

Transport Workers Union WA Group Injury and Sickness Insurance Cover Summary

About the Broker

Coverforce are part of the Coverforce Group who rank amongst the largest Australian owned Insurance Brokers

About the Insurer

AIG Australia Ltd are an international Insurer who provide specialist accident and sickness Insurance to employees and self employed groups

Claims

All initial claim enquiries to TWU WA

TWU WA to send claim form plus any addendums needed to worker

(A) TWU WA to send all returned docs to wclaims@coverforce.com.au

(B) Or member to send completed forms to wclaims@coverforce.com.au

Note: TWU WA may be facilitating you paying the annual premiums by fortnightly or monthly instalments. The balance of the premium to the expiry date if you are paying by instalments is due once you lodge a claim and before any claim is accepted and claim payments are made.

Policy

TWU WA GPAS is a group Insurance product issued by AIG to the TWU WA as a master policy

[Link to Products Disclosure Statement and Policy Wording](#)

(AH610/7 S/O PDS JM 09/00064.6) [Link to Coverforce Financial Services Guide v17](#)
24th July 2020

Cover

Option 1

85% to a maximum of \$1,000 Gross Income

Option 2

85% to a maximum of \$1,500 Gross Income

Excess/Elimination period 21 days

Maximum benefit is 104 weeks

Injury means

A bodily injury to an insured person resulting from an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause including any pre-existing physical or congenital condition.

Sickness means

Sickness or disease first contracted by an Insured Person, on or after the Insured persons effective date of Individual Insurance , which results solely and independently of any other cause in Temporary Total Disablement.

Income means

(A) Salaried Person

The average gross weekly income earned from personal exertion before personal deductions and income tax including overtime payments but excluding bonuses, commissions and other allowances.

(B) Self employed person

The average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income.

All derived during the 12 calendar month period immediately preceding the injury or sickness.

Note – Weekly benefits are reduced by Workers Compensation

Eligible persons

- (A) Financial members of the TWU WA
- (B) Fortnightly premium deductions have successfully commenced and are up to date
- (C) Aged between 16 and 70 years of age for Injury Benefit
- (D) Ages between 16 and 65 years of age for Sickness Benefit

Cover commences

Worldwide cover commences on completion of on line application and commencement of the first fortnightly/monthly or annual deduction.

Cover ceases

1. If you no longer wish to participate
2. You are no longer an eligible person per definition
3. Policy is terminated by TWU WA

Policy Exclusions (Summary only)

1. Stress & Depression Exclusion
2. War, Civil war, Invasion
3. Intentional Use of Military force for suspected terrorist act
4. Any terrorist Act
5. Aerial activities other than a passenger
6. Intentional self Injury Suicide or criminal activities
7. Pregnancy, childbirth or miscarriage
8. STD, HIV
9. Training or participation as a professional in any sport
10. Racing in any motor powered device
11. Radioactive contamination
12. Pre-Existing physical or congenital condition

Premiums (Period 01.09.2020 to 31.08.2021)

Fortnightly or Monthly or annual deductions by TWU WA

Option 1 – 85% to a maximum \$1,000

See TWU WA Web Site

Option 2 – 85% to a maximum \$1,500

See TWU WA Web Site

Premiums include an administration fee by Coverforce and TWU WA

Note – With agreement with the TWU WA and in an effort to keep premiums as low as possible, the cover does not provide any lump sum (capital benefit), spouse or children benefit, rehabilitation or home benefit or any other additional benefit included in the PDS.

General Advice Warning

The Group Personal Injury and Sickness offer has been prepared without taking into account your objectives, financial situation or personal needs, or circumstances and may not be suitable to you because it contains general advice only that has not been tailored to your or any other persons relevant needs, objectives, financial situation or personal circumstances and requirements in arranging this insurance and we recommend you examine the cover offered to ensure it is relevant to your circumstances and needs.

The AIG Group Personal Injury and Sickness Product Disclosure Statement (PDS) and the Coverforce Financial Services Guide (FSG) are important documents that we highly recommend you read and understand prior to acting upon and effecting cover.

Should you feel greater cover is required please contact Coverforce to seek personal advice prior to acting on this information.

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