

# JOIN THE THOUSANDS WHO ENJOY AUSTRALIA'S BEST UNION BENEFITS

# CFMEU



Over 13,000 members are enjoying these benefits. If you're not one of them, join NOW!



# FREE travel insurance... saves you

Did you know over 3,500 members each year save big bucks with our travel insurance policy and it's free for members!



## Frequently asked questions about our travel insurance policy.

Here are some of the most frequently asked questions we get about our popular free travel insurance benefit for members. You can't afford to travel without it. For a full explanation please refer to the complete travel insurance policy which is available from our office. Pick it up before you travel or you can download a copy from our website in the member's benefits section at [www.cfmeuwa.com](http://www.cfmeuwa.com)

### Who is eligible for travel insurance?

All currently financial members of the CFMEU WA C&G under the age of 70 years are eligible for free travel insurance.

### How long does the cover last?

You are covered for leisure travel for a period up to 120 days.



# heaps!

## Does it only apply if I travel overseas?

NO! It can cover a long weekend, but it only takes effect if you travel more than 100km from your local residence and if you are going away for more than 48 hours. All overseas and interstate trips are covered within the 120 day period.

## Does it cover the family?

A spouse/defacto and dependant children are covered, as long as they are travelling with the member.

## How much will it save me?

You can pay hundreds of dollars or even thousands for travel insurance, especially if you travel overseas. Many people don't even bother to take it out for a short trip close to home.

On some trips the cost of your union ticket can be offset with the money you save just on insurance – and don't forget with free travel insurance you'll have more money to spend on your trip.

## What am I covered for?

Unfortunately, lots can go wrong when you travel, whether it's a short or long trip, which is why it is a must these days to have travel insurance. And as a financial member of the CFMEU it's FREE!

Here's just a few of things you are covered for:

- Personal accident – up to \$50,000 or \$20,000 for your spouse/de facto and up to \$5000 for dependent children.
- Salary cover if injured – up to \$1000 per week for up to 3 months. Applies to the CFMEU Member only.
- Overseas medical expenses – up to \$500,000, medical expenses outside of Australia can be extremely expensive
- Emergency travel assistance – \$200,000 (refer to policy)
- Baggage and personal effects – \$10,000 / \$5000 any one item or sets of items
- Camera or video camera – \$10,000 any one item
- Laptop computer – \$4,000 any one item
- Electronic Business equipment – \$3,500 any one item
- Mobile phone – \$1,500 any one item
- Personal money and travelers cheques and credit cards – \$7,500
- Personal liability – \$2,000,000
- Your travel policy also protects you against hi-jacking, cancellation costs and more.

*\*Refer to your travel insurance policy for full coverage and exclusion details.*



“It pays to be a member...

the cost saving on travel insurance and any valid claim you need to make, can more than pay the cost of your CFMEU Membership.”

# Journey Cover

Your wages are covered up to \$100,000 and there's up to \$100,000 cover for death and disability.

A few years ago changes to workers compensation laws meant that workers no longer had any cover if they were injured while travelling directly on their way to or from work.

Your union thought this was unfair and as a result Journey cover was introduced.

Journey cover gives you and your family peace of mind if you are injured or unfortunately killed going directly to and from work in WA.

It covers your wages up to \$1000 per week for up to 104 weeks, and in the event of a death or permanent disability resulting from an accident, there is cover of up to \$100,000.

Ask yourself, can you afford not to be CFMEU Member and be without Journey Cover?

It's just another great reason to join the CFMEU today.



Could you go  
without wages  
for 2 years?



## YES! You can **SAVE** big money on a **new car**



### Drive your dollar a lot further with the CFMEU WA

More than ever it pays to be a financial member of the CFMEU.

Discount New Cars is a unique online car buying service, offering discounted prices on most popular makes and models through a select group of authorised new car dealers Australia wide.

All CFMEU Members can enjoy exclusive savings on a selected range of new cars, over and beyond those that are available through the general public domain.

