

Terms & Conditions of the Transport Workers Union of Australia (Queensland Branch) Funeral Benefit Policy

I acknowledge and accept the following terms and conditions of the TWU Funeral Fund:

- In order for any claim to be made, I must have been a financial member of the TWU QLD branch and the Funeral Benefit fund for at least 12 continuous months. If I were to pass away before the 12 month minimum period has elapsed, TWU QLD will refund the Funeral Benefit fees paid to date, to my estate
- If I do not pay my funeral benefit fees for 2 months, TWU QLD will send or email communication advising that my funeral benefit policy has lapsed. I may later rejoin the Funeral Benefit fund but would need to remain a full financial member of the TWU QLD branch and Funeral Benefit fund for a further 12 months before any claim could be made
- To become a retiree member of TWU QLD and to keep my funeral benefit policy going, I must have been a full financial member of TWU QLD and the Funeral Fund for at least 12 continuous months prior to retiring
- A pre-existing medical condition that I have not made known to the TWU will void the policy. The TWU reserves the right to refuse payment of any claims made against the Funeral benefit fund if this disclosure requirement is not met.
- Funds will only be paid to the Executor of my deceased estate

TWU Members' Support Fund

To make a claim on the TWU Members' Support fund you must be a financial member of the TWU and the Members' Support Fund over the past three months and you must have been engaged in authorised protected industrial action for in excess of 48 hours.

Payments are made at 90% of the relevant Modern Award for wages lost due to protected industrial action, excluding overtime.

Members' Plus Options provided through Gallagher

Changes to the policy

If following the purchase of insurance by the member, changes occur which mean cover is no longer available for the period required or is no longer available at all, or the product has not been renewed or is not likely to be, TWU QLD will inform the member of the changes in writing, including by email where the member has supplied an email address; and

TWU QLD undertakes that should it fail to provide information, then TWU QLD will be liable for any loss or damage suffered by the member as a result (eg. If an insurer refuses to pay a claim because the policy was not in effect at the relevant time)

The Role of the TWU QLD branch in arranging insurance on behalf of the member

TWU QLD can arrange for its members to be covered under its Member's Plus Options (MPO) suite of insurance products (under its group policy). These insurance policies (excluding the Funeral Benefit, Member's Support and Political Activist Funds) are placed by our broker, Gallagher with their selected insurance companies.

What you are insured against:

This information is provided as a general explanation only and does not take the place of a full insurance policy wording.

PA & I - Scope of Cover

The TWU QLD Group Personal accident and sickness policy provides an Accident Death benefit and Capital benefits 1-17 (as per the PDS Capital Benefits Table) to a maximum of \$50,000 per claim.

Weekly Accident and Sickness benefits are provided to all nominated beneficiaries on the TWU QLD policy schedule, up to 85% of pre disability weekly earnings to their selected benefit amount as the maximum benefit payable on an accident or injury occurring that is not considered pre-existing to the Insurer.

What you must pay if you make a claim

For Personal Accident or Sickness claims you make on this policy, you will have an uninsured period of the first 14 days from the date you cease working due to the condition on any claim.

Journey - Scope of cover

The TWU Qld Group Journey policy provides a benefit following an accident where an new injury / death occurs whilst travelling directly between place of residence and place of business during normal business hours and during lunchtime activities.

A weekly or capital benefit may be payable depending on the accident and the conditions of the policy in regard to the age of the nominated beneficiary and the circumstances of their accident

(Subject to no cover granted where there is a valid work cover authority or motor accident authority compensation. claim covering same event).

What you must pay if you make a claim

For Journey Injury claims you make on this policy, you will have an uninsured period of the first 7 days from the date of your injury due to the condition making you unfit to work, on any claim.

Marine – Scope of Cover

The TWU Qld Group Carriers Marine policy provides up to \$100,000 any one conveyance, Australia wide, accidental damage cover for non-owned, non-dangerous merchandise carried by road transport contractors via Passenger or Van under 5 Ton, Rigid Truck - no cover provided for Prime Movers.

What you must pay if you make a claim

For Carriers Marine claims you make on this policy, you will have to pay the first \$250 of any claim/ occurrence (higher for tobacco and cigarettes).

Liability- Scope of Cover

The TWU Qld Group Public Liability policy will cover you for your legal liability to pay compensation with a sub limited legal /defence preparation costs amount against you in respect of personal injury to the public and property damage to their property, happening during the period of insurance, caused by an occurrence related to your principally Courier / Delivery activities, up to \$10,000,000 limit of liability any one Occurrence. Exclusions apply.

What you must pay if you make a claim

For Public Liability claims you make on this policy, you will have to pay the first \$500 of each and every claim or series of claims arising out of any one occurrence.

The receipt of any remuneration by TWU QLD:

TWU QLD receives payments from Gallagher to cover its costs reasonably incurred in providing the insurance arrangement to its members calculated as 12.5% of the commission received by Gallagher in placing the insurance.

Methods for members to confirm that insurance cover has been issued and is current, and to make a claim

Members can contact Gallagher at any time to confirm that insurance cover is in place and is current. Gallagher will also write to members to confirm that insurance has been placed for the member and to provide information pertaining to the coverage of the relevant insurance product. Consequently, for all claims on the insurance policy, these are to be made directly to Gallagher.

Requests for copies of an insurance policies 'terms and conditions'

You can ask TWU QLD for a copy of the policies' terms and conditions and we will give you one without charge, within a reasonable time after you request it.

TWU QLD does not hold an Australian Financial Services (AFS) licence

Please note that TWU QLD does not hold an Australian Financial Services (AFS) licence and cannot provide you with advice in relation to the insurance and its suitability for your needs. If you require advice on the

policy terms and conditions, seek advice from someone appropriately authorised to give advice under an Australian Financial Services Licence