

# Policy Schedule



## Employee Journey Personal Accident Insurance



Bring on tomorrow



**Policy Number:** 2200103276

**Named Insured:** Australian Manufacturing Workers Union

**Policy Period:** **From:** 15 Dec 2018 (at 4.00pm. Local Standard Time)  
**To:** 15 Dec 2019 (at 4.00pm. Local Standard Time)

**Broker:** Coverforce Insurance Broking Pty Ltd

**Territorial Limit:** WorldWide

**EMPLOYEE JOURNEY**

<b>Premium</b>	<b>As agreed</b>
<b>GST</b>	<b>As agreed</b>
<b>Stamp Duty</b>	<b>As agreed</b>
<b>TOTAL</b>	<b>As agreed</b>

The Annual Premium of this Policy is an Agreed Premium.

**Insured Person(s):** All Union Executives, Employees & Eligible Financial Members of the Insured, including applicable QLD members. Excluding members covered by WageGuard Income Protection Insurance

**Period of Individual Cover:**

We will only provide the Compensation set out in The Schedule when any Event shall happen to You whilst You are actually engaged in "Direct travel" to or from Your "normal place of residence" and to or from Your place of employment, including whilst engaged in travel to or from your place of employment on authorised meal/lunch breaks during an insured persons work day and including deviation to attend an educational institution.

Where "normal place of residence" is deemed to include any domestic residence within a 20km radius of your normal place of residence, providing you have spent the night or are travelling there to spend the night.

"Direct travel" is defined as your normal route to or from your normal place of residence and your place of employment, including any minor deviation which in no way increases the risk of an accident had the Insured person travelled directly to their destination.

**Age Limitation:** Between the ages of 16 and 75

**Aggregate Limit of Liability:** (Special Provisions - Number 7)

Any Policy period except non schedule flights (a)	\$1,000,000
Any Policy period relating to non schedule flights (b)	\$500,000

**The compensation applicable under each section for each insured person:**

<b>Section A:</b>	<b>DEATH &amp; CAPITAL BENEFITS, Events 1-18</b>	NIL
<b>Section B:</b>	<b>WEEKLY INJURY BENEFITS, Event 19</b>	
	<b>Temporary Partial Disablement, Event 20</b>	85.00% of Salary up to \$1,500 25% of Event 19
		Aggregate Period 104 Weeks Elimination Period 14 Days

If no amount is inserted against any one or more of the above Sections, this Policy does not provide cover under that Section or Sections.

Note: Weekly Benefits are reduced by Workers Compensation

**Policy Wording:** Employee Journey Personal Accident Insurance AH 670.6 PDS JM 09/01176.5

**Endorsements:**



Endorsement 1

It is hereby noted and agreed that in respect of Section B, Weekly Injury Benefits, Events 19 and 20, the following applies:-

Between the ages 16 to 65 years - Aggregate Period 104 weeks  
Between the ages 66 to 70 years - Aggregate Period 52 weeks  
Between the ages 71 to 75 years - Aggregate Period 26 weeks

Endorsement 2

It is hereby declared and agreed:

Definitions 7. Income is deleted and replaced by

7. Income means

(a) as regards to a salaried Insured Person, the average gross weekly income earned, including allowances, overtime from personal exertion before personal deductions and income tax, but excluding bonuses and commissions payments; or

(b) as regards to a T.E.C. (i.e. total employee cost) or Income package Insured Person, the average gross weekly value of the income package earned from personal exertion (including, but not limited to wages, and/or Income, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances) before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or

(c) as regards to a self-employed Insured Person, the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income; all derived during the 12 calendar month period immediately preceding the Injury giving rise to the claim under this Policy

Endorsement 3 - Reimbursement of Sick Leave

It is hereby declared and agreed that if coverage is provided under this Policy for Weekly Injury Benefits

(Event 19) or Temporary Partial Disablement (Event 20), and the Insured Person has taken Sick Leave in excess of the Elimination Period as set in the policy Schedule, then We will reimburse the Insured Person via their employer for the Sick Leave in excess of the Elimination Period as set in the policy Schedule subject to:

- a) Written confirmation from the employer that the Sick Leave has been re-credited; and
- b) The Insured Person gaining approval from their employer to accept payment and providing the payment details of their employer

If an Insured Person cannot secure the agreement of their employer then We will not pay the benefit.

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**Exclusions:** NIL

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Authorised Signatory



AIG Australia Limited ABN 93 004 727 753 AFSL 381686



20 December 2018

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