

MEAA Journey Accident Insurance

MEAA has arranged Journey Accident Insurance to provide monetary benefits to members on a 'no fault' basis if they are injured whilst travelling to or from work, where workers' compensation no longer provides that cover.

This valuable insurance has been provided to all financial members since July 1, 2014 as part of MEAA membership fees.

This document does not form part of the Policy Wording and is for general information purposes only.

More information including the PDS, Policy Schedule, Policy Wording and Claim Form can be found at meaa.org/resources.

Why is MEAA providing Journey Accident Insurance?

We have taken this initiative because in most Australian states, workers' compensation either no longer covers you if you are injured whilst travelling to and from work or provides restricted cover only.

The following is a summary of what your Journey Accident Insurance covers.

For full details of the cover please refer to the Policy Schedule and Policy Wording at meaa.org/resources.

What is Journey Accident Insurance?

Journey Accident Insurance provides members with pre-defined monetary benefits on a 'no fault' basis if they are injured whilst travelling to and from work.

It is a cash benefit that is not related to the cost of medical bills.

It does not cover benefits payable under workers' compensation and/or medical costs covered by Medicare.

How is a journey defined?

Journey Accident Insurance cover begins from the time the insured member leaves their normal place of residence and travels directly to their normal place of employment. Cover ceases upon arrival at place of normal employment and recommences for the return journey from the normal place of employment and ceases upon arrival at their normal place of residence.

Journey cover also extends to include the following:

- activities undertaken during lunchtimes and meal breaks;
- direct and uninterrupted travel between one place of employment and another place of employment;
- direct uninterrupted travel to and from either their normal residence or place of employment and a recognised educational institution to undertake

study relevant to the insured member's occupation; and

- includes any minor deviations or interruptions which in no way increase the risk of injury that would have normