

1 February 2020

Policy Schedule of Cover Certificate Evidence – Group Journey Accident Insurance

General Advice Warning: We have arranged your insurance without taking into account your objectives, financial situation or needs. You must, therefore assess whether it is appropriate, in the light of your own individual objectives, financial situation or needs, to maintain your policy on the basis proposed. Consult the Product Disclosure Statement and/or the policy wording together with the current policy schedule of cover when making your decision.

Nominated Person/Beneficiary:	[as nominated]
Date of Birth:	[as nominated]
Policy Name:	Transport Workers Union of Australia (Queensland Branch) ABN 80 519 643 130
Period of Insurance:	From: 1 st February 2020 to: 31 st December 2020 AT 4PM
Group Policy Number:	5559999
Insurer:	AFA Pty Ltd acting as agent of the insured – Zurich Insurance Limited
Policy Wording:	AFA Journey Accident Insurance PDS 2 Nov 2019 , amended via current TWU QLD policy schedule
Type of Cover:	Group Journey Accident Insurance
Scope of Cover:	Benefits under this policy are payable following an accident where an new injury /death occurs whilst a nominated person is travelling during the period of insurance on a direct route for the purpose of his or her employment . Journey also includes activities undertaken during the and meals breaks. Subject to no cover being granted where there is a valid work cover Authority or Motor Accidents Authority compensation claim covering the same event. A weekly benefit or Capital Benefit payable depending on the accident and the conditions of the policy in regard to the age of the insured and circumstances of their accident.
Occupation:	Transport Industry Employee or Owner Driver (no cover provided for Aviation Pilots)
Eligibility Criteria:	To apply for cover or to renew this insurance, you must be - A legal resident physically residing in Australia, be legally working in an eligible transport occupation & excludes cover for aviation pilots. Must be at least 16 years of age & less than 69 years of age & must be a current Financial member of the TWU QLD working in the transport industry
Premium Rate:	\$ 0.58 per week (GST \$0.05) included based upon 48 week policy period
Broker Fee:	NIL - AJG receives a commission of 20% by the insurer for this policy
SUMMARY OF BENEFITS	
Weekly Benefit:	85% (Employees) / 75% (Self Employed) of gross weekly earnings to a maximum of \$1500 - lesser payable
Waiting Period:	7 days
Benefit Claim Period:	104 Weeks - 52 Weeks from age 60
Capital Benefits:	\$100,000 Events 1-20 - Refer page 15 of PDS Addition Benefits - Refer page 20-23 of PDS
Policy Endorsement:	Capital Benefit Event 2 is deleted and replaced with Paraplegia . In respect of persons employed by Virgin Australia, the definition of Journey is extended through to the point of logging on for work duties and recommences at the point of logging off from work duties at the each of each shift
Policy Exclusions:	Refer page 23-25 of PDS
Warranted:	Cover is continuous subject to receipt of regular monthly/annual premium payment. Cover is subject to the currency of TWU QLD Group Journey Accident policy

Disclaimer: Information within the AFA Journey Accident Insurance PDS 2 Nov 2019 is amended via the policy schedule of cover certificate and the amended information will prevail when read together with the PDS