FACT SHEET

GOONYELLA RIVERSIDE GROUP INCOME PROTECTION POLICY

1.) Underwriter: Lloyd’s of London
2.) Policyholder: Goonyella Riverside Lodge
   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
   To: 01/01/2020 at 4pm local time
5.) Coverage:
   EACH INSURED PERSON Excluding Pre-Existing Conditions
   Temporary Total Disablement
   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
   (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
   (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
   85% of income to a maximum of $1,500 per week
   Caused by Sickness
   Temporary Partial Disablement
   (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
   (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 65th birthday