

GOONYELLA RIVERSIDE GROUP INCOME PROTECTION POLICY

1. <u>Underwriter</u>	Lloyd's Of London
2. <u>Policyholder</u>	Goonyella Riverside Lodge 43 Mills Avenue Moranbah QLD 4744
3. <u>Insured Person</u>	Declared individual members of the CFMEU, AMWU & CEPU Mining & Energy Division
4. <u>Period Of Insurance</u>	From: 01/02/2025 at 4pm Local Time To: 01/02/2026 at 4pm Local Time
5. <u>Coverage</u>	EACH INSURED PERSON Excluding Pre-Existing Conditions
6. <u>Temporary Total Disablement Caused by Injury</u>	85% of income to a maximum of \$2,300.00 per week or as per specified per individual pit at the benefit selected. a. if the Insured Person returns to work in a reduced capacity, the Compensation payable shall be the difference between the Compensation for Temporary Total Disablement and the weekly income earned from personal exertion per week or b. if the Insured Person does not return to work, the Compensation shall be 25% of the Compensation for Temporary Total Disablement.
7. <u>Temporary Partial Disablement Caused by Injury</u>	
8. <u>Temporary Total Disablement Caused by Sickness</u>	85% of income to a maximum of \$2,300 per week a. if the Insured Person returns to work in a reduced capacity, the Compensation payable shall be the difference between the Compensation for Temporary Total Disablement and the weekly income earned from personal exertion per week or b. if the Insured Person does not return to work, the Compensation shall be 25% of the Compensation for Temporary Total Disablement
9. <u>Temporary Partial Disablement Caused by Sickness</u>	
10. <u>Sick/Personal Leave</u>	Sick/Personal leave entitlements over 140 hours can be claimed whilst receiving weekly benefit and ongoing production bonuses can be claimed at same time whilst on claim with no Benefit Offset.
11. <u>Scope Of Cover</u>	24 hours a day 7 days a week excluding work related injury or sickness
12. <u>Elimination Period</u>	14 days or 28 days each and every claim except if hospitalized for the first 48 hours from the point of manifestation then nil.
13. <u>Mental Health</u>	Cover extended to include a 13 week benefit period for depression, anxiety, stress, mental, nervous, psychological, psychiatric or psychosomatic disorder(s) treated by a psychiatrist, psychologist or similar specialist, subject to the policy terms, conditions and exclusions.
14. <u>Funeral Benefit</u>	Compensation under this provision is limited to costs incurred up to \$5,000 per Insured Person, payable in direct reimbursement of funeral director costs.
15. <u>Benefit Period</u>	Insured Persons aged 16 to 62 - Maximum 104 weeks for all claims. Insured Persons aged 63 to 64 Maximum 104 week for all claims but not exceeding 26 weeks beyond Insured Person's 65th birthday for injury or 13 weeks beyond Insured Person's 65th birthday for illness. Insured Persons Aged 65 and over for which Injury Maximum Claim Benefit Period is 26 Weeks and Sickness Maximum Claim Benefit Period is 13 Weeks or 70th Birthday, whichever comes first. Mental Health Claims are to a Maximum 26 Weeks
16. <u>Territorial Limits</u>	Worldwide excluding North Korea, Iran and Cuba
17. <u>Age Limitations</u>	16 years to 70th birthday

Important Notice: This document is a summary of the policy coverage and is not intended to amend, extend, replace or override the policy terms and conditions. In the event of an inconsistency between this document and the policy, the policy prevails.

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