



# TRAVEL INSURANCE

For eligible ETU Victoria members

*Comprehensive travel cover that works as hard as you do, in Australia and overseas.*

# Travel insurance for ETU members

The ETU Victoria has arranged comprehensive travel insurance for all eligible members, providing coverage for both domestic and international trips so you can travel with confidence knowing you're protected every step of the way.

To be **Eligible for Cover**, you must:

- register your trip via the **ETU Victoria Online Travel Registration Form** (see bottom of page for details on how to register) prior to the commencement of travel.
- hold 12 months of continuous financial membership with the ETU Victoria at the time of registering for your cover;
- maintain continuous financial union membership with the ETU Victoria until the end of your trip;
- be 74 years of age or younger;

Your **Trip** must also:

- be for leisure/personal purposes only;
- involve travel to a destination more than 250km from your normal place of residence; and
- be scheduled to last no more than 180 days.



Cover is also available for your **accompanying legal spouse/partner** and **dependant children**.



## How to Register



Log-in to the ETU portal and select **Register my trip**



Enter the details of your trip and any travelling companions



Select **Agree & Submit** to complete your registration



Receive an email confirming your registration

# Key Benefits

Below are the key benefits of the policy. For full details, including terms and conditions, refer to the combined Product Disclosure Statement & Policy Wording, and Policy Schedule. These documents will be available before you register your trip.



**Trip  
Cancellation**



**Medical Expenses/  
Evacuation**



**Lost/Delayed  
Baggage**



**Flight delay**




**Personal Accident**



**Loss of  
Money/Passport**




**24/7  
Worldwide  
Emergency Assistance**



 **+61 (0) 2 5133 7070**

*For urgent help while travelling, our  
emergency assistance service is  
ready to support you.*

**Emergency services include:**

-  Authorisation of medical costs abroad.
-  Arranging emergency flights home.
-  Finding local hospitals and dental clinics while overseas.

# Schedule of Benefits

This is a summary of the cover available and the maximum sums insured. For full details of the coverage, including terms and conditions, please refer to the combined Product Disclosure Statement & Policy Wording, and Policy Schedule.

A \$250 excess applies to all benefits unless otherwise indicated.

Insured Events	Coverage	Sum Insured <sup>1</sup>
Medical Expenses, Emergency Travel & Rescue Expenses	<b>Overseas Medical &amp; Evacuation Expenses</b> <sup>2 3</sup> Reimburse medical, hospital or evacuation expenses incurred overseas due to injury or sickness.	Unlimited
	<b>Ongoing Medical Expenses</b> <sup>2</sup> Reimburse ongoing medical expenses incurred after returning home if treatment began overseas.	\$10,000
	<b>Repatriation and Funeral Expenses</b> <sup>3</sup> Reimburse repatriation of remains or funeral expenses abroad.	\$10,000
	<b>Dental Expenses</b> <sup>2</sup> Reimburse emergency dental treatment resulting from an emergency or injury.	\$10,000 (\$500 per tooth)
Cancellation or curtailment, travel delay & replacement	<b>Cancellation, Curtailment &amp; Additional Expenses</b> Reimburse the non-refundable travel costs when the trip is cancelled or curtailed, or additional travel expenses incurred to rearrange or reschedule your trip.	\$10,000 (Per Individual)    \$25,000 (Aggregate)
	<b>Travel Delay</b> Pays for delays in arrival over six hours due to carrier disruptions.	\$600 (\$60 per hour)
	<b>Replacement</b> <sup>3</sup> Pays for extra transport and accommodation costs for early return due to unforeseen circumstances.	\$2,500
Personal Property & Money	<b>Personal Property</b> Reimburse the repair or replacement cost of accompanied baggage and personal effects if lost, stolen, or damaged.	\$15,000 <b>Individual Item Limits:</b> • Electronic Equipment: \$6,000 • All other items: \$1,000
	<b>Travel Documents</b> Reimburse the cost of replacing essential travel documents.	\$2,000
	<b>Baggage delay</b> Reimburse the cost or hiring or buying essential replacement items if personal property is temporarily lost for more than four hours.	\$2,000
	<b>Money</b> Pays for the loss or theft of money, travel tickets or financial loss due to the fraudulent use of credit, debit or charge cards during the trip.	\$1,000
Personal Accident	<b>Loss of income</b> Pays for loss of income if an injury during the trip causes total disablement beyond 30 days. \$250 excess not applicable.	<ul style="list-style-type: none"> <li>• 100% of Income up to \$500 per week.</li> <li>• 30 Day Waiting Period</li> <li>• 26 week Maximum Benefit Period</li> </ul>
	<b>Capital Benefits &amp; Accidental Death</b> Pays for Accidental Death & Capital benefits listed on the Compensation Table - Capital Benefits resulting from an injury during the trip. \$250 excess not applicable.	Lump sum benefits up to: Financial Member \$75,000 Partner/Spouse \$37,500 Dependant \$5,000

<sup>1</sup> This is a limit per Insured Event; it is the most we'll pay for all people you have registered combined for all claims arising from one event or the same originating cause, per Trip.

<sup>2</sup> Expenses covered for up to 12 months from the date of the Bodily Injury or Sickness.

<sup>3</sup> No cover is provided under this benefit when travelling in Australia.



