

USU Journey Insurance – Frequently Asked Questions

The United Services Union (USU), via MGA Insurance Brokers (MGA) & QBE Insurance (QBE), provides an Income Protection and Lump Sum Benefit scheme for all financial members of the USU for injuries sustained whilst travelling to & from work that are not covered by Workers Compensation legislation.

Q: When is cover provided?

A: Cover is provided for financial members of the USU who are injured whilst engaged in direct travel from their place of abode to place of employment for the purpose of attending to or returning from work.

Cover is also provided as follows:

- Travel during an authorised meal break (within a radius of 3km of their place of work)
- Travelling to and/or from either your residence or primary place of employment to a place of education for the purpose of study or assessment required for your employment.
- Engaged in direct travel between one place of employment to another place of employment for the purpose of starting and ending a day's work

Provided that there is no substantial deviation from the most reasonable and direct route, and the place of employment is one that is covered by the member's USU membership and the Insured person is not entitled to receive Workers Compensation.

Q: What are the key policy features & benefits?

A: In the event of a covered incident, the following points highlight the key policy features that are detailed within the Product Disclosure Statement (PDS) and the Coverage Summary:

- Loss of earnings as a result of being unable to work, up to \$2,000 per week, or 85% of Average Weekly Earnings, whichever is the lesser.
- A benefit period of up to 104 weeks (reduced to 13 weeks for claims as a result of a Motor Vehicle Accident where the injured person is able to access any CTP benefits).
- A 14 day waiting period applies to all claims.
- For members over the age of 70, cover is available; however any claim is capped to \$15,000 in total.
- Accidental Death is covered to \$50,000, reduced to \$15,000 for those without dependents.
- Listed Insured Events are covered to a maximum of \$50,000 (see Policy Wording for events).

Q: What are Capital Benefits or the Listed Events?

A: The Capital Benefit payable is \$50,000. The listed events are found within the PDS and list a number of insured events, and a percentage of the Capital Benefit payable should the event result in such an injury. This includes events such as Permanent paraplegia and quadriplegia (100%), Permanent loss of use of both arms (100%), Permanent total loss of hearing in both ears (100%) through to Permanent total loss of the use of a toe (1%). In the event of Death, the full \$50,000 is payable, except where the deceased person does not have any dependant children or spouse / partner.

Q: Does cover include injuries as a result of a Motor Vehicle accident?

A: Yes. However, where an injured person is eligible to seek compensation under any Motor Vehicle and or Transport Accident Compensation Scheme, primarily in NSW, Compulsory Third Party insurance in connection with a Motor Vehicle accident, the weekly benefit period will be reduced from 104 to 13 weeks.

It is important to note that any and all Weekly Benefit payments will cease after 13 weeks, irrespective of the status of any CTP or other Transport Insurance scheme payment.

Q: If I am injured, how do I claim under the policy?

A: If you are injured and need to submit a claim, contact MGA at your earliest convenience to notify the claim and receive your claim pack. Completed claim forms are to be returned to the USU (insurance@usu.org.au), who will forward onto MGA to manage the claim with the Insurer (QBE) on behalf of the USU and the injured person. The following documentation will be required to lodge the claim:

- Completed QBE Journey Claim Form
- Completed Attending Physician's Statement
- Signed authority to allow USU to review your claim file

After a period of time of the injured person being on claim, usually between 2-3 months, the insurer may request additional information, including but not limited to the following, in order to continue making benefit payments:

- An Independent Medical Examination
- A Statutory Declaration confirming the details of your claim
- An updated Attending Physician's Statement

The claim process will take between 2 – 4 weeks from the time that all the required information is received to the first payment being made. In the event of financial hardship, please contact MGA who will request for QBE to consider making an urgent payment in lieu of the claim assessment process being finalised.

Q: How will payments be made?

A: The insurer, QBE, will make payments via EFT, directly into the bank account of the injured person. Please note that tax will be withheld from your payments and paid to the Australian Taxation Office. Please contact your tax advisor to discuss the taxation implications of your weekly benefits. Generally speaking, these payments are subject to income tax and you will be required to declare all payments as taxable income and you may be required to make payment to the ATO under Australian taxation law.

Q: Are Medical Expenses covered by any claim?

A: No. Medical expenses are not covered by this policy.

Q: What are the Exclusions that apply to any claim?

A: Please refer to the PDS for the full list of policy exclusions and conditions. However, some of the exclusions include any claim arising from intentional self-injury, your own criminal act, being under the influence of liquor or drugs or any pre-existing condition.

Q: What happens if I am eligible to claim under multiple policies for Income Protection?

A: In the event that you are able to claim for loss of income via any other insurance policy or legislation, you must disclose this information as part of the claim form. **You are not able to claim full weekly benefits from multiple insurers.** Non-disclosure of this information can lead to your claim being declined and recovery action being taken by the insurer to recoup any and all monies paid in the management of your claim, including any legal fees.

Q: How do I request more information about this cover?

A: Please contact MGA Insurance Brokers, or alternatively, the USU on the below contact details.

MGA Insurance Brokers

Account Executive: Nicole Tesler-Tabakov
Phone: (02) 8436 9212

USU Support Centre

Phone: 1300 136 604
Email: journeyclaims@usu.org.au

**Please send completed claims documents to: Insurance Claims,
insurance@usu.org.au or Level 7, 321 Pitt Street Sydney NSW 2000**

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