

Ambulance Cover

Who Is Covered?

- Financial members of the CFMEU (Building & Construction Division)
- Financial members of the CEPU (Plumbing Division)
- Financial members of BIRST (contributions within the last 3 months or a balance exceeding \$1,000)
- The immediate family of a financial member including spouse, dependent children under 16 and full time students under 25 that do not receive any separate taxable income.

What Is Covered?

Emergency road transport incurred arising out of an injury resulting from an accident.

Emergency road transport arising out of illness provided the transportation is medically necessary and this can be confirmed by a legally qualified medical practitioner.

Funeral Cover

Who Is Covered?

- Financial members of the CFMEU (Building & Construction Division)
- Financial members of the CEPU (Plumbing Division)
- Financial members of BIRST (contributions within the last 3 months or a balance exceeding \$1,000)

What Is Covered?

The charges incurred for funeral expenses of the insured person up to a maximum of \$5,000.

Journey Accident Cover

Who Is Covered?

- Financial members of the CFMEU (Building & Construction Division)
- Financial members of the CEPU (Plumbing Division)
- Financial members of BIRST (contributions within the last 3 months or a balance exceeding \$1,000)

What Is Covered?

A financial member injured while engaged in a direct journey between the boundary of their place of residence and their place of employment for the purpose of starting or ending their day's work will be covered for loss of 85% of income for up to 24 months.

Income in the case of an employee means gross weekly rate of pay not including bonuses, commissions, overtime and allowances. If you are not an employee, your gross weekly income derived from personal exertion after deducting any expenses necessarily incurred by you in deriving that income.

No compensation is payable in the first 14 days.

No compensation is payable if cover is provided by Workers Compensation or the Traffic Accident Act.

Exclusions

These exclusions apply to all three insurance covers.

1. If the injury was deliberately self-inflicted or inflicted by another person at the direction of the insured.
2. If the insured is 65 years or older.
3. If the injury or illness is attributable to a pre-existing illness or pregnancy.
4. If the insured was travelling by aircraft other than as a passenger.
5. If the injury was caused by the insured while under the influence of alcohol or any narcotic or drug.
6. If the injury causes the insured to contract HIV or AIDS.
7. If the injury was suffered while engaged in a professional sporting activity.
8. If the injury was suffered while engaged in a motor race or rally.
9. Results from stress and/or anxiety related conditions or psychotic, mental or nervous disorders.
10. Injury arising from asbestos or materials containing asbestos.
11. Injury that occurs as a result of war, invasion, war like operations, rebellion, revolution, civil commotion or terrorism.

These are summaries of the insurance cover provided. Copies of the full policies are available by contacting BIRST.