

## DEATH & TOTAL PERMANENT DISABLEMENT INSURANCE POLICY

<u>Underwriter:</u>	Lloyd's of London
<u>Policyholder:</u>	Mining & Energy Union (MEU) Queensland MEU Building, 61 Bowen Street, Spring Hill, Qld 4004
<u>Insured Person:</u>	Declared Individual Members of The Mining & Energy Union Queensland
<u>Period of Insurance:</u>	From: 01 December 2023 at 4pm local time To: 01 November 2024 at 4pm local time
<u>Coverage:</u>	EACH INSURED PERSON by Accident Only Death by Accident \$150,000 Total and irrecoverable loss of sight in both eyes \$150,000 Total and irrecoverable loss of sight of one eye \$ 75,000 Loss of two limbs \$150,000 Loss of one limb \$ 75,000 Total and irrecoverable loss of sight of one eye and loss of one limb \$150,000 Permanent total disablement (other than total and or loss of limb(s)) \$150,000 irrecoverable loss of sight of one eye or both eyes Limit any one event \$17,500,000
<u>Scope Of Cover:</u>	24 hours a day 7 days a week including work related accidents
<u>Age Limitations:</u>	16 years to 65 years
<u>Additional Options:</u>	Sum Insured can be extended to the following limits: \$250,000 \$500,000 Individual application required for Insurer to confirm acceptance. This cover can only be taken in conjunction with Death by Sickness Cover provided by AIA Life.

**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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