

INCOME PROTECTION FOR INJURY AND SICKNESS INSURANCE POLICY

- Underwriter: Lloyd's of London
- Policyholder: Mining & Energy Union Queensland
MEU Building, 61 Bowen Street, Spring Hill, Qld 4004
- Insured Person: Declared individual members of the Mining & Energy Union Queensland
- Period of Insurance: From: 01 December 2023 at 4pm local time
To: 01 November 2024 at 4pm local time
- Coverage:

Temporary Total Disablement caused by Injury

Temporary Partial Disablement caused by Injury

Temporary Total Disablement caused by Sickness

Temporary Partial Disablement caused by Sickness

Benefit payable at the same time as receiving sick leave after initial 140 hours sick leave offset provision. Benefit payable at the same time as receiving personal leave entitlements (annual leave and long service leave).
- Sick/Personal Leave:
- Scope of Cover: 24 hours a day 7 days a week excluding work related injury or sickness

8. Elimination Period: 14 days in the event of an Injury or Sickness except if hospitalized for the first 48 hours from the point of manifestation then nil. Option for 28 day available.
9. Funeral Benefit: Compensation under this provision is limited to costs incurred up to \$5,000 per Insured Person, payable in direct reimbursement of funeral director costs.
10. Benefit Period: Insured Persons aged 16 to 62 - Maximum 104 weeks for all claims. Insured Persons aged 63 to 64 Maximum 104 week for all claims but not exceeding 26 weeks beyond Insured Person's 65th birthday for injury or 13 weeks beyond Insured Person's your 65th birthday for illness. Insured Persons aged 65 and over for which Injury maximum claim benefit period is 26 weeks and Sickness maximum claim benefit period is 13 weeks or 70th birthday, whichever comes first.
11. Territorial Limits: Worldwide
12. Age Limitations: 16 years to 70th birthday

Important Notice: This document is a summary of the policy coverage and is not intended to amend, extend, replace or override the policy terms and conditions. In the event of an inconsistency between this document and the policy, the policy prevails.

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