. Mates In Construction Queensland: or<br>iii. B.E.R.T Training Queensland and<br>2. They were 77 years of age or less. |
| **Nominated Persons:** | NIL |

| **Aggregate Limit of Liability: (General Conditions – Number 7)** | |
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| 7(a) Total Liability | $1,000,000 |
| 7(b) Unscheduled Flights | $100,000 |

| **Deductible** | |
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| Each and Every claimable event | $250 |

**Definition of Travel:**

Cover under this Policy shall only apply whilst the Insured Person is engaged on Travel for a trip registered on the online portal, during a Policy Period, as defined:

**Travel** means leisure travel undertaken by Insured persons provided always such travel involves a destination outside a radius of 250 kilometres from the place of departure for the commencement of the Travel excluding everyday travel to and from the Insured Person's place of business or work and such travel involves:

– a flight or pre-booked overnight stay,
– an Interstate destination, or
– a destination outside Australia.

**Period of Individual Cover:**

Cover commences from the time the Insured Person leaves his or her normal residence or place of business, whichever is the place of departure for the commencement of the Travel and continues for a maximum period of 180 consecutive days, or until the Insured Person returns to his or her normal residence or place of business, whichever occurs first. Section 3.1 Loss of Deposits shall commence at the time the Insured Person pays in part or full for the Travel.

**Age Limits:**

This Policy does not cover any event which happens to an insured person unless he or she at the date of such event is under 77 years of age at the time of booking the Travel (Including cover for Section 5).

## The Schedule of Compensation Applicable under each Section of this Policy for each Insured Person during each Period of Travel

| Section | | Sum Insured |
|---|---|---|
| **1** | **A** Overseas Medical Expenses | Unlimited |
| | **B** Ongoing Medical Expenses in Australia | Included in 1 A |
| | **C** Overseas Medical Evacuation Expenses | Included in 1 A |
| **2** | AIG Travel Protect Emergency and Medical Assistance | Included in 1 A |
| **3** | Loss of Deposits and Additional Expenses | Unlimited |
| | 1. Loss of Deposits | Unlimited |
| | 2. Additional Cancellation/Curtailment/ Interruption Expenses | Unlimited |
| | Additional expenses sub-limits as under: | |
| | (a) Lost Passport or Travel documentation (additional accomodation, meal and travelling expenses) | $400 per day to a maximum $5,000 |
| | (b) HighJacking – delay or interruption in excess of 12 hours (additional accomodation, meal and travelling expenses) | $400 per day to a maximum $5,000 |
| | (c) Disruption to public transport – due to strike, riot or civil commition, flood, adverse weather or natural disaster | $400 per day to a maximum $5,000 |
| | 3. Frequent Flyer Points | Unlimited |
| | 4. Other Expenses | |
| | (a) In Hospital Cash Benefit – $200 per day | $5,000 |
| | (b) Legal Expenses | $50,000 |
| | (c) Overbooked Flight | $400 per day to a maximum $5,000 |

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| **4** | Luggage, Personal Effects, Travel Documents and Credit Cards (per adult limit)<br>Mislaid Luggage<br>Credit Card Fraud<br>Keys and Lock<br>Money | $15,000<br>$1,000<br>$5,000<br>$2,000<br>$500 |
| | Per item Sub-Limits apply as under: | |
| | (a) Personal computers (including tablets, iPads) | $6,000 |
| | (b) Cameras or video equipment | $4,000 |
| | (c) Dentures & Dental Prosthesis | $800 |
| | (d) Emergency Baggage | $500 |
| | (e) Per item sub-limit for any item other than (a) to (d) above | $1,000 |
| **5** | **A** Death & Capital Benefits, Events 1-19 | |
| | (a) All Eligible Financial Members | $50,000 |
| | (b) Accompanying Spouse | $25,000 |
| | (c) Dependent Children | $5,000 |
| | Broken Bones Benefit, Event 20 | $7,500 |
| | **B** Weekly Injury Benefit, Event 21<br>Aggregate Period<br>Elimination Period | 85.00% of Income to a maximum of $500 per week<br>26 Weeks (6 months)<br>30 Days |
| **6** | Rental Vehicle Excess Cover | $4,000 |
| **7** | Personal Liability | $2,500,000 |
| **8** | AIG Global Security | Included |

| Policy Wording: | AIG Affinity Group Travel Insurance Lifeline Plus 12.00852.pdf |
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## Endorsements

**Difference In Conditions/Difference in Limits**

Should this Policy, by virtue of the scope of its benefits, limits, terms, conditions and exclusions, not provide cover in whole or in part, where cover would have been available under the Previous Policy, then this Policy shall provide cover to the extent available under the scope of the benefits, limits, terms, conditions and exclusions of the previous policy as if the Previous Policy was in existence as of the inception date of this Policy.

Previous policy means the policy wording and policy schedule issued by QBE Insurance Australia Ltd., policy number 57 BERT000 PAD effective from 1 July 2026 to 1 Nov 2026.

**Existing Medical Condition Extension**

It is hereby declared and agreed that **Insured Persons** will be covered for any stable existing medical conditions they are suffering from as listed below provided they are not on any waiting list for treatment(s) and/or hospital or awaiting results for medical tests or investigations connected to the listed medical conditions:

1. Acne
2. Allergies – such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
3. Anaemia – including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
4. Asthma – provided the **Insured Person** is under 60 years of age and has not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient
5. Bell's palsy
6. Benign breast cysts Bunions
7. Cataracts
8. Carpal Tunnel syndrome Coeliac disease
9. Congenital blindness
10. Congenital deafness
11. Diabetes Mellitus Types 1 and 2 – provided the **Insured Person** was not diagnosed in the last 12 months and where the **Insured Person** has no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications
12. Epilepsy – where **Insured Person** has been seizure free for the past 12 months or does not require more than 1 anti-seizure medication
13. Goitre, hypothyroidism, Hashimotos disease
14. Graves disease
15. Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
16. High Blood Pressure (Hypertension) – well controlled and monitored at least annually by **Insured Person's** usual Doctor
17. High Cholesterol (Hypercholesterolaemia) High Lipids (Hyperlipidaemia) – well controlled and monitored at least annually by Insured Person's usual Doctor
18. Insulin resistance, impaired glucose tolerance
19. Incontinence Menopause
20. Migraines – except where the **Insured Person** has been hospitalised in the past 12 months
21. Nocturnal cramps
22. Osteoporosis – where there have been no fractures and the **Insured Person** does not require more than 1 medication or suffer any back pain condition
23. Plantar fasciitis
24. 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
25. Trigeminal neuralgia – where the **Insured Person** has been free from symptoms for at least 12 months
26. Trigger finger
27. Routine screening tests where no underlying disease has been detected

## Additional Exclusions

NIL

## Comments

NIL



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