

Mutual Benefit Fund

Journey personal accident, emergency transport/ambulance, death benefits, childcare benefits, leisure travel cover



Developed exclusively to provide value added protection for ReddiFund Mutual Benefit Fund Discretionary Trust members.

Features, benefits & risks

Funeral benefits cover

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

- Up to \$10,000 for a member and \$7,500 for spouse and dependent children
- Up to the age of 76 years

Journey personal accident

Covers the member for bodily injury whilst travelling directly between their place of residence and their place of employment.

- \$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
- Excess period – Nil

Emergency transport/ambulance cover

This cover is commonly known as Ambulance Cover which may protect the member and their spouse and dependent children, for emergency travel within Australia.

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

Childcare insured death benefit

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

- Children up to and including 4 years of age up to a maximum of \$13,000 (limited to \$250 per week per dependant child)
- Children aged 5 to 14 years up to a maximum of \$5,200 (limited to \$100 per week per dependant child)

Talk to us today

Marion Hall
Reddifund Account Manager
T 1300 904 503
E building.trusts@howdengroup.com

Peter Sneddon
Reddifund Claims Manager
T 1300 375 723
E claims.aus@claimsx.com.au

www.howdeninsurance.com.au

© Copyright 2026 Howden Insurance Brokers (Australia) Pty Ltd. Howden Insurance Brokers (Australia) Pty Ltd (Howden) (ABN 79 644 885 389) (AFSL 539613) is part of Howden Group Holdings Limited. The ReddiFund Income Protection Plus Discretionary Trust (ABN 96 300 199 269) (discretionary trust) is issued by the trustee, Alternative Risk Management Services Pty Ltd (ABN 70 049 903 191) (AFSL 530893) (ARMS) and is distributed by Howden Insurance Brokers (Australia) Pty Ltd. Any advice in relation to the discretionary trust is provided by Howden which is a related entity of ARMS. The cover provided by the discretionary trust is subject to the trustee's discretion and terms, conditions, limits and exclusions. The insurance cover is issued by Arch Underwriting at Lloyd's (Australia) Pty Ltd for and on behalf of Certain Underwriters at Lloyd's ABN 27 139 250 605 AFSL 426746 and is subject to terms, conditions, limits and exclusions. Any advice or recommendations are general in nature and do not take into account your individual objectives, financial situation or needs. Please read all relevant Policy Wording, Product Disclosure Statements and any other information we provide before deciding if this is right for you.

Mutual Benefit Fund

Journey personal accident, emergency transport/ambulance, death benefits, childcare benefits, leisure travel cover



Leisure travel cover

Policy cover for members and their accompanying spouse/partner and dependant children who may be travelling on holidays overseas and/or within Australia.

- 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 100km and is of no less than 48 hours
- The accompanying spouse and dependent children may be automatically covered whilst travelling with the member
- Travel cover worldwide up to 120 days
- Accidental Death benefit \$50,000 for member including \$20,000 spouse and \$5,000 dependent child
- Weekly injury benefit up to \$1,000 payable for up to 3 months
- Overseas medical expenses up to \$500,000
- Return of mortal remains included up to \$7,500
- Baggage and personal effects up to \$20,000 or up to \$4,000 any one item or set of items:
 - Personal electrical items - up to \$10,000
 - Any one item - up to \$4,000
 - Mobile phones - up to \$1,500
- 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 up to \$10,000
- Excesses:
 - \$100 each and every claim except
 - weekly benefit 14 days excluded period of claim

Arch Assist

Arch Assist allows you to easily contact the 24/7 Emergency Operations Centre in the event of an emergency.

Hotline in an emergency:

Phone: +61 2 8907 5635

Email: assist@worldtravelprotection.com

What you should know

- Please note that this is a limited summary of coverage. Terms, conditions, limits and exclusions apply. For full details and before making a decision, consider the Policy Wording, PDS and any other relevant documentation.
- It is important to understand that you are only covered for the Leisure Travel cover whilst your employer is making your contributions to the Reddifund Mutual Benefit Fund Discretionary Trust.

Talk to us today

Marion Hall
Reddifund Account Manager
T 1300 904 503
E building.trusts@howdengroup.com

Peter Sneddon
Reddifund Claims Manager
T 1300 375 723
E claims.aus@claimsx.com.au

HOWDEN

www.howdeninsurance.com.au

© Copyright 2026 Howden Insurance Brokers (Australia) Pty Ltd. Howden Insurance Brokers (Australia) Pty Ltd (Howden) (ABN 79 644 885 389) [AFSL 539613] is part of Howden Group Holdings Limited. The ReddiFund Income Protection Plus Discretionary Trust ABN 96 300 199 2693 (discretionary trust) is issued by the trustee, Alternative Risk Management Services Pty Ltd (ABN 70 049 963 191) [AFSL 530893] (ARMS) and is distributed by Howden Insurance Brokers (Australia) Pty Ltd. Any advice in relation to the discretionary trust is provided by Howden which is a related entity of ARMS. The cover provided by the discretionary trust is subject to the trustee's discretion and terms, conditions, limits and exclusions. The insurance cover is issued by Arch Underwriting at Lloyd's (Australia) Pty Ltd for and on behalf of Certain Underwriters at Lloyd's ABN 27 139 250 605 AFSL 426746 and is subject to terms, conditions, limits and exclusions. Any advice or recommendations are general in nature and do not take into account your individual objectives, financial situation or needs. Please read all relevant Policy Wordings, Product Disclosure Statements and any other information we provide before deciding if this is right for you.