

Schedule of Insurance

Page 1 of 7

Class of Policy:	Travel Insurance	Policy No:	ATCISTI0900
The Insured:	ETU – Victorian Branch	UMR:	B0621P33128225

Travel Insurance

Insurer:	Certain Underwriters at Lloyd's
Policy Number:	ATCISTI0900
UMR:	B0621P33128225
Issued by:	ATC Insurance Solutions Pty Ltd as agent for the Insurer
Insured:	ETU – Victorian Branch
Period of Insurance:	From: 27 August 2025 at 4pm To: 27 August 2026 at 4pm
Policy Wording:	Union Travel Insurance PDS and Policy Wording PDS078 v 1.2
Business Activity:	Trade union
Address/Situation:	Level 1, 200 Arden Street, North Melbourne, VIC 3051

Scope of Cover

While on a Trip outside or within a Covered Person's Country Of Residence. Cover starts from the time the Covered Person leaves their normal place of residence or their place of work in the Country Of Residence whichever is later, and ends when they return to their normal place of residence or place of work in the Country Of Residence, whichever is sooner.

Category A

Covered Persons: All members who have held a financial membership with the Insured for 12 continuous months at the date the Trip is registered with Us and which continues uninterrupted for the entire duration of their Trip, including their accompanying Spouse/Partner and Dependants who have been declared to Us using the online registration portal prior to the commencement of their Trip.

Category B

Covered Persons: Staff members of the Insured, including their accompanying Spouse/Partner and Dependants, who have been declared to Us using the online registration portal prior to the commencement of their Trip.

Insured Events

	Sum Insured	Excess
4.1 Medical, emergency travel and rescue expenses		
4.1.1 Overseas Medical Expenses, Medical Evacuation and Repatriation	Unlimited	\$250
4.1.2 Ongoing Medical Expenses	\$10,000	\$250
4.1.3 Funeral Expenses	\$10,000	\$250
4.1.4 Dental Expenses	\$10,000	\$250
4.2 Cancellation or curtailment, Delay and Replacement		

Schedule of Insurance

Class of Policy:	Travel Insurance	Policy No:	ATCIST10900
The Insured:	ETU – Victorian Branch	UMR:	B0621P33128225

4.2.1 Cancellation, Curtailment Additional Expenses	\$25,000 (aggregate)	\$250
Individual Covered Person limit	\$10,000	\$250
4.2.2 Travel delay	\$600	\$250
4.2.3 Replacement	\$2,500	\$250
4.3 Personal liability	\$3,500,000	\$250
4.4 Personal Property and Travel Documents		
4.1.1 Baggage and Personal Property maximum sum insured	\$15,000	\$250
Individual item limit – excluding Electronic Equipment	\$1,000	\$250
Individual item limit - Electronic Equipment	\$6,000	\$250
4.1.2 Emergency Personal Property	\$2,000	\$250
4.1.3 Travel Documents	\$2,000	\$250
4.5 Money	\$1,000	\$250
4.6 Legal expenses	\$40,000	\$250
4.7 Hijack	\$25,000	\$250
4.8 Political evacuation	\$100,000	\$250
4.9 Car hire excess waiver	\$5,000	\$250
4.10 Hospitalisation benefit	\$300 per day up to \$5,000	Nil
4.11 Personal Accident	Total Disablement - 100% of Income up to \$500 per week	Not Applicable

Waiting Period – 30 days

Maximum Benefit Period – 26 weeks

Accidental Death and Capital Benefits:

Financial Member – \$75,000

Accompanying Partner/Spouse -

\$37,500

Dependant - \$5,000

Premium Due Date 45 days after the start of the Policy Period

Endorsements

Nil

Schedule of Insurance

Class of Policy:	Travel Insurance	Policy No:	ATCIST10900
The Insured:	ETU – Victorian Branch	UMR:	B0621P33128225

THE UNDERWRITER: Certain Underwriters at Lloyd's

This Schedule and Endorsements and Policy Wording shall be read together as one Contract.
Marginal notes and Headings are used for identification and do not form part of the Policy Wording.



Signed: _____
for and on behalf of ATC Insurance Solutions Pty. Ltd.
acting as agent for the Underwriter as specified above

Date: 26 August 2025

TAX INVOICE

This document becomes a Tax Invoice for GST when payment is made. Where your broker issues you a Tax Invoice, which included an amount for this supply of insurance, your payment is made against the broker's invoice and this document does not become a Tax Invoice.

If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown above. Please note that in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

OUR CONTRACT WITH YOU

The terms of cover are contained in this Policy, the Schedule and any attachments to the Schedule.

You should keep all of the Policy documents in a safe place.

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty, under the Insurance Contracts Act 1984 (Cth), to tell Us anything that you know, or could reasonably be expected to know, may affect Our decision to insure you and on what terms.

You have this duty until We agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- diminishes or reduces the risk We insure you for; or
- is common knowledge; or
- We know or, in the ordinary course of Our business, should know as an insurer; or
- We waive your duty to tell Us about.

If you do not tell Us something

If you do not tell Us anything you are required to, We may cancel your contract or reduce the amount We will pay you if you make a claim, or both. If your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Schedule of Insurance

Page 4 of 7

Class of Policy:	Travel Insurance	Policy No:	ATCIST10900
The Insured:	ETU – Victorian Branch	UMR:	B0621P33128225

CANCELLATION

You may cancel your policy at any time by writing to us at Level 4, 451 Little Bourke Street, Melbourne, 3000 and advising us that you wish to cancel your policy. The cancellation will take effect from the date we receive such notice in writing. We will be entitled to retain premium which applies for the time on risk and an amount for our expenses subject to minimum premium provisions and any relevant government taxes and/or charges.

