

WHY DO I NEED SICKNESS & ACCIDENT INSURANCE ?

THE SICKNESS & ACCIDENT PLAN

QUESTION : WHY DO I NEED SICKNESS & ACCIDENT INSURANCE ?

ANSWER : Most Employees are covered under Workcover for a disability caused by a work related accident. However you may have no protection for loss of income if you suffer from Sickness or Accident outside the scope of Workcover.

QUESTION : HOW DOES IT WORK ?

ANSWER : If you suffer from a Sickness or Accident outside the scope of Workcover but within the scope of your Sickness & Accident policy, you will receive the nominated weekly amount you have selected until you are deemed fit to return to work (to a maximum of 2 years).

QUESTION : HOW MUCH DO I GET EACH WEEK?

ANSWER : You receive the weekly benefit that you have selected (ie – \$***/\$***/\$, ***/\$, *** \$*, ***). However you cannot have a benefit that exceeds 85% of your gross income (ie – annual income \$55,000, weekly income \$1057.69, benefit cannot exceed \$900). As your annual income increases over the years you can increase your benefit.

QUESTION : DO I HAVE TO USE MY ACCRUED SICK LEAVE OR HOLIDAYS BEFORE BEING PAID MY BENEFIT ?

ANSWER : No

QUESTION : HOW LONG DO I WAIT BEFORE I GET MY FIRST PAYMENT ?

ANSWER : The weekly benefit commences 14 days after you have received medical attention and continues until you are deemed fit to return to work (to a max of 104 weeks).

QUESTION : HOW DO I RECEIVE MY BENEFIT ?

ANSWER : It is paid into your nominated bank account.

QUESTION : DO I REALLY NEED THIS COVER ?

ANSWER : Think about this –

- How am I going to pay my mortgage ?
- How am I going to pay off the car ?
- How will I pay the personal loan ?
- How long will my savings last ?
- Will I be asking friends and family to lend me money ?

Your Sickness & Accident Policy guarantees your income and dignity.



QUESTION : WHAT ABOUT THE SMALL PRINT ?

ANSWER : Insurance Policies have terms, conditions, exclusions and extra benefits which are detailed in the policy document which is available from our Broker. Please ask & we will obtain an Enquiry Kit on your behalf.

TO FIND OUT MORE PLEASE CONTACT YOUR PAY OFFICE OR UNION DELEGATE & REQUEST A COPY OF THE SICKNESS & ACCIDENT KIT AND SCHEDULE OF RATES

P.A.S. INSURANCE BROKERS - Phone 1800-80-51-77 (Toll Free) - (02) 9520-0999 - Fax (02) 9520-9829