

# Leisure Travel Cover

Travel cover within Australia and overseas

Developed exclusively to provide value added protection for ReddiFund Members, their spouse / partner and dependent children.

## Features & benefits:

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

- 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 of 100km and is of no less than 48 hours
- The accompanying spouse and dependent children automatically covered whilst travelling with the member
- Travel 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
- Emergency Travel assistance/repatriation up to \$200,000
- Return of mortal remains included
- 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 etc
- Excesses: \$100 each and every claim except weekly benefit 14 days excluded period of claim

## 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 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 defacto 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, this is for medical and emergency only overseas
- Medical Expenses, of any kind, incurred in Australia are not covered
- The insurance cover is valid for persons – to age 75 years

## What you should know

- For further information on Leisure Travel, you should refer to the Leisure Travel Cover Information Sheet and policy document which contains the exclusions and policy conditions.
- 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 JDT.
- For concerns, refer to the policy document, which contains the exclusions and policy conditions.



### AHI Assist App

The AHI Assist App allows you to easily contact the 24/7 Emergency Operations Centre in the state of an emergency.

#### Hotline in an emergency:

**Phone:** +612 8330 1222

**Email:** help@ahiasist.com.au

**SMS:** +61 488 863 244



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The ReddiFund Mutual Benefit Fund Discretionary Trust (ReddiFund JDT) is a trust established at law for the management of risk and provides an alternative to conventional insurance. The Insurance Cover of the ReddiFund JDT is arranged by Alternative Risk management Solutions (ARMS) Pty Ltd. Eligible Workers are entitled to cover under the ReddiFund JDT, and are defined as those workers nominated by employers who make contributions and/or workers who are financial members of the CFMEU Construction Division.