

# DEATH BENEFITS, JOURNEY PERSONAL ACCIDENT, LEISURE TRAVEL, CHILDCARE AND EMERGENCY TRANSPORT COVER



For members of the JLT (WA Construction Industry – Mutual Benefit Fund) Discretionary Trust



## JLT LEADING THE WAY ON MEMBERS COVER

Developed exclusively to cover WA Construction Industry Redundancy Fund (ReddiFund) members and their families with a unique and innovative alternative to traditional insurance.

### FEATURES AND BENEFITS

- Value added protection for members (MBF Members, Union Members, ReddiFund Employees in WA), their spouse, partner and dependant children
- Discretionary decisions on losses which can be broader than a traditional insurance approach – to members benefit
- Cost benefits to members with the Surplus and profits to members benefit
- Dedicated customer service and claims team
- Cover available for members up to the age of 75.



## THE DEATH BENEFITS COVER (INCURRED FUNERAL EXPENSES)

Assists the families of the deceased with the financial burden of paying for the funeral costs.

### KEY FEATURES & BENEFITS

- Funeral costs – death by any cause
- \$10,000 for a member and \$7,500 for Spouse and Dependant Children



## JOURNEY PERSONAL ACCIDENT

Covers the member for bodily injury whilst travelling directly between their place of residence and their place of employment as described in the Workers' Compensation and Injury Management Act 1981.

### KEY FEATURES & BENEFITS

- \$100,000 Accidental Death & Capital Benefit
- Covers up to 100% of pre-disability earnings to a maximum of \$1,000 per week
- Maximum two year (104) week benefit period
- Deferral period – Nil
- Limitations to cover exists on cover for members 70-75 years old

## LEISURE TRAVEL

Protection for members and their accompanying family who may be travelling on holidays overseas and/or within Australia.

### KEY FEATURES & BENEFITS

- Cover for all leisure travel overseas and within Australia provided such travel commences from normal place of residence or workplace located in Australia and involves a destination outside a radius of 100km and is of no less than 48 hours
- The accompanying spouse and dependant children automatically covered whilst travelling with the member
- Travel worldwide up to 120 days
- Accidental Death benefit \$50,000 for member including \$20,000 spouse and \$5,000 dependant child
- Weekly injury benefit up to \$1,000 payable for up to 3 months
- Overseas medical expenses up to \$500,000
- Emergency Travel assistance/repatriation up to \$200,000
- Return of mortal remains included
- Baggage and personal effects up to \$10,000 or \$2,000 any one item or set of items
- Money up to \$1,000, personal travel cheques and credit cards up to \$7,500
- Personal Liability up to \$2,000,000
- Cancellation costs or loss of travel deposits up to \$10,000
- Motor vehicle hire excess buy down
- Loss of Frequent Flyer points, wrongful arrest legal costs, hijacking, reimbursement of travel costs etc
- Excesses: \$100 each and every claim except weekly benefit 14 days excluded period of claim

### WHAT YOU SHOULD KNOW

For further information on Leisure Travel, you should refer to the Leisure Travel Cover Information Sheet and policy document which contains the exclusions and policy conditions.

## CHILD CARE BENEFIT

Cover for child care costs for a maximum of 2 years following the death of a member's spouse:

### KEY FEATURES & BENEFITS

- Children under 5 years of age up to a maximum of \$13,000 per year (Limited to \$250 per week per dependant child)
- Children aged 5 to 14 years up to a maximum of \$5,200 per year (limited to \$100 per week per dependant child)

## EMERGENCY TRANSPORT COVER

This cover is commonly known as Ambulance Cover this protects the member and their spouse and dependant children, for emergency travel within Australia.

### KEY FEATURES & BENEFITS

To a maximum of \$10,000 any one event. A \$50 excess applies to each claim.



### AHI ASSIST APP

#### SUPPORTING OUR CLIENTS ON THE ROAD OR WORKING ABROAD.

The AHI Assist App allows you to easily contact the 24/7 Emergency Operations Centre in the state of an emergency. The App connects you with a hospital, doctor, dentist or embassy for immediate medical and travel assistance.

The App also includes a currency converter, language translator, mapping as well as information on countries you intend to visit, including travel alert warnings provided by the Australian Government.



### IMPORTANT INFORMATION

It is important to understand that you are only covered for the Leisure Travel cover whilst your employer is making your contributions to the JDT.

**If you have concerns whether you are covered for specific events, you should refer to the policy document, which contains the exclusions and policy conditions.**

#### FOR ANY QUERIES REGARDING THE COVER PLEASE CONTACT:

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#### FOR ANY QUERIES REGARDING A CLAIM PLEASE CONTACT:

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When you call, your claims service officer will:

1. Advise if a claim form is required
2. Advise of any additional information requirements or instructions; and
3. If required, appoint an assessor

All cover is subject to the Trustee's discretion and/or relevant policy terms, conditions and exclusions. Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please visit [www.jlta.com.au/jdt/reddifund](http://www.jlta.com.au/jdt/reddifund) or Jardine Lloyd Thompson for the relevant Product Disclosure Statement, or for further information.

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