



Group Journey Insurance

- Insured:** Community and Public Sector Union (PSU Group); Shared Advantage Limited; and/or Subsidiary Companies and/or those acquired and/or incorporated during the period of insurance for their respective rights and interests
- Insured Persons:** All members of the insured
- Scope of Cover:** Whilst an Insured Person is engaged in a direct travel between the bounds of normal abode and place of work for the purpose of starting or ending the days work, including deviations to attend an educational institution to undertake study relevant to the Insured Person's occupation.
- Whilst an Insured Person is on authorised meal breaks no more than 5km from their place of work
- Benefits:**
- | | |
|--------------------------|---|
| Accidental Death Benefit | \$100,000 |
| Capital Benefit | \$100,000 |
| Weekly Benefit | 85% of weekly income or \$2,000
whichever the lesser |
- Age Limit:** 75 years of age
- Aggregate Limit:** \$5,000,000 any one event
- Deferral Period:** In respect of weekly benefits 14 days or the exhaustion of sick leave benefits, whichever ever is the greater
- Benefit Period:**
- | | |
|-----------------------------------|-----------|
| Aged up to and including 65 years | 104 weeks |
| Aged 66 to 70 years | 52 weeks |
| Aged 71 to 75 years | 26 weeks |
- Endorsements:**
- Death Benefit
The death benefit will be paid to dependants of an Insured Person. A dependant means a spouse/de facto of the Insured Person, or a child, mother, father, brother, or sister of the Insured Person who was totally or mainly dependant for support on the Insured Person at the date compensation becomes payable.
- In respect of Insured Person's without dependants, the death benefit is reduced to \$50,000 and will be payable to their estate.
- Motor Accident Compensation
If an insured person is entitle to receive benefits under a motor accident compensation scheme we will "make up " those benefits to 85% of an insured person's earnings.
- Workers Compensation
Benefits under this policy will only be payable when an insured person is not entitled to receive benefits under a workers compensation act or similar legislation.
- Sporting Injuries
Exclusion 2 is deleted in its entirety and replaced with
2. taking part in, or training for, any sporting or theatrical activity, other than walking or running
- Exclusion 14 is deleted in its entirety