



**TRANSPORT WORKERS UNION OF AUSTRALIA WA - Policy number 2600139776**

**Policy Period:** **From:** 01 Sep 2020 (at 4.00pm. Local Standard Time)  
01 Sep 2021 (at 4.00pm. Local Standard Time)

**Insured Person(s):** Financial Members of Transport Workers Union (As Declared)

**Scope of Cover:** Full time 24 hours

**The compensation applicable under each section for each insured person:**

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**WEEKLY INJURY BENEFITS**

1. Financial Members of Transport Workers Union	85% of Income to a maximum of \$1,000
2. Financial Members of Transport Workers Union	85% of Income to a maximum of \$1,500
	Aggregate Period 104 Weeks
	Elimination Period 21 Days

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**WEEKLY SICKNESS BENEFITS**

1. Financial Members of Transport Workers Union	85% of Income to a maximum of \$1,000
2. Financial Members of Transport Workers Union	85% of Income to a maximum of \$1,500
	Aggregate Period 104 Weeks
	Elimination Period 21 Days

**Policy Age Limits:**

Weekly Injury Benefit: Up to 70 years of age  
Sickness Benefit: Up to 65 years of age

**Income Means**

**a)** in the case of a salaried Employee (not otherwise covered below under b. or c.), their weekly pre-tax and pre-personal deductions income including overtime payments but excluding commission, bonuses and any allowances, averaged during the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been employed. Where commission and bonuses are made more regularly than on an annual basis and form part of the Employee's total remuneration package they will be included as part of the Employee's weekly pre-tax income.

**b)** in the case of a salary packaged Employee or T.E.C. (that is, total employment cost), their monthly pre-tax income derived from personal exertion (including, but not limited to wages, overtime payments, motor vehicle and/or travel allowances, club subscriptions and fees, housing loan or rental subsidy, clothing and meal allowances), before personal deductions (including bonuses, commissions), averaged over the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been employed. Where commission, bonuses, overtime payments and any allowances are made more regularly than on an annual basis and form part of the Employee's total remuneration package they will be included as part of the Employee's monthly pre-tax income; or

**c)** in the case of a self-employed person, their monthly pre-tax income derived from personal exertion, after deduction of all expenses incurred in connection with the derivation of that income, averaged over the period of twelve (12) months immediately preceding the date of Temporary Partial Disablement or Temporary Total Disablement (whichever is relevant) or over such shorter period as they have been self-employed.

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**Exclusions:**

**Stress & Depression Exclusion**

Any depression, anxiety, stress, mental, nervous, psychological, psychiatric or psychosomatic disorder(s) will not be covered.

**Policy Wording/PDS:**

Group Injury & Sickness AH610/7 S/O PDS JM 09/00064.6