

## Travel Registration Form

1. Member Details			
Title		D.O.B	/ /
First Name			
Surname			
Union Name			
Union Membership Number			
You must be a financial member of the union to be eligible for cover under this policy			
Current Home Address		Suburb	
State		Postcode	
Postal Address (if different from above)		Suburb	
State		Postcode	
Telephone	Home		Work
	Mobile		
	Email		
Preferred contact method	Phone <input type="checkbox"/>	Email <input type="checkbox"/>	Mail <input type="checkbox"/>
2. Name of accompanying spouse and dependant children			
First Name			
Surname		D.O.B	/ /
First Name			
Surname		D.O.B	/ /
First Name			
Surname		D.O.B	/ /
First Name			
Surname		D.O.B	/ /
3. Travel Details			
Travel Destination			
Travel Dates	Departure	/ /	
	Return	/ /	
	Duration		days

**Please note, this policy will only cover you for 14 days of travel within Australia and 28 days of travel overseas. Additional cover will need to be purchased for any extra days.**

Send your completed registration form to:

**Windsor Management Insurance Brokers  
Level 1, 151 Rathdowne Street, Carlton VIC 3053**

Both QBE and Windsor Management Insurance Brokers are committed to safeguarding your privacy and the confidentiality of your personal information. Information about how we manage the privacy of personal information is provided on our websites at [www.qbe.com.au](http://www.qbe.com.au) or [www.wmib.com.au](http://www.wmib.com.au) or in the insurance policy.

## Register before you travel

Let us know when you plan to travel. By registering your details beforehand, we can help you right away in an emergency situation. If you don't register before travelling, we won't be able to help you until we can confirm you're a financial member of the union.

### To register:

**By mail**, complete the attached form and send it to Windsor Management Insurance Brokers, Level 1, 151 Rathdowne Street, Carlton Vic 3053.

**Online**, go to Plumbers Union Queensland's website at [www.plumbersunionqld.com](http://www.plumbersunionqld.com)

**In person**, visit your union or BERT office.

**By phone**, call Windsor Management Insurance Brokers on (03) 9663 2411.

Once we've received your registration, we will send you a confirmation of cover within two working days. We'll also provide you with QBE Assist contact details for easy access while you're away.

## General or claims enquiries

Windsor Management Insurance Brokers will handle all your travel insurance enquiries. Our team of experts are ready to give you fast, reliable service from registration to claim time.

Call: **(03) 9663 2411**

Email: [qldtravel@wmib.com.au](mailto:qldtravel@wmib.com.au).



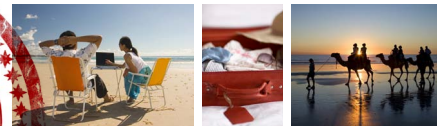
This Travel Insurance Policy may not meet your needs you should obtain your own financial product advice and consider the Product Disclosure Statement and Policy Schedule for full details available by contacting Windsor Management Insurance Brokers on (03) 9663 2411 or download a copy via [www.bert.com.au](http://www.bert.com.au), or your union website. B.E.R.T. (Building Employees Redundancy Trust) 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.

P1767-02

# Holiday Travel Insurance

Protection for you and your family while you are travelling the globe



## Holiday travel insurance for union members

The Plumbers Union Queensland, together with BERT, have arranged leisure time travel insurance for all financial members of the union. You can access this cover anytime from December 1, 2011.

### Check our travel insurance program

#### Eligibility for travel insurance

To be eligible for cover, you must be a financial member of your union (and remain a financial member for the duration of your trip), under 70 years of age and the duration of your trip is limited to the period of travel. (See Period of Cover below.)

#### Cover for you and your family

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

#### Period of cover is limited to 14 days within Australia and 28 days overseas

Travel insurance starts from the date you leave your usual home residence and ends on the 14th day of travel within Australia (provided your destination is more than 250km from your residence) and on the 28th day of overseas trips.

#### You can buy extra insurance if you're travelling beyond the period of cover

Extra travel insurance is available for you to buy at very competitive rates. Or, you can seek additional cover with another travel insurance provider. But if you decide to extend your stay while you're away, you need to buy extra travel insurance to keep you covered.

#### Immediate access to specialist care 24/7

QBE Assist, a fully owned division of QBE Insurance (Australia) Limited (our insurer), is responsible for coordinating any medical evacuation and repatriation services required. The team, made up of highly trained medical and insurance specialists, is ready to respond, 24 hours a day, 365 days a year, in the event of an emergency situation.

#### Policy on pre-existing medical conditions

You are not covered for 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. This also applies for claims made due to the illness of non-travelling relatives and business partners.

However, there are a limited number of conditions that, if stable and well controlled, will not be treated as an existing medical condition. For the full list of conditions, see the Policy Schedule or download a copy from your union's website.

Other terms, conditions and exclusions apply – read the policy wording for full details.

## A snapshot of your travel cover

### Take a look at the benefits of our comprehensive cover – offered to you at no extra cost

Policy Section	What are you covered for?	What we will pay?
<b>A. Capital Benefits</b>	Injury occurring from one of the conditions listed in the Capital Benefits – Compensation Table, during your journey.	Lump sum benefit up to: Member \$50,000 Spouse \$25,000 Child/Children \$ 5,000
<b>B. Weekly Benefits</b>	An injury resulting in disablement and preventing your return to your usual occupation, business or profession.	Weekly benefit: Member/Adult \$500 per week Period of cover: <ul style="list-style-type: none"> <li>No cover for first 30 days</li> <li>Cover Limited to 6 months.</li> </ul>
<b>C. Overseas Medical &amp; Additional Expenses</b>	Medical (including hospitalisation) and additional expenses incurred overseas as a result of an illness or injury.  Emergency dental and optical treatment, resulting from an injury or illness.	Unlimited.  Up to a maximum of \$5,000, for any one injury or illness.
<b>D. Emergency Travel Assistance</b>	Injury or illness suffered while travelling overseas or arranging repatriation to Australia from abroad.	Unlimited.
<b>E. Baggage and Personal Effects</b>	Accidental loss, theft or damage to your baggage and 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.  Emergency baggage, where your baggage is delayed, misdirected or misplaced by any carrier from more than 8 hours.	We will either: <ul style="list-style-type: none"> <li>Repair or replace the items to a condition no better than their condition at time of loss</li> </ul> <b>OR</b> <ul style="list-style-type: none"> <li>Pay the value of any item in cash, taking into account an allowance for age, wear and tear.</li> </ul> Applicable Limits: Total baggage \$15,000 (per adult) Individual item limit \$1,000  Other Limits: Personal computers \$6,000 Camera's & video \$4,000 Dentures & dental prosthesis \$800 Emergency baggage \$500 (nil excess)
<b>F. Personal Money, Travellers Cheques and Credit Cards</b>	Loss or theft of money carried on your person during your journey.  Damaged, lost or stolen credit cards, travellers cheques or travel documents.	Money \$500.  Replacement of documents (including fraudulent use of credit cards) \$5,000.
<b>G. Personal Liability</b>	Damages occurring during your journey for one of the payable events as set out in the Compensation Table – Personal Liability.	Up to a maximum of \$2,500,000.
<b>H. Loss of Deposits and Additional Expenses</b>	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.
<b>I. Refund of Excess (following collision, damage or theft)</b>	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 \$4000.

#### Excess

We will not pay the first \$250 for each and every claimable event, except where otherwise specified.