



Endorsement

POLICY NUMBER: 2200103276

INSURED: Australian Manufacturing Workers Union

INSURED PERSON(S): As per attached Schedule(s)

EFFECTIVE DATE: **FROM:** 4 pm on the 15th December 2019
TO: 4 pm on the 15th December 2020

Notwithstanding anything contained in the Employee Journey Personal Accident Insurance AH 670.6 PDS JM 09/01176.5 [RB] “Policy” to the contrary, the following endorsements are added to the Policy:

Endorsement 1 Age Limit/Aggregate Period

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/s

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

Head Office

Sydney Level 19, 2 Park Street Sydney NSW 2000 Australia
GPO Box 9933 Sydney NSW 2001 Australia

Melbourne GPO Box 9933 Melbourne VIC 3001 Australia
Brisbane GPO Box 9933 Brisbane QLD 4001 Australia
Perth GPO Box 9933 Perth WA 6848 Australia

Australia wide

T 1300 030 886
F 1300 634 940

International

T +61 3 9522 4000
F +61 3 9522 4645

www.aig.com.au



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.

In all other respects this Policy remains unaltered.

DATE OF ISSUE: 13/11/2019

BROKER: Coverforce Insurance Broking Pty Ltd

PER



AIG AUSTRALIA LIMITED