



Transport Workers Union of Australia

QLD BRANCH



Membership Plus
Insurance Program



Gallagher

Insurance | Risk Management | Consulting

POLICY ONE

PERSONAL ACCIDENT AND ILLNESS GROUP POLICY

Personal accident and illness insurance is available to both employee and self employed contract members of the Transport Workers Unions of Australia Qld Branch.

Policy covers loss of weekly income and capital benefits arising from either Accident or Illness.

You have a choice of nominating several benefit amounts per week to cover your lost earnings.

LIMITS:

Weekly benefit:	You can select up to a maximum of \$500, \$1000, \$1200 or \$1500 per week to cover loss of earnings
Capital benefit:	\$50,000
Waiting period:	Applies to weekly benefit only

WAITING PERIOD

This is the exclusion period before a claim will be paid. 14 days for all claims except those arising from participation in any football code – 28 days for any football related claims.

BENEFIT PERIOD

The maximum period any claim will be paid is 104 weeks.

MAXIMUM POLICY BENEFIT

85% of weekly pre disability earnings up to benefit selected (lesser applies).

CESSATION OF POLICY

Sickness cover ceases on insured's 62nd birthday.

All cover ceases on insured's 69th birthday.

POLICY TWO

JOURNEY INSURANCE

This policy covers loss of weekly income and capital benefits arising from an injury whilst the Insured is travelling directly between his or her place of residence and place of business subject to no cover being granted where there is a valid Workcover Authority or Motor Accidents Authority compensation claim covering the same event.

The policy also includes any travel authorised by the employer during business hours and lunchtime activities.

Weekly benefit:	85% of income limited to \$1,500 per week
Capital benefit:	\$100,000
Waiting period:	7 days

PAY YOUR PERSONAL ACCIDENT AND ILLNESS AND JOURNEY INSURANCE WEEKLY!

The TWU will deduct your insurance premiums weekly from your nominated bank account along with your TWU membership fees.

NO MORE HASSLES WITH ANNUAL INSURANCE INVOICES.

Please see TWU membership schedule for premiums.



OTHER POLICIES

In addition to the two policies included in the weekly payment program, Gallagher can assist with all your insurance needs including;

- Commercial motor
- Dangerous goods liability
- Home and contents
- Boat and private car



FAQs

Q1. Am I eligible for cover for both products?

Cover can be provided to financial members nominated by the Transport Workers Union (QLD) that work a minimum of thirty (30) hours per week and are aged between 16 to 68 at inception or renewal of the policy.

Q2. What cover is provided under the Personal Accident & Illness policy?

This policy covers loss of income if you were temporarily or partially unable to work as a result of injury or sickness. There is also coverage that provides a lump sum payment if you die in an accident or suffer a permanent disablement listed in the table of events shown in the policy wording.

Q3. What does the Journey insurance cover?

Loss of weekly income and capital benefits are available.

Q4. Will my pre-existing medical condition(s) be covered under the PAI?

There is no cover for a sickness (including mental health) or Injury caused by a pre-existing condition that you were aware of, received treatment or sought medical attention, prior to the commencement date of your cover under the policy.

Q5. How do I join?

Please visit the Member Plus options page on the TWU website: www.twuqld.asn.au

Q6. Who do I contact if I have any queries/questions?

Your Gallagher contact is Murray Green and he can be contacted on 1800 240 432 or murray.green@ajg.com.au.





Gallagher

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Your Gallagher contact is:

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