



# cerberos brokers

Professional Insurance Advisors

## FACT SHEET

### DEATH & TOTAL PERMANENT DISABLEMENT INSURANCE POLICY

Underwriter:	Lloyd's of London
Policyholder:	Mining & Energy Union (MEU) Queensland MEU Building, 61 Bowen Street, Spring Hill, Qld 4004
Insured Person:	Declared individual members of the Mining & Energy Union Queensland
Period of Insurance	From: 01 December 2023 at 4pm local time To: 01 November 2024 at 4pm local time
Coverage:	EACH INSURED PERSON by Accident Only Death by Accident \$150,000 Total and irrecoverable loss of sight in both eyes \$150,000 Total and irrecoverable loss of sight of one eye \$ 75,000 Loss of two limbs \$150,000 Loss of one limb \$ 75,000 Total and irrecoverable loss of sight of one eye and loss of one limb \$150,000 Permanent Total Disablement (other than total and irrecoverable loss of sight of one eye or both eyes or loss of limb(s)) \$150,000 Limit any one event \$17,500,000
Scope of Cover	24 hours a day 7 days a week including work related accidents
Age Limitations:	16 years to 65 years
Additional Options	Sum Insured can be extended to the following limits- \$250,000 \$500,000 Individual Application required for Insurer to confirm acceptance. This cover can only be taken in conjunction with Death by Sickness Cover provided by AIA Life.

**PO Box 1305 Spring Hill QLD 4004 - Telephone: 61 7 3088 2070 – Email [info@cerberos.com.au](mailto:info@cerberos.com.au)  
AFSL: 260668 ABN: 61 106 769 886**