



# cerberos brokers

Professional Insurance Advisors

## FACT SHEET

### GOONYELLA RIVERSIDE GROUP INCOME PROTECTION POLICY

- |  |   |
|--|---|
| 1.) Underwriter:                                 | Lloyd's of London   |
| 2.) Policyholder:                                | Goonyella Riverside Lodge<br>43 Mills Avenue Moranbah QLD 4744  |
| 3.) Insured Person:                              | Declared individual members of the CFMEU, AMWU & CEPU Mining & Energy Division  |
| 4.) Period of Insurance                          | From: 01/01/2019 at 4pm local time<br>To: 01/01/2020 at 4pm local time  |
| 5.) Coverage:                                    | EACH INSURED PERSON Excluding Pre-Existing Conditions   |
| Temporary Total Disablement Caused by Injury     | 85% of income to a maximum of \$1,500 per week or as per specified per individual pit at the benefit selected at \$66.83 p/wk.  |
| Temporary Partial Disablement Caused by Injury   | (a) if the Insured Person returns to work in a reduced capacity, the Compensation payable shall be the difference between the Compensation for Temporary Total Disablement and the weekly income earned from personal exertion per week or<br>(b) if the Insured Person does not return to work, the Compensation shall be 25% of the Compensation for Temporary Total Disablement. |
| Temporary Total Disablement Caused by Sickness   | 85% of income to a maximum of \$1,500 per week  |
| Temporary Partial Disablement Caused by Sickness | (a) if the Insured Person returns to work in a reduced capacity, the Compensation payable shall be the difference between the Compensation for Temporary Total Disablement and the weekly income earned from personal exertion per week or<br>(b) if the Insured Person does not return to work, the Compensation shall be 25% of the Compensation for Temporary Total Disablement  |
| 6.) Sick/Personal Leave                          | Sick/Personal leave entitlements or ongoing production bonuses can be claimed at same time whilst on claim with no Benefit Offset.  |
| 7.) Scope of Cover                               | 24 hours a day 7 days a week excluding work related injury or sickness  |
| 8.) Elimination Period                           | 14 days each and every claim except if hospitalized for the first 48 hours from the point of manifestation then nil.  |
| 9.) Funeral Benefit                              | Compensation under this provision is limited to costs incurred up to \$5,000 per Insured Person, payable in direct reimbursement of funeral director costs.   |
| 10.) Benefit Period                              | Up to 104 Weeks maximum   |
| 11.) Territorial Limits                          | Worldwide   |
| 12.) Age Limitations:                            | 16 years to 65 <sup>th</sup> birthday   |

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