

# 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 75 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 benefit

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

- Children under 5 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

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# HOWDEN

[www.howdeninsurance.com.au](http://www.howdeninsurance.com.au)

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

## 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](mailto: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.

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