# Schedule of Benefits

Insured Events	Coverage	Sum Insured <sup>1</sup>
Hospitalisation	Pays the daily allowance while admitted to hospital outside Australia due to an injury or sickness.	\$5,000 (\$300 per day)
Car Hire Excess Waiver	Reimburse the excess or deductible payable for damage or loss to a rental vehicle.	\$5,000
Personal Liability	Pays for legal liability for bodily injury or property damage to third parties.	\$3,500,000
Legal Expenses	Reimburse the costs for making a claim for damages against someone responsible for Bodily Injury or Sickness outside the country of residence. <sup>3</sup>	\$40,000
Hijack	Pays the daily allowance for each day forcibly and illegally held as a result of hijack.	\$25,000 (\$500 per day)
Political Evacuation	Pays for evacuation or repatriation costs due to political evacuation or instability. This includes daily expenses for up to 30 days related to the evacuation. <sup>3</sup>	\$100,000



<sup>1</sup> This is a limit per Insured Event; it is the most we'll pay for all people you have registered combined for all claims arising from one event or the same originating cause, per Trip.

<sup>2</sup> Expenses covered for up to 12 months from the date of the Bodily Injury or Sickness.

<sup>3</sup> No cover is provided under this benefit when travelling outside the covered person's country of residence.

# Frequently Asked Questions



## When should I register my trip?

You must register your trip before you travel to be eligible for cover. You can register your trip up to 90 days before your scheduled departure date.



## Who is eligible to register?

ETU Victoria members who hold 12 months of continuous financial membership, and staff members of the ETU Victoria, are eligible for cover under the Travel Policy.



## Who is eligible for cover under the policy?

The policy provides cover for eligible ETU members and their accompanying:

- legal spouse (or de facto partner with whom they have lived together with on a genuine domestic basis); and
- unmarried financially dependant children under the age of 19 (or up to 25 years of age if a full-time student at an accredited institution of higher learning).



## How much do I have to pay for this insurance?

The Travel Policy is free for all eligible ETU Victoria members.



## What are the major exclusions under the policy?

1. Pre-Existing Medical Conditions.
2. Pregnancy or childbirth, unless caused by a medical complication.
3. Any trip not registered with us prior to the commencement of travel.

This is not a complete list of all exclusions under the policy. Please refer to the combined Policy Wording and Product Disclosure Statement for the full list of exclusions.



## Which countries are covered by the policy?

The policy provides worldwide cover, except for the following **excluded territories**:

- Afghanistan
- Venezuela
- Iraq
- Yemen
- Syria
- Libya
- North Korea
- Israel including occupied territories, the West Bank and the Gaza Strip
- Iran
- Lebanon
- Somalia



## Is there an excess if I lodge a claim?

Yes, the excess is the amount you need to contribute towards the cost of a claim. The applicable excess is **\$250** unless otherwise indicated.



## Who should I contact in case of an emergency if I become injured or sick while travelling abroad?

In the event of an emergency, contact our Emergency Assistance Provider and receive immediate support in finding medical care and travel assistance. The team of experts are available worldwide, 24 hours a day, 365 days a year.

**Emergency Assistance Provider:** Healix International

**Ph:** +61 (0) 2 5133 7070 **Email:** InternationalHealthcare@healix.com



## What do I do if my luggage is lost?

If your luggage is temporarily lost for more than (4) four hours the policy will cover up to \$2,000 towards the cost of buying or hiring essential replacement items.

If your luggage becomes permanently lost the policy will pay for the cost of replacing your property, or the value of the item in cash subject to depreciation, whichever is the lesser.

Cover is limited to a maximum of \$1,000 per item, or \$6,000 for electronic equipment. The most the policy will pay in the event of one claim is \$15,000 in total.

There is no cover for valuables (including jewellery and electronic equipment) and sporting equipment including bicycles whilst checked in as baggage with a carrier and outside your control.



## How can I submit a claim?

To submit a claim, follow these easy steps:

### 1. Gather your documents

Collect all relevant supporting documents, such as medical reports, receipts, tickets and photos of damaged or lost items.

### 2. Complete the claim form

Download a claim form from **www.atcis.com.au** and complete the relevant details. If you need assistance or wish to discuss your claim before submission please call ATC on **+61 (0) 3 9258 1770**

### 3. Submit your claim

Submit your claim form and supporting documents to ATC Insurance:

**Email:** claims@atcis.com.au

**Post:** Level 4, 451 Little Bourke St, Melbourne, VIC 3000

## Important notes



This document is not a contract of insurance and does not constitute policy advice. For the complete terms, conditions and exclusions please refer to the combined Product Disclosure Statement & Policy Wording, and the Policy Schedule.



To ensure you're covered by the policy, make sure to register your trip via the **ETU Victoria Online Travel Registration Form** as soon as you've booked your travel and provide us with your planned travel dates.





# CONTACT

## General Enquiries

Tel: 03 9258 1777

Email: [info@atcis.com.au](mailto:info@atcis.com.au)

## Claims Enquiries

Tel: 1800 994 694

Email: [claims@atcis.com.au](mailto:claims@atcis.com.au)

This document provides a summary of the ETU Travel Insurance Policy and is not a substitute for the full policy details. Cover is subject to its terms, conditions, limits, and exclusions, and may not meet your specific needs. For a complete understanding of how the policy applies to you, please review the Product Disclosure Statement, Policy Wording, Policy Schedule, and Target Market Determination. It is recommended that you seek independent financial advice to ensure the policy suits your objectives and financial situation.

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