



AUSTRALIAN MANUFACTURING WORKERS UNION MEMBERS FUNERAL BENEFIT POLICY

POLICY NUMBER: 2200104453

INSURED: Australian Manufacturing Workers Union

BROKER: Coverforce Insurance Broking Pty Ltd

POLICY PERIOD: **From:** 4pm on the 15th December 2019 (at 4.00pm. Local Standard Time)
To: 4pm on the 15th December 2020 (at 4.00pm. Local Standard Time)

INSURED PERSON(S): All Union Executives, **Employees** and **Eligible Financial Members** of the Insured, including immediate **Family**

BENEFIT: **Funeral Benefit** \$5,000 per person following an **Insured Person** suffering a **Bodily Injury** or a **Sickness** resulting in Death. There are no other benefits payable under this policy

SCOPE OF COVER: 24 hour, 365 days

AGE LIMIT: Between 16 and 70

ANNUAL AGGREGATE DEDUCTIBLE: \$300,000

TERRITORIAL LIMIT: Worldwide

POLICY WORDING: AIG AH610_7 Group Injury and Sickness Wording

AGGREGATE LIMITS OF LIABILITY:

(a)	\$2,000,000
(b)	NIL

PREMIUM:	As agreed
GST:	As agreed
STAMP DUTY:	As agreed
TOTAL:	As agreed



Authorized Signatory
10 February 2020

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Section A,B and C on page 14-15 in AIG's Group Injury & Sickness wording is deleted and replaced with:

The Event/s The following Event must occur within 12 months of the date of the Bodily Injury or Sickness		Benefit Payable/Sum Insured
Funeral Benefit	Funeral Benefit subject to: the bodily injury or sickness occurring during the Policy Period	\$5,000

Please note there is an **Aggregate Deductible** under this policy of \$300,000. The **Insured** will be liable for the first \$300,000 of claims paid for losses occurring within the policy period regardless of the date of loss under the policy. We shall make payment once the figure of \$300,000 has been exhausted.



Bring on tomorrow

Head Office

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Australia wide

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International

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www.aig.com.au

ADDITIONAL DEFINITIONS

The following Definitions is included and forms part of the policy wording:

Eligible Financial Member means a person who is a financial member of the Australian Manufacturing Workers' Union (AMWU).

Unemployed members are deemed to be **Eligible Financial Members** for a period of one year post unemployment, provided they have a zero balance. For clarity, the insurance benefits of financial membership shall not be available to a financial unemployed member from mid night on the first anniversary of them being suspended as unemployed on the AMWU membership database.

While all other categories of suspended membership other than unemployed (such as 'Away from Trade', 'Illness', etc.) are not deemed to be financial members of the Union they will be, for the purposes of the **Funeral Benefit** be eligible for cover, subject to all other eligibility criteria, for a period of 12 months suspension provided they have been paying financial members of the Union for at least 12 months prior to their membership being suspended and they have a zero balance.

A retired member is not classified as an **Eligible Financial Member** and shall not be afforded any cover under this **policy**.

Funeral Expenses are reasonable expenses incurred for the **Insured Person's** funeral, burial, cremation or the cost of transporting the **Insured Person's** body or ashes to a place nominated by the **Insured Person's Spouse or Partner** or the **Insured Person's** legal representative.

AMENDED DEFINITIONS:

The below noted definitions replace the existing Definitions in AIG's Policy wording version:

Family means an **Eligible Financial Member** (noted above) and their **Spouse** or Partner and any dependent children of the eligible financial member.

Sickness is defined as including but not limited to:

Coronary heart disease or cardiac arrest or complications, heart failure and complications
Cancer, Leukemia, Melanoma
Cerebrovascular disease
Dementia and Alzheimer disease or other mental health condition
Chronic obstructive pulmonary disease
Diabetes
Influenza and pneumonia
Liver disease
Kidney failure or disease
Influenza and pneumonia
Hypertensive disease
Kidney failure
Septicaemia or infection
Non-rheumatic valve disorders
Malaria, Typhoid or tropical disease
HIV or auto-immune disease



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It is also noted that the that the intention of this **Sickness** definition is to match the cover previously provided and any difference in conditions not prohibited by law will be honoured under this policy.



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