Simply visit the Union Specials page at [www.discountnewcars.com.au/unions](http://www.discountnewcars.com.au/unions)

Our members can also speak with a friendly Customer Service Representative by calling toll free on 1800 146 666 to find out more information.

### Key Benefits for all CFMEU Members:

- Exclusive CFMEU Savings and Specials – beyond what is on offer to the general public.
- Save thousands on locally manufactured and imported makes and models.
- FREE no obligation enquiry.
- Discount New Cars list over 1200 popular New Car models from 36 different manufactures.
- View technical specifications, features and options, as well as up-front drive away pricing.

## Peace-of-mind Funeral Cover Benefit -

All financial CFMEU Members are entitled to free funeral cover. Up to \$10,000 for members and in the event a spouse or your child dies, \$7,500 can go to help cover their funeral expenses. There's also coverage of \$7,500 to cover the death of a dependent child up to 18 years or 24 years if a full time student.

### Child care cover

Members who lose their spouse resulting from death will be able to apply for either pre-school or after school care for a maximum of 2 years. For infants under the age of 4, the benefit will be a maximum of



\$13,000 per dependent child. For children older than 4 and up to 13, the benefit will be a maximum of \$5,200 per dependent child. Cover and benefits cease once a child turns 14.

It means that if workers suffer the loss of a spouse they can eventually get back to their job with some extra help and less to worry about in looking after their children. So, more than ever, it pays to be a member of the CFMEU.

**\$10,000**

A photograph of a woman in a dark setting, possibly a funeral home, with a large blue text overlay that reads '\$10,000'.

## FREE Counselling Services

CFMEU Members and members of their family are offered free confidential counselling and support services through WACIRF. In times of crisis or when you just need someone to talk to who is impartial and not there to judge you, it's good to know professional, caring and compassionate help is at hand without worrying about having to foot a bill.



## EBA Sickness and Accident **INSURANCE**

If you have sickness and accident insurance as part of your EBA and you're ill or in an accident, you're insured for wages of up to \$2,200 per week, for up to 2 years.

It gives you complete peace of mind that your bills and expenses are covered. But only if you are a CFMEU WA C&G Member and work for a company with a union registered EBA agreement in Western Australia.



**A free initial legal consultation for CFMEU members and their families.**

Slater & Gordon Legal Services – providing advice and legal assistance to financial members and their families.

Legal services for CFMEU members:

**Personal injury services**

- Workers compensation
- Asbestos claims
- Motor vehicle accidents
- Superannuation & disability claims
- Public liability
- Medical law
- Comcare & Military compensation

# 20% OFF below trade prices on building and construction supplies

**EXCLUSIVE TO CFMEU MEMBERS**  
Workers, Subbies, Contractors

**20% OFF**

**Below Trade Prices**  
Yes! **BELOW** Trade

Massive savings on all building, construction equipment and supplies from Parchem (formerly Atkins Carlyle). To save heaps - show your current CFMEU Membership Ticket at point of purchase.

**CFMEU MEMBERS ONLY**

**parchem**  
CONSTRUCTION SUPPLIES

**CFMEU**

47 Belmont Avenue Belmont

**The savings on just one single purchase can more than pay for the cost of your union ticket.**

The CFMEU has arranged a fantastic new benefit and it's EXCLUSIVE for current CFMEU Members only.

Parchem Construction Supplies (The Old Atkins-Carlyle) has a HUGE range of construction and building products for workers, subby's and contractors. All you have to do to get 20% off below trade prices is to present your current financial CFMEU Membership ticket at point of purchase.

To see their catalogue and range of products just go to [www.parchem.com.au](http://www.parchem.com.au) or better still, visit their giant warehouse and have a good look around, you'll find them at:

**47 Belmont Avenue Belmont**

**Phone: 08 6279 9799**

**Open: Mon - Fri: 7.30am - 5.00pm.**

Don't forget to take your paid up and current CFMEU ticket with you to get 20% off below trade price.



## Further legal services

- Employment law
- Free standard wills
- Probate & estate litigation
- Business law & commercial litigation
- Criminal law

For further information and a referral contact CFMEU Legal Services on 9221 1055.

