

Who runs the Plan?

The Policy is underwritten by Certain Underwriters at Lloyd's of London, under authority held by Booker International.

The plan is administered by your Insurance Brokers, Capital Mutual Insurance Brokers Pty Ltd ABN 57 036 468 421 and AUSCOVER Insurance Agencies Pty Ltd ABN 24 093 318 300.

How do you make a claim?

- Obtain a claim form from your boss, organiser or contact AUSCOVER.
- Make sure that you, your boss and your doctor complete all the forms.
- Make a photocopy of the forms for yourself.
- Send your claim form to:

AUSCOVER Insurance Agencies Pty Ltd
Locked Bag 5, Castle Hill, NSW 1765

- You will receive a letter acknowledging receipt of your claim.
- You will be notified within 10 working days of the assessment, once all paperwork has been completed and received.
- Once accepted benefit payments will be made through your employer, or direct to your account.
- If you have any questions about your claim contact:-

AUSCOVER on
Free Call: 1800 460 461
Fax: (02) 8850 4133
E-mail: auscover@auscover.com.au

There are some Exclusions under the Policy where, in the event of an Accident or Illness this Policy will not pay any benefit. **Please refer to the "Exclusions" section of the Policy.**

The specific events are:

1. Is deliberately self inflicted or intentionally caused by the Insured Person;
2. Is caused by the Insured Person whilst in charge of a motor vehicle/cycle or machinery, being under the influence of intoxicating liquor over the prescribed limit or of a drug, other than a drug taken or administered by or in accordance with the advice of a duly qualified practitioner;
3. Results from a criminal act committed by an Insured Person or beneficiary of their benefits under this Insurance;
4. Occurs as a result of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection or military or usurped power;
5. Results from being engaged in air travel or aerial activities except as a passenger in any properly licensed aircraft;
6. Results from engaging in or training for sports as a professional (where the majority of the person's income is derived directly or indirectly from the sport);
7. Is a Neurosis, Psycho-Neurosis, Psychosis, Mental, Emotional, Stress or Anxiety Condition Disease or Disorder or any condition which is a consequence of the treatment of any of these conditions; unless the Insured Person is being treated by a Psychiatrist, Psychologist or similar Specialist;
8. Is attributable wholly or partly to childbirth or pregnancy or the complications of these;
9. Pre-existing medical conditions are covered under this insurance EXCEPT those conditions that the Insured Person sought professional treatment or advice on the symptoms of the condition or took prescribed medication for the condition within the twelve (12) months prior to joining this insurance.

This information presented here is of a general nature and should not be treated as a substitute for the policy wording and specific advice from your insurance adviser. We accept no responsibility for opinions expressed in this pamphlet or for any errors or omissions.



Income Protection Plan

The CFMEU accepts no responsibility for any errors contained in this brochure.



FFTS
Income Protection Plan

Plan A

Message from the Union...

During the last round of Enterprise Bargaining negotiations Members in the Glass and Glazing 24 hour Industry were able to win the benefit of Income Protection Insurance. As a result, those Members have peace of mind. They know that whether they have an accident or illness at home, work or whilst travelling to and from work, (actual benefits depend on the plan selected), they will continue to receive a wage for up to two years.

I'm happy to report that as a result of the combined efforts of organisers, shop stewards and members, our members in other sectors such as the Furnishing and Floor Laying Industries have also managed to win this benefit.

This pamphlet is designed to provide you with a summary only of your entitlements under the Plan and reference should be made to the policy held by your employer for full details.

If you require more information about the package designed for your industry sector, please contact your organiser at the Union Office on 9329 1577

Yours in solidarity



Leo Skourdombis

On behalf of
the Committee of Management of Victoria

The Benefits of the Plan

1 Workcover Top Up

- Provides cover for Members, who sustain an injury at work and are 100% incapacitated, end up on WorkCover and have their entitlements reduced by the WorkCover insurer.
- Makes up the difference to 100% of the Member's weekly Base Rate of Pay or the weekly Benefit stated in the schedule whichever is the lesser, (averaged over the previous 12 months or period of employment if less than 12 months) limited to a combined maximum (WorkCover/Award & Top Up) not exceeding \$1,500.
- The maximum period of benefit is 104 weeks and does not extend beyond the age of 65.
- The excess period is 14 days and there is no benefit payable during the excess period.
- Cover ceases at age 65 years.

2 Outside Working Hours Cover

- Covers Members for an injury or sickness, which occur outside the workplace.
- Protection is world wide, 24 hours a day, 7 days a week.
- Provides 100% of Member's weekly Base Rate of Pay or the weekly Benefit stated in the schedule whichever is the lesser, but no more than \$1,500.00 per week.
- The maximum period of benefit is 104 weeks, and does not extend past the age of 65.
- The excess period (during which no money is paid) is 14 days except in the case of a Member sustaining an injury whilst playing (including training) any code of football, or psycho-neurosis/stress/anxiety in which case/s the excess period is 28 days.
- In the event of an accident where a Member is entitled to a benefit under the Transport Act, the weekly benefit paid is the difference between the Transport Act benefit and 100% of the Member's weekly Base Rate of Pay.
- Cover ceases at age 65 years.

3 Rehabilitation and Return to Work Assistance

- In the event of an Insured Person receiving claim benefits as a result of an accident, assistance is provided in such areas as arranging counselling or advice from an approved vocational school or family councillor and professional assistance where required to provide necessary special equipment and modifications to the home or workplace.
- This Benefit is limited to an amount equivalent to 13 weeks of benefits and is intended to top-up the Insured Sponsored Rehabilitation Program or provide assistance for items deemed necessary but not provided for in the Insured Sponsored Rehabilitation Program.

4 Other Occupational Income

- In the event of an Insured Person being unable to work for the Insured but able to work for another employer in a second job that existed prior to the claim then benefits under this insurance will not be affected by the other income provided the combined income and benefit does not exceed 100% of their pre-disability combined income.

5 Lump Sum Payments

- At work accident: A lump sum of up to \$250,000 (member with dependents) or \$150,000 (member without dependents) may be made for Death or Total & Permanent Disablement.
- Outside work accident: A lump sum of 2 times the Member's Annual Base Rate of Pay may be paid in the event of Death or Total & Permanent Disablement.
- Lump sum payments are made in addition to any other entitlements, such as company superannuation benefits.
- Lump sum payments may also be made for specific injuries ie: loss of an eye, loss of limbs, etc....
If you require further information on these payments please contact your organiser at the Union Office or consult the Policy document..

6 Funeral Benefit

- The Plan will also pay a Funeral Benefit of up to \$5,000.00 in the event of a Member's Accidental death. Maximum age is 65.