

JOURNEY COVER

Insured:	Australian Education Union – ACT Branch	
Insured Persons:	All fully paid-up financial members of the insured	
Scope of Cover:	Whilst an Insured Person is	
	[a] engaged in direct travel between the bounds of normal abode and place of work for the purpose of starting or ending work, including a deviation to attend an educational institution to undertake study relevant to the Insured Person's occupation [PD sessions].	
	[b] engaged in travel to and from union meetings.	
	[c] engaged in travel to and from out-of-hours PD sessions.	
	[d] on authorised meal break and within a radius of 5km from their place of work.	
Benefits:	Accidental Death Benefit	\$100,000
	Capital Benefit	\$100,000
	Weekly Benefit	85% of earnings or \$2,000 per week, whichever is the lesser
Age Limit:	75 years of age	
Aggregate Limit:	\$3,500,000 any one event	
Deferral Period:	14 days or the exhaustion of sick leave benefits, whichever is the greater	
Benefit Period:	Aged up to and including 65 years	104 weeks
	Aged 66 to 70 years	52 weeks
	Age 71 to 75 years	26 weeks
Endorsements:	<u>Death Benefit</u> 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.	
	<u>Motor Accident Compensation</u> TAC Top Up Benefits are payable under this policy.	
	<u>Workers Compensation</u> 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.	
	<u>Sporting Injuries</u> Exclusion 2 and 14 are deleted in their entirety and replaced with the following – No compensation is payable under this policy for any event resulting from taking part in or training for any sporting or theatrical activity other than walking or running.	
Premium:	\$5.55 per member [based on 3,500 members]	
Total Payable:	\$19,430.00	
	GST of \$1,606.36 included	
	Including all fees and charges	