Slater & Gordon has offices in the following locations:  
Level 2, Council House, 27-29 St Georges Terrace, Perth.  
5 Davidson Terrace, Joondalup.  
26 Stirling Street, Bunbury.



Over 250 members access our free legal service each year.



## SAVE with skills training discounts



### OVER 40 COURSES TO CHOOSE FROM

As a member of the CFMEU you can access a vast range of skills training courses with the Construction Skills Training Centre (CSTC) at heavily discounted rates. The 'white safety card' course is free to financial members.



The CSTC is the most advanced construction training centre in Western Australia and is one of the few centres with a Potain tower crane on site.

All courses are delivered by trainers with real world experience and it is the preferred place to train, re-skill, up-skill or to learn new skills to increase your job opportunities.



Train for your future now at less cost as a member of the CFMEU.

See the CSTC website for a full range of courses  
[www.cstc.com.au](http://www.cstc.com.au)



*If your current employer has a registered EBA agreement with the CFMEU and is paying the training levy for you to the CSTC, all courses will be at no charge.*



## **FREE** Ambulance Cover – including air ambulance.



**Around 230 members each year  
claim for our ambulance cover**

If you need ambulance transport, even a short ride could be expensive. The cost of ambulance services is not covered by Medicare. Nor is it covered if you are holding a Healthcare Card, Pharmaceutical or Pensioner Benefit Card.

So, it's reassuring to know that, as a member of the CFMEU, you, your spouse and dependant children are covered.

Just as important for those who work away on remote sites, is that coverage is provided for air ambulance up to \$10,000!

That's great peace of mind for paid up and proud members of the CFMEU.

## **SAVE** on spectacles at least 20% Off!

**100% OFF** The union has a great deal with WA OPTICIANS for members. CFMEU union members who hold Ancillary or Extras Cover with Medibank Private, HBF, HIF, GMF MBF, Manchester Unity and Teacher's Federation Health can claim a 100% rebate on spectacles, some conditions apply.

**20% OFF** All CFMEU members without health fund cover get a 20% discount off spectacles. Just show your current union membership card. For more information call our office on 9221 1055.



## Hearing Tests

We work in a noisy industry. You are entitled to receive a hearing test to establish your audio levels in case you ever need to make a claim for loss of hearing.

This test can be paid by your employer.

The tests are carried out under expert supervision at the Construction Skills Training Centre in Welshpool.

Ask your employer for details or call the union office on (08) 9221 1055.

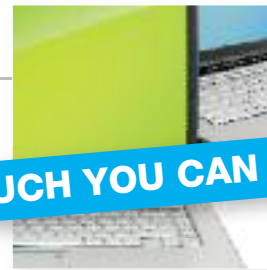


# SAVE on your weekly groceries

With the high cost of living these days we all want to save a heap of money on our weekly grocery bill.

As a CFMEU Member you are entitled to shop at an FAL Cash and Carry Warehouse Centre and get bulk buying discounts on a huge range of goods. Centres are located at Canning Vale, Balcatta and Kalgoorlie.

Cash and Carry only!



**YOU'LL BE AMAZED AT HOW MUCH YOU CAN SAVE**



Our Union Shopper service means **HUGE SAVINGS** on just about everything!

**Don't buy anything without trying Union Shopper.**

Looking to buy a new fridge, bed, iPod, toys, airconditioning...anything at all?

Contact Union Shopper. Paid up members of the CFMEU are eligible for the exclusive Union Shopper service which can help you get the best price and savings on a giant range of goods and services. Home appliances, airline tickets, furniture, alcohol, accommodation and much, much, more.

As a CFMEU Member all you have to do is call 1300 368 117 with your buying request, or go online at [www.unionshopper.com.au](http://www.unionshopper.com.au) but you must have your current CFMEU Membership ticket with you.

# FREE Construction Worker Magazine

Find out what's going. Keep up to date with the news and issues in your industry.

Mailed quarterly and free to financial members.





