



Group Personal Accident Journey Insurance

Endorsement

Policy Number: 2200103276

Insured: Australian Manufacturing Workers Union

Effective Date: 15/12/23

Notwithstanding anything contained in the Group Personal Accident Journey Insurance "Policy" to the contrary, the policy is amended as follows:

It is hereby declared and agreed

Endorsement 1 - Aggregate Period Applicable

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 - Definition of Income

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

In all other respects this Policy remains unaltered.

Extra Premium \$ 0.00

GST \$ 0.00

Stamp Duty \$ 0.00

Total \$ 0.00

Date of issue: 08/12/23

Broker: Coverforce Insurance Broking

Per: Daniel Su

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