

Policy Schedule



Group Personal Accident & Illness





Policy Number: 2200104453

Named Insured: AUSTRALIAN MANUFACTURING WORKERS UNION

Policy Period: **From:** 15 Dec 2024 (at 4.00pm. Local Standard Time)
To: 15 Dec 2025 (at 4.00pm. Local Standard Time)

Broker: COVERFORCE INSURANCE BROKING PTY LTD

Territorial Limit: WorldWide

GROUP INJURY & SICKNESS

Insured Person(s): All Union Executives, Employees and Eligible Financial Members of the Insured including Financial Members

Scope of Cover: Full time 24 hours

Age Limitation: Between the ages of 16 and 75

Annual Aggregate Deductible: \$300,000

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.

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

Any Policy period except non schedule flights (a)	\$2,000,000
Any Policy period relating to non schedule flights (b)	NIL

The compensation applicable under each section for each insured person:

Section A: DEATH & CAPITAL BENEFITS, Events 1-19	
1. Insured Person as declared	\$5,000
Section B: WEEKLY INJURY BENEFITS, Event 20	Not Included
Section C: WEEKLY SICKNESS BENEFITS, Event 22	Not Included



Section D: AIG CARE PLUS BENEFITS**Not Included**

1. Lump Sum Overseas Surgical Benefits For Injury
 - Brain Surgery
 - Amputation of a Limb
 - Fracture of a Limb Requiring Open Reduction
 - Any other Surgical procedure performed under general anaesthetic
2. Lump Sum Overseas Surgical Benefits For Sickness
 - Open Heart Surgery
 - Brain Surgery
 - Abdominal Surgery performed under general anaesthetic
 - Any other Surgical procedure performed under general anaesthetic
3. Broken Bones
4. Guaranteed Payment Benefit (conditions apply)
5. Loss of Teeth Benefit
6. Accommodation and Transport Expense Benefit
7. Coma Benefit
8. Domestic Help Benefit (maximum 52 weeks)
9. Education Fund Benefit
10. Funeral Expense Benefit
11. Independent Financial Advice Benefit
12. Executor Emergency Cash Advance
13. Home/Vehicle Modification Benefit
14. Premature Birth/Miscarriage Benefit
15. Spouse/Partner Employment Training Benefit
16. Student Tutorial Benefit (maximum 26 weeks)
17. Unexpired Membership Benefit
18. Chauffeur Benefit
19. Childcare Benefit (maximum 26 weeks)
20. Corporate Image Protection
21. Replacement Staff/Recruitment Costs
22. Visitors Benefit
23. Overseas Bed Care Benefit (maximum 26 weeks)
24. Rehabilitation Costs (maximum of 6 months)
25. Escalation of Claim
26. a. Spouse
 - b. Dependant Children
27. Accidental HIV Infection

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: Group Personal Accident & Illness AH610.9 PDS JM09/00064.8

Additional Exclusions: NIL



AUSTRALIAN MANUFACTURING WORKERS UNION MEMBERS FUNERAL BENEFIT POLICY

The Table of Events 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	Cover	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.

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

It is also noted 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.



Authorised Signatory

AIG Australia Limited ABN 93 004 727 753 AFSL 381686
20 December 2023



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