Journey Accident Insurance – Simple Overview

The AMWU provides Journey Accident Insurance for all full-fee paying financial members, arranged through Coverforce Insurance Broking. This cover has been in place since 15 December 2013. The insurance is designed to give members and their families income protection if they are injured while travelling to or from work and cannot work as a result.

The AMWU Journey Cover arranged through Coverforce provides a targeted income safety net for eligible members who are injured while travelling directly to or from work. It is designed specifically to address situations where statutory schemes may not respond, noting that workers compensation and motor accident transport schemes can be limited or unavailable for standard commuting incidents, particularly where there is no sufficient connection to employment or where separate transport legislation applies.

In this context, the Coverforce Journey Cover operates as a gap filling benefit, providing weekly income support where a member is unable to work due to an accident during their commute, rather than replacing existing compensation frameworks. It is therefore an important supplementary protection, ensuring members have financial support during periods of incapacity arising from journey related injuries that fall outside workers compensation or transport scheme coverage.

What this insurance does

This cover does not replace Workers Compensation. Instead, it provides income support where Workers Compensation may not apply.

Key benefits

- Weekly income payments of up to 85% of your normal weekly wage
- Maximum payment of $1,500 per week
- A 14-day waiting period before payments start
- Payments can continue for up to:
  - 16 – 65 years – Period 104 weeks
  - 66 – 70 years – Period 52 weeks
  - 71 – 75 years – Period 26 weeks
- No death benefit is included, so members should consider their own separate insurance needs

Who is covered

You are covered if:

- You are a financial member of the AMWU
- You are paying full union dues
- You are a member at the time of the accident

This cover does not apply to:

- Retired members
- Life members
- Members aged over 70
- Injuries related to pre-existing medical conditions

Using sick or other leave

Because there is a 14-day waiting period, members may choose to use:

- Sick leave
- Annual leave
- RDO accruals

If you are still unable to work after the first 14 days and meet the policy requirements, weekly income benefits may then be paid.

Medical expenses

This insurance does not cover medical costs.
It is income only, payable when you are unable to work due to an accident while travelling to or from work.

Key exclusions

Payments will not be made if the injury:

- Was self-inflicted
- Pre-Existing conditions
- Involved alcohol or drugs, where use exceeded legal limits or was not medically prescribed
- Occurred when the member was over 70