

Leisure travel cover

Travel cover within Australia and overseas



Developed exclusively to provide value added protection for ReddiFund Mutual Benefit Fund Discretionary Trust members.

Policy cover for members of the trust and their accompanying spouse/partner and dependent children who may be travelling on holidays overseas and/or within Australia.

Features, benefits & risks

- Cover for all leisure travel overseas and within Australia provided such travel commences from normal place of residence or workplace located in Australia and involves a destination outside a radius 100km and is of no less than 48 hours
- The accompanying spouse and dependent children may be automatically covered whilst travelling with the member
- Travel cover worldwide up to 120 days
- 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
- Return of mortal remains included up to \$7,500
- Baggage and personal effects up to \$20,000 or up to \$4,000 any one item or set of items:
 - Personal electrical items - up to \$10,000
 - Any one item - up to \$4,000
 - Mobile phones - up to \$1,500
- 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 up to \$10,000
- Excesses:
 - \$100 each and every claim except
 - weekly benefit 14 days excluded period of claim



www.howdeninsurance.com.au

Talk to us today

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Cover details

- 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 may be covered whilst travelling with the member.
- The Policy's definition of a 'spouse' and 'dependent children' is:
 - Spouse or Partner – means the husband or wife living with the Covered Person or any person of either sex living in a de facto marital relationship with the covered person.
 - Dependant children – means any child of the Covered Person under 18 years and dependent on the Covered Person or over 18 years and under 25 years and attending full time tertiary education and dependant on the covered person. This includes dependant children of any age who permanently lives with the Covered Person and is physically or mentally incapable of living independently.
- For emergency assistance whilst on overseas travel please call Arch First Assist on the details below 24 hours a day, this is for medical and emergency only.
- Medical Expenses, of any kind, incurred in Australia are not covered.
- The insurance cover is valid for persons – to age 75 years.
- Excesses:
 - \$100 each and every claim except
 - weekly benefit 14 days excluded period of claim

Arch Assist

Arch Assist allows you to easily contact the 24/7 Emergency Operations Centre in the event of an emergency.

Hotline in an emergency:

Phone: +61 2 8907 5635

Email: assist@worldtravelprotection.com

What you should know

- Please note that this is a limited summary of coverage. Terms, conditions, limits and exclusions apply. For full details and before making a decision, consider the Policy Wording, PDS and any other relevant documentation.
- It is important to understand that you are only covered for the Leisure Travel cover whilst your employer is making your contributions to the Reddifund Mutual Benefit Fund Discretionary Trust.

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