## GREAT prices on union work clobber

As a member of the CFMEU you have access to a fantastic range of union work clobber and a vast array of merchandise, to show that you are union proud – all at great value prices.

We have hi-vis safety shirts, vests and jackets, casual shirts and dress shirts. Winter gear to keep you warm at work on those cold morning starts and throughout the day, including caps, hats, beanies and socks.

The union also stocks popular black hard hats, belt buckles, stubby holders, beer mats and much, much, more.

There's a union gear store at our office. Come in, have a browse and buy, or talk to your organizer or site delegate.

## When you join the **CFMEU** you are not alone

We stand by you and provide expert advice on a whole range of work related issues such as:

- Protected Action
- Superannuation
- Unfair Dismissal
- Unpaid Wages and Entitlements
- Long Service Leave
- EBA Negotiations and Information
- Redundancy Information
- Current Industry Wage Rates
- Worker's Comp Issues
- Legal Advice
- Tax Guide Information
- Industrial Advocacy Advice
- Occupational Health and Safety Issues
- Skills Training Centre Courses
- Job Sites – where the work is.
- Double Check information given to you by your employer
- Advice if you get laid off
- Union Work Gear
- Union Benefits

## JOIN THE CFMEU NOW...HERE'S HOW

Just fill in this coupon and Post, Fax or Email to our office.  
Or join up with your CFMEU Organiser or Site Delegate.  
If you send this coupon to us we will contact you.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Phone No (Home): \_\_\_\_\_ Mobile: \_\_\_\_\_

### Mail to:

CFMEU, Level One, 82 Royal Street  
EAST PERTH WA 6004

Fax to: (08) 9221 1506

Email to: [cfmeuwa@cfmeuwa.com](mailto:cfmeuwa@cfmeuwa.com)



# Get **MORE** than just a ticket get Australia's **BEST union benefits**

...all for less than the cost of a weekly lotto ticket!

Becoming a CFMEU Member is a top financial decision. The Union has worked hard and negotiated a range of benefits for all financial members.



As a CFMEU Member, you have access to an incredible range of free and discounted services and deals, for less than the cost of a weekly Lotto ticket. This is over and above the 36-hour week, better job security, paid sick leave, safer workplace, proper site amenities and all the other benefits we've fought for and won over the years.

You work hard and deserve to be rewarded. But trade unionism isn't just about getting stuff for free. This is about looking after each other and our families too.

It's about protecting our wages and conditions and helping out mates who need a hand. When you join the CFMEU, you'll have thousands of building and construction mates who will stand behind you when you need a hand.

**UNION FEES ARE 100% TAX DEDUCTIBLE**

## JOIN THE CFMEU TODAY

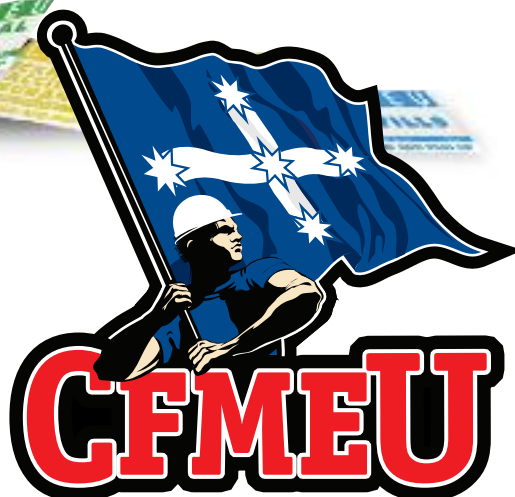
Level One, 82 Royal Street East Perth WA 6004

Telephone: (08) 9221 1055 Facsimile: (08) 9221 1506

Email: [cfmeuwa@cfmeuwa.com](mailto:cfmeuwa@cfmeuwa.com)

Website: [www.cfmeuwa.com](http://www.cfmeuwa.com)

*Benefits and their availability may change without notice. For more information see the membership section of our website at [www.cfmeuwa.com](http://www.cfmeuwa.com)*



*Proud Past. Vital Future.*