



## 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 Members, their spouse / partner and dependent children.

### Features & benefits:

#### Death benefits cover

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

- Funeral costs – death by any cause
- \$10,000 for a member and \$7,500 for spouse and dependent 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.

- \$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

#### Emergency transport/ambulance cover

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

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

#### Childcare benefit

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

- 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)

## Leisure travel

Protection for members and their accompanying family 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 of 100km and is of no less than 48 hours
- The accompanying spouse and dependent 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 dependent 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.
- 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 JDT.
- For concerns, refer to the policy document, which contains the exclusions and policy conditions.



### AHI Assist App

The AHI Assist App allows you to easily contact the 24/7 Emergency Operations Centre in the state of an emergency.

#### Hotline in an emergency:

**Phone:** +612 8330 1222

**Email:** help@ahiasist.com.au

**SMS:** +61 488 863 244



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The ReddiFund Mutual Benefit Fund Discretionary Trust (ReddiFund JDT) is a trust established at law for the management of risk and provides an alternative to conventional insurance. The Insurance Cover of the ReddiFund JDT is arranged by Alternative Risk management Solutions (ARMS) Pty Ltd. Eligible Workers are entitled to cover under the ReddiFund JDT, and are defined as those workers nominated by employers who make contributions and/or workers who are financial members of the CFMEU Construction Division.