

CFMEU Travel Insurance FAQs

These Frequently Asked Questions are a guide only and do not form part of the Travel Insurance Policy. You still need to refer to the Policy Wording and Policy Schedule for terms, conditions and exclusions that apply to the Policy.

1. Do I need to register before I travel?

Yes. By registering your details beforehand, help can be provided immediately, in the event of an emergency. Worldwide medical and emergency assistance is provided through World Travel Protection and they need to verify your details in our database before they can provide any assistance.

2. Who do I contact in an emergency if I get sick or injured while travelling overseas?

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

Phone: +61 2 8907 5660 **Email:** Assist@worldtravelprotection.com

Name of Insured: Construction Forestry Mining and Energy Union – Construction and General Division SA Branch

Policy Number: 57 CFMEUSA PAD

3. What happens if I get sick or injured overseas but it is not an emergency?

If you need medical treatment whilst overseas, keep all your receipts and medical reports (i.e. hospital discharge summary, test results, etc.) to support your claim when you return home.

4. Am I covered for COVID?

If you contract COVID whilst overseas, you are covered for unlimited medical expenses.

If you contract COVID, you are covered for cancellation fees, loss of deposits or unused portion of travel on prepaid tickets and bookings that cannot be claimed from anyone else, and additional accommodation, meal and travelling expenses: \$5,000 per person up to a maximum of \$10,000 per trip.

5. Am I covered for an existing medical condition?

You are not covered for any medical condition (including pregnancy), for which treatment, medication, advice, or investigation was received by a medical professional in the 30 days prior to the booking of the journey; or if the condition is under investigation. For example, if you have an existing heart condition, it will not be covered under this policy.

You may be covered for a limited number of existing medical conditions (refer table below and Policy Schedule) 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 this condition.

<p>Acne</p> <p>Allergies – such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy.</p> <p>Anaemia – including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia.</p> <p>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.</p> <p>Bell's palsy</p> <p>Benign breast cysts</p> <p>Bunions</p> <p>Carpal Tunnel syndrome</p> <p>Celiac disease</p> <p>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.</p> <p>Epilepsy – you have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication.</p> <p>Goitre, hypothyroidism, Hashimoto's disease,</p> <p>Graves disease</p> <p>Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease.</p>	<p>High Blood Pressure (Hypertension) – stable</p> <p>High Cholesterol (Hypercholesterolaemia)</p> <p>High Lipids (Hyperlipidaemia)</p> <p>Insulin resistance, impaired glucose tolerance.</p> <p>Incontinence</p> <p>Menopause</p> <p>Migraines – except where you have been hospitalised in the past 12 months.</p> <p>Nocturnal cramps</p> <p>Osteoporosis – where there have been no fractures and you do not require more than 1 medication or suffer any back pain condition.</p> <p>Plantar fasciitis</p> <p>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.</p> <p>Raynaud's disease</p> <p>Trigeminal neuralgia</p> <p>Trigger finger</p> <p>Routine screening tests where no underlying disease has been detected.</p>
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6. Do I need to take out additional insurance for the excess through the car hire company if I hire a car?

If you are involved in a collision whilst in control of a hire car, or if the hire car is stolen or damaged, you can claim the amount of excess you have paid to the car hire company up to a maximum of \$4,000. NOTE: You will be required to pay the excess at the time of the incident, then lodge a claim to be reimbursed under this policy.

7. What happens if my bag does not turn up?

If your baggage is delayed, misdirected or misplaced by any carrier for more than 8 hours, you can be reimbursed for the cost of having to purchase emergency clothing and personal items up to \$500 (nil excess).

Baggage and personal effects are limited to \$1,000 for any one item other than:

Personal Computers	\$6,000
Cameras & Videos	\$4,000
Dentures \$ Prosthesis	\$ 800

There is no cover for personal computer, communication or photographic equipment, electronic equipment, jewellery or watches checked in as baggage.

8. Can I ride a scooter or motorcycle overseas?

If you are riding a scooter or motorcycle over 100cc, you need to have a license that is valid in Australia (excluding as a pillion passenger) to be covered.

You are not covered riding a 4-wheel motorcycle, even as a pillion passenger.

9. Does this policy cover my spouse and children?

Cover extends to your spouse and dependent children while they are accompanying you during your trip. There is no cover for your spouse and dependent children if you do not accompany them. You would need to source alternative insurance for your spouse and dependent children if they are not travelling with you.

10. How many days travel can I be insured for?

Period of travel is 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).

We cannot provide travel insurance for any days beyond 180.

11. How much is the excess if I lodge a claim?

If you need to make a claim, you will be required to contribute to the amount of any claim. The excess applicable is \$250.00.

12. Am I covered if I travel to countries against government travel advice?

No. Before you book your travel, please ensure there are no official 'do not travel' advice in place for your travel destinations.

Useful Travel Links:

[Department of Foreign Affairs and Trade](http://www.dfat.gov.au) [www.dfat.gov.au]

[Smart Traveller](http://www.smartraveller.gov.au) [www.smartraveller.gov.au]

[World Health Organisation](http://www.who.int/en/) [www.who.int/en/]

13. Is there an age limit?

Yes. There is no cover from age 75.

14. Do I need to maintain my union membership while I travel?

Yes. This travel program is for financial members of the union only. You must maintain your membership for the duration of your journey, otherwise, you will not be insured while travelling.