

Personal Accident and Sickness Cover

ReddiFund member solution



The ReddiFund Income Protection Plus Discretionary Trust offers a unique and innovative alternative to traditional insurance cover using a discretionary trust.

This solution has been fully endorsed by ReddiFund.

Key features, benefits & risks for Members

Injury and Sickness: 24 hours a day, 7 days a week.

Death Benefit: \$300,000 for an accidental death occurring as a result of a bodily injury during working hours.

Superannuation: Paid in addition to weekly benefits.

Domestic Assistance Benefit: Up to \$250 per week (max 52 weeks).

Maximum Benefit Period: Up to 104 weeks (other than mental illness where the maximum weekly benefit period is 26 weeks).

Advanced Payment: If you are temporarily totally disabled for a minimum of 26 weeks due to bodily injury or sickness, you can receive an upfront payment covering the first 13 weeks.

Waiting Period: 21 days for loss of income benefits only.

Becoming a member of the Discretionary Trust: You must be a minimum of 15 years and a maximum of 70 years of age.

Type of cover	Level of cover	Total cost per person per week
Gold	Loss of Income Benefits - 85% of gross weekly basic wage up to \$1,500	\$25.00
Platinum	Loss of Income Benefits - 85% of gross weekly basic wage up to \$2,000	\$30.00

This is a limited summary of coverage. Terms, conditions, limits, exclusions and other waiting periods apply. For full details and before making a decision, consider the Policy Wording, PDS and any other relevant documentation.

Talk to us today

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