



ABF MEMBERS Corporate Travel Insurance - 1/03/2013 to 1/03/2014 Policy Coverage Summary

What is Corporate Travel Insurance?

- A corporate travel policy is an annual policy that will cover all persons forming the insured, for all international, interstate and other journeys that take you at least 100km's from home.

Who is the Insured?

- **Insured:** Australian Bridge Federation Incorporated
- **Insured Person:** All declared members of the Insured and their Declared accompanying spouses and/or partners and dependent children.
- In consequence of maintaining a policy that has several thousand participants, corporate travel policies by need and nature broadly define the participant group and do not necessarily name individual insured persons.
- We retain a full list of all financial members who have completed the online application and paid the applicable premium. Your cover commences from the date your application is accepted.
- The period of insurance is from the 1st of March 2013 to the 1st of March 2014, however, if you sign up after the 1st of March 2013, your cover will commence from the date that you make payment, complete & submit the application form.

Who is the Insurer?

- Allianz Australia Insurance Limited. Allianz Australia is a long established company that is attached to the Allianz Global network.

Who assists in case of an emergency?

- Allianz Global Assistance offers 24 hour medical advice & emergency medical assistance. All calls are answered & managed in Australia. You will be supplied with an EMERGENCY ASSISTANCE card with all applicable contact details.
- Emergency Assistance Phone Number: +61 7 3360 7852

What is covered by the Policy?

- Covers all trips commenced during the period of the policy including overseas and within Australia when you are more than 100km's from home.
- Pre-existing medical cover applies to all overseas travel as per Section 2 of the Policy Wording.
- Pre-existing medical conditions are covered if:-
 - You are not travelling against medical advice. (If you have a pre-existing medical condition, we recommend obtaining a letter from your doctor advising you are 'Fit for Travel')
 - You are not travelling to seek medical advice.
 - You have not been diagnosed with a terminal illness and/or condition.
- The policy includes a Lump Sum Compensation Benefit as the result of a claim for Personal Accident as per Section 1 of the Policy Wording, however, please note, this benefit does not apply if the accident or injury is as a result of a pre-existing medical condition. All medical expenses will be met under the overseas medical expenses section.
- If you are travelling within Australia, this policy does not cover medical expenses as these costs are covered by Medicare or Private Health Insurance.
- Medical examinations are not required to obtain the cover.
- You must be a financial member of an affiliated ABF club. Spouses/Partners and dependent family members qualify only if they travel with the ABF member. A premium per traveller is applicable.

- Medical expenses are covered worldwide (except Australia) and are not limited to a maximum amount.
- All persons to the age of 90 years are covered. Cover expires immediately you turn 91 years of age. If you depart on a journey while you are 90 years old but turning 91 whilst away, you are covered until the end of your journey. Exceptions to this cover is:- Section 14 limited to 65 years of age or under.
- A \$200 excess is applicable for all claims.

Highlights of Cover

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| Worldwide cover | Included |
| Overseas Medical Expenses & Emergency Assistance | Unlimited |
| Emergency Assistance | Included |
| Evacuation Cover & Personal Safety | \$50,000 |
| Cancellation Fees & Lost Deposits | Unlimited |
| Luggage & Personal Belongings | \$20,000 |
| Personal Accident Death Cover | \$100,000 |
| Additional Expenses | \$100,000 |
| Rental Vehicle Excess | \$5,000 |
| Kidnap & Ransom | \$500,000 |
| Personal Liability | \$10,000,000 |

Please refer to the Policy Wording for full details.

Premium Calculator:

- The annual premium includes all policy fees, taxes and stamp duties. If you elect to take out the Corporate Travel Insurance you can complete your application by going to www.tbib.com.au and follow the prompts to the ABF Travel Insurance where you can view the payment options and complete the on line form.

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| Age to 60..... | \$140.00 |
| Age 61 – 65..... | \$180.00 |
| Age 66 – 70..... | \$225.00 |
| Age 71 – 75..... | \$280.00 |
| Age 76 – 80..... | \$345.00 |
| Age 81 – 85..... | \$420.00 |
| Age 86 – 90..... | \$500.00 |

If you don't have access to the Internet we can assist you with registration. An additional fee of \$20.00 is applicable for non-online applications.

For assistance please contact:-

Bree Hinchy on 07 3252 5254 or email at breehinchy@tbib.com.au

or

Steve Weil on 07 3252 5254 or email at steveweil@tbib.com.au