



By your side

MORTALITY BENEFIT

The Mortality Benefit Policy has now been in operation since 1996 and numerous applications for payment have been received and processed.

At the Union's 1998 Annual Conference and at the 2001 Annual Conference delegates resolved to adopt an amended policy incorporating various alterations made to the Union's procedures since the introduction of the benefit in 1996.

Benefits are payable upon presentation of proof, that the applicant has made arrangements for the deceased members funeral accompanied by a receipt or account from the Funeral Director. When provided by way of an account the cheque shall be made out to and paid directly to the Funeral Director.

The intention of the policy is to provide a means of relieving financial distress at a time of need. We have continued to minimise the administration processes associated with the policy to enable benefits to be made available when they are most needed to assist with funeral expenses.

The USU Mortality Policy is a service that enables Union members to support each other through the combined strength of their Union membership.

1.1. POLICY

- a. Should a member die who is a financial member as at the date of death and has been a financial member in accordance with the provisions of Rule 10, for a period of at least two years prior to the death, then an application may be made to the Union for a Mortality Benefit.
- b. A claim for a Mortality Benefit must be made within six months of the date of the member's death.
- c. The benefit shall be paid to an applicant upon the presentation of proof that such applicant has made arrangements for the deceased member's funeral accompanied by a receipt or account from the Funeral Director. When provided by way of an account (invoice or statement) the payment shall be made out to and paid directly to the Funeral Director.
- d. In accordance with Union practices and to ensure the fast and effective payment, the Union prefers to make payment to a bank account i.e. via electronic funds transfer where possible.
- e. Where a claim does not meet policy in part or all requirements of this Policy, the Executive of the Union shall have the discretion to accept or decline benefit. Nothing in this policy prohibits the Executive of the Union granting a special application for payment of the benefit.
- f. The amount per member payable shall be \$3500; however, a pro rata of this amount may be paid by direction from the Executive.
- g. The amount payable will be reviewed and determined in accordance with the ability of the Union to meet the payments.
- h. The policy does not extend to life members or retired members of the Union as per Executive direction December 2000.
- i. The Executive of the Union reserves the right to vary, amend or rescind this policy at its discretion.