

LEISURE TRAVEL COVER



For members of the JLT (WA Construction Industry – Mutual Benefit Fund) Discretionary Trust

LEISURE TRAVEL COVER – 0040972



As per your request, we enclose the Policy Schedule and Wording for the insurance cover protecting the JLT (WA Construction Industry – Mutual Benefit Fund) Discretionary Trust (JDT).

To assist you when travelling on holidays overseas or within Australia we have prepared the following:

SUMMARY OF COVER

Protection for members and their accompanying family who may be travelling on holidays overseas and/or within Australia.

KEY FEATURES & BENEFITS

- ✓ Accidental Death benefit \$50,000 for member including \$20,000 spouse and \$5,000 dependent child
- ✓ Weekly injury benefit up to \$1,000 payable for up to 3 months
- ✓ Overseas medical expenses up to \$500,000
- ✓ Emergency Travel assistance/repatriation up to \$200,000
- ✓ Baggage and personal effects up to \$10,000 or \$2,000 any one item or set of items
- ✓ Money up to \$1,000, personal travel cheques and credit cards up to \$7,500
- ✓ Personal Liability up to \$2,000,000
- ✓ Cancellation costs or loss of travel deposits up to \$10,000
- ✓ Motor vehicle hire excess buy down
- ✓ Loss of Frequent Flyer points, wrongful arrest legal costs, hijacking, reimbursement of travel costs



WHAT YOU SHOULD KNOW

- The period of cover under the Policy only includes leisure travel up to 120 days. If you intend travelling for more than 120 days you should arrange private cover for the entire period
- Such travel commences from your normal place of residence or workplace located in Australia and involves a destination outside a radius of 100km and is of no less than 48 hours. Provided such travel excludes everyday travel to and from work.
- Any accompanying spouse and dependent children are covered whilst travelling with the member
- The Policy's definition of a 'spouse' and 'dependent children' is:
 - Spouse – means the husband or wife or any de-facto partner (whether the latter is of different sex or the same sex as the Insured Person) with whom the Insured Person has continuously lived during the three months immediately prior to the commencement date of the journey
 - Dependant Children – means a person financially dependent upon the covered Insured Person and under the age of 18 years and attending full time school or a person under the age of 24 years who is attending full time tertiary college or university and is financially dependent upon the covered Insured Person. This includes adopted or foster children or children the covered Insured Person has responsibility for resulting from a de-facto relationship
 - For emergency assistance whilst on overseas travel please call AHI Assist Tel: +61 2 9978 6666, reverse charge from anywhere in the world, 24 Hours a day

Please be aware that the emergency assistance is for medical and emergency assistance as a result of injury or illness whilst on overseas travel.

- Medical Expenses, of any kind, incurred in Australia are not covered
- The insurance cover is valid for persons – to age 75 years

Should the Insured Person turn 75 years of age whilst travelling you remain covered until you return home and complete the journey.

- The following activities, Motorcycling without a valid licence, Racing (except on foot), Running with the Bulls, Mountaineering Or Rock Climbing Using Support Ropes, Base-jumping and Martial Arts' are excluded from the coverage

Should you ride and/or be in control of a motor cycle, scooter, moped or like vehicle, unless you have a licence that is valid in your country of residence, or requirements of the country you are travelling in you will not be covered.

- Please be aware that any incidents of theft or loss will need to be reported to Police. You will need to be able to produce a copy of the incident report

Excesses: \$100 each and every claim except weekly benefit: 14 days excluded period of claim.

If you have concerns whether you are covered for specific events, you should refer to the policy document, which contains the exclusions and policy conditions.



AHI ASSIST APP

SUPPORTING OUR CLIENTS ON THE ROAD OR WORKING ABROAD.

The AHI Assist App allows you to easily contact the 24/7 Emergency Operations Centre in the state of an emergency. The App connects you with a hospital, doctor, dentist or embassy for immediate medical and travel assistance.

The App also includes a currency converter, language translator, mapping as well as information on countries you intend to visit, including travel alert warnings provided by the Australian Government.



IMPORTANT INFORMATION

It is important to understand that you are only covered for the Leisure Travel cover whilst your employer is making your contributions to the JDT.

FOR ANY QUERIES REGARDING THE COVER PLEASE CONTACT:

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T: +61 (0)8 9426 0469
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Jardine Lloyd Thompson Level 3, 170 Railway Parade, West Leederville WA 6007

FOR ANY QUERIES REGARDING A CLAIM PLEASE CONTACT:

VERONIKA SCOTT or CHEREEN ARCHER
TOLL FREE 1800 640 009
F: +61 (0)8 8235 6448
ecssa@echelonaustralia.com.au

When you call, your claims service officer will:

1. Advice if a claim form is required
2. Advise of any additional information requirements or instructions; and
3. If required, appoint an assessor

All cover is subject to the Trustee's discretion and/or relevant policy terms, conditions and exclusions. Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please visit www.jlta.com.au/jdt/reddifund or Jardine Lloyd Thompson for the relevant Product Disclosure Statement, or for further information.

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