



TRANSPORT WORKERS' UNION

QUEENSLAND BRANCH

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TERMS AND CONDITIONS OF THE TRANSPORT WORKERS UNION OF QUEENSLAND FUNERAL BENEFIT POLICY

I ACKNOWLEDGE THE FOLLOWING CONDITIONS OF THE TWU FUNERAL FUND:

- YOU MUST BE A CONTINUOUS FINANCIAL MEMBER FOR 12 MONTHS OF THE TWU AND FUNERAL BENEFIT FUND IN ORDER TO MAKE A CLAIM. IF YOU WERE TO DIE BEFORE THE 12 MONTHS, WE WILL REFUND THE FEES PAID TO DATE, TO YOUR ESTATE.
- TO BECOME A RETIRED MEMBER, YOU MUST HAVE BEEN A FULL FINANCIAL MEMBER FOR MORE THAN ONE YEAR TO BE ABLE TO JOIN THE RETIREE FUND AND KEEP YOUR FUNERAL BENEFIT INSURANCE GOING. YOU MUST HAVE TAKEN OUT FUNERAL BENEFIT FOR A FULL YEAR PRIOR TO RETIRING.
- IF YOU DO NOT PAY YOUR FUNERAL BENEFIT FEES FOR 2 MONTHS, WE WILL SEND/EMAIL A LETTER ADVISING THAT YOUR FUNERAL BENEFIT HAS LAPSED. YOU MAY REJOIN BUT WOULD NEED TO BE A FULL FINANCIAL MEMBER FOR A FURTHER 12 MONTHS BEFORE A CLAIM COULD BE MADE.
- A PRE EXISTING MEDICAL CONDITION THAT YOU HAVE NOT MADE KNOWN TO THE UNION, WILL VOID THE POLICY.
- THE UNION RESERVES THE RIGHT TO REFUSE PAYMENT OF THE FUNERAL BENEFIT, IF THIS DISCLOSURE REQUIREMENT IS NOT MET.
- FUNDS WILL ONLY BE PAID TO THE EXECUTOR OF YOUR DECEASED ESTATE.

I.....ACKNOWLEDGE
THE ABOVE TERMS AND CONDITIONS OF THE TWU FUNERAL FUND.

DATE:

THIS FORM MUST BE SIGNED, DATED AND RETURNED TO THE TWU OFFICE
FOR THE POLICY TO BE VALID AND FEES PAID/DEDUCTED.