

AWU Income Protection Insurance

Personal cover for AWU Members



How long can you support your family and lifestyle without an income?

For most of us it is not long at all.

Income Protection Insurance provides financial security when you need it most, covering loss of income if you are unable to work due to an accident or sickness.

What is Income Protection Insurance?

Income Protection Insurance (also referred to as Accident and Sickness Insurance) is an insurance policy that is designed to replace your income should you be unable to work due to accident or sickness.

Income Protection Insurance forms an integral part of a comprehensive income protection strategy providing additional benefits to Workers' Compensation Insurance and complements your sick leave entitlements.

AWU and Chifley working for you

The AWU strongly supports the concept of income protection. This insurance will assist workers who suffer an accident or sickness that may result in a loss of income due to extended leave from work. The AWU is committed to negotiating on your behalf the inclusion of such insurance in Enterprise Agreements.

Where income protection cover is not available through your employer, AWU WA members have the option of obtaining quality affordable individual cover, for as little as a dollar per day.

Chifley and the AWU have arranged for this cover to be made available exclusively to AWU WA members.

Cover highlights

- Covers up to 85% of your income
- Three cover options available
- Covers you outside of work
- May top up workers compensation benefits
- Additional benefits including accidental death, travel emergency medical expenses and funeral expenses for accidental death
- No underwriting required
- Worldwide cover
- Low cost insurance from as little as \$1 per day
- Simple online application

Cover options

There are three cover options available to provide the level of cover that best suits your needs.

Option 1: \$2.05 per day*

Weekly Benefit	Up to 85% of Income to maximum of \$1,600 per week for Accident and Sickness
Workers Compensation Top Up	Up to \$300 per week
Lump Sum Benefit	Accidental death benefit of \$50,000
Additional Benefits	<ul style="list-style-type: none">Travel emergency medical expenses up to \$20,000Funeral expenses following accidental death up to \$10,000
Benefit Period	Up to 104 weeks
Waiting (Excess) Period	14 days
Age Limits	Cover and benefits end at age 60 for Sickness and age 65 for Accident
Annual Premium	\$750 plus state based stamp duty

Option 2: \$1.10 per day*

Weekly Benefit	Up to 85% of Income to maximum of \$1,000 per week for Accident and Sickness
Workers Compensation Top Up	Up to \$300 per week
Lump Sum Benefit	Accidental death benefit of \$50,000
Additional Benefits	<ul style="list-style-type: none">Travel emergency medical expenses up to \$20,000Funeral expenses following accidental death up to \$10,000
Benefit Period	Up to 52 weeks
Waiting (Excess) Period	60 days
Age Limits	Cover and benefits end at age 60 for Sickness and age 65 for Accident
Annual Premium	\$400 plus state based stamp duty

Option 3: 96 cents per day*

Weekly Benefit	Up to 85% of Income to maximum of \$1,000 per week for Accident and Sickness
Workers Compensation Top Up	Up to \$300 per week
Lump Sum Benefit	Accidental death benefit of \$50,000
Additional Benefits	<ul style="list-style-type: none">Travel emergency medical expenses up to \$20,000Funeral expenses following accidental death up to \$10,000
Benefit Period	Up to 52 weeks
Waiting (Excess) Period	90 days
Age Limits	Cover and benefits end at age 60 for Sickness and age 65 for Accident
Annual Premium	\$350 plus state based stamp duty

* excludes state based stamp duty

General Conditions and Exclusions

It is important to be aware that insurance policies have certain general conditions as well as exclusions. For a complete list and detail of these general conditions and exclusions relating to your policy please refer to the Product Disclosure Statement and Policy Wording.

Commonly asked questions

How do I apply?

Simply go to www.awupersonalip.com and complete the online application.

Must I use all my sick leave/ annual leave before I can claim?

No. You may however, choose to use your sick leave or other leave during the waiting period.

Will this policy pay my medical bills?

No. This policy replaces a percentage of your wages up to the maximum allowed in the cover option you select.

How much will I be paid?

Upon acceptance of your claim you will be paid up to 85% of your pre-injury wage up to the maximum amount specified by the cover option you choose.

How long will I receive payments if I'm injured or sick?

Up to 104 weeks or up to 52 weeks depending on the cover option you choose.

Is stress or mental health issues covered under this policy?

No, this policy does not cover any loss of income that is associated with or caused by stress or mental health issues. Please refer to the website for more information on policy exclusions.

More information

For more information and to apply for cover please visit www.awupersonalip.com. Additional and specific information regarding this policy, including benefits, general conditions, exclusions and claim handling is detailed in the Product Disclosure Statement and Policy Wording also available on the website. You should read the Product Disclosure Statement available on this website prior to applying for cover.

This Policy is underwritten by Certain Underwriters at Lloyd's and issued by SURA Accident & Health through SURA Accident & Health Ltd, Australia. Chifley Insurance Brokers is a trading name of Chifley Financial Services Pty Ltd (ABN 75 053 704 706, AFSL 231 148) (Chifley). Chifley Insurance Brokers is the broker of this Policy. The information in this document is provided by Chifley and is of a general nature only and does not constitute personal advice as it does not take into account your personal objectives, financial situation or needs. You should not rely solely on this information and should consider your own objectives, financial situation and needs before acting on this information. Prior to making any financial decision, read the relevant Policy, PDS and disclosure documents and consider taking advice from a professional adviser.