We may cancel your policy in any of the circumstances set out in, and in the manner allowed by, the Insurance Contracts Act 1984. We will advise you in writing if the Policy is cancelled by us.

CLAIMS MANAGEMENT

The name and address to whom the Insured should direct all claims and other enquiries:

ATC Insurance Solutions Pty Ltd
Level 4, 451 Little Bourke St,
Melbourne,
Victoria 3000,
Australia

Please contact the ATC Insurance claims team to obtain a claim form or if you have any questions or require assistance on 1800 994 694.

COMPLAINTS & DISPUTE RESOLUTION

If You have any concerns or wish to make a complaint in relation to this policy, Our services or Your insurance claim, please let Us know and We will attempt to resolve Your concerns in accordance with Our Internal Dispute Resolution procedure. Please contact Us in the first instance:

ATC's Internal Dispute Resolution Officer
ATC Insurance Solutions
complaints@atcis.com.au
(03) 9258 1777
Level 4, 451 Little Bourke Street Melbourne VIC 3000

We will acknowledge receipt of Your complaint and do Our utmost to resolve the complaint to Your satisfaction within 10 business days.

If We cannot resolve Your complaint to Your satisfaction, We will escalate Your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited
Email: ldraustralia@lloyds.com
Telephone: (02) 8298 0783
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to You within 30 calendar days of the date on which You first made the complaint unless certain exceptions apply.

Schedule of Insurance

Class of Policy:	Travel Insurance	Policy No:	ATCIST10900
The Insured:	ETU – Victorian Branch	UMR:	B0621P33128225

You may refer Your complaint to the Australian Financial Complaints Authority (AFCA), if Your complaint is not resolved to Your satisfaction within 30 calendar days of the date on which You first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678

Email: info@afca.org.au

Post: GPO Box 3 Melbourne VIC 3001

Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If Your complaint is not eligible for consideration by AFCA, You may be referred to the Financial Ombudsman Service (UK) or You can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to You.

The Underwriters accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia
Suite 1603
Level 16
1 Macquarie Place
Sydney NSW 2000

who has authority to accept service on the Underwriters' behalf;

- (iii) if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this insurance immediate notice should be given to:

ATC Insurance Solutions Pty Ltd
Level 4, 451 Little Bourke Street
Melbourne VIC 3000
Telephone (03) 9258 1777
Facsimile (03) 9867 5540
Website www.atcis.com.au

PRIVACY

In this Privacy statement "we", "us" and "our" means ATC acting under a binder as the Insurers agent and "you" or "your" means any individual whose personal information we collect for the purposes of the Policy.

We are bound by the requirements of the Privacy Act 1988 (Cth), which set out standards on the collection, use, disclosure and handling of personal information.

Class of Policy:	Travel Insurance	Policy No:	ATCIST10900
The Insured:	ETU – Victorian Branch	UMR:	B0621P33128225

Personal information is essentially any information or an opinion about an identified individual, or an individual who is reasonably identifiable. See the Privacy Act for full details of what constitutes personal information.

Our Privacy Policy is available at www.atcis.com.au or you can contact us as follows:-

ATC Insurance Solutions Pty Ltd
Level 4, 451 Little Bourke Street
Melbourne VIC 3000
Telephone: 03 9258 1777

For more information about how the insurer uses Your personal information please see their full privacy notice, which is available in the Privacy section of their website <https://www.lloyds.com/> or in other formats on request.

We, and our agents, need to collect, use and disclose your personal information in order to consider your application for insurance and to provide the cover you have chosen, administer the insurance and assess any claim and to make special offers of other services and products provided by us or those we have an association with, that might be of interest to you. You can choose not to provide us with some of the details or all of your personal information, but this may affect our ability to provide the cover, administer the insurance or assess a claim.

We may disclose your personal information to third parties (and/or collect additional personal information about you from them) who assist us in providing the above services and some of these are likely to be overseas recipients, including in the United Kingdom. Who they are may change from time to time. You can contact us for details.

These third parties, which include our related entities, distributors, agents, insurers, claims investigators, assessors, lawyers, medical practitioners and health workers, Lloyd's Regulatory Division and anyone either of us appoint to review and handle complaints or disputes, any other parties where permitted or required by law and federal or state regulatory authorities, including Medicare Australia and Centrelink, will only use the personal information for the purposes we provided it to them for (unless otherwise required by law).

Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (eg from your representatives or co-insureds or through websites from data you input directly or through cookies and other web analytic tools). If you provide information for another person you represent to us that:

- you have the authority from them to do so and it is as if they provided it to us; and
- you have made them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it.

If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

By providing us with personal information, you and any person you provide personal information for, consent to these uses and these disclosures unless you tell us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons we have an association with please contact ATC.

Class of Policy:	Travel Insurance	Policy No:	ATCISTI0900
The Insured:	ETU – Victorian Branch	UMR:	B0621P33128225

TARGET MARKET DETERMINATION

A Target Market Determination (TMD) has been designed to provide customers, distributors and ATC staff information to understand who this product has been designed for and our approach to determining that the product is likely to be consistent with the objectives, financial situations and needs of the customer and the distribution conditions. The TMD further sets out how the product is distributed, review periods and triggers relating to the TMD and reporting and monitoring of the TMD.

Please note the TMD is not a summary of the product's terms and conditions and is not intended to provide financial advice. Persons interested in acquiring this product should carefully read the Product Disclosure Statement (PDS) and any applicable Supplementary Product Disclosure Statement(s) which outline the relevant terms and conditions before making a decision whether to buy this product.

For a copy of the TMD for this product, please refer to (<https://www.atcis.com.au/assets/downloads/TMD/ATC-TMD-Travel-Insurance-ETU.pdf>) alternatively, you may wish to contact ATC directly through the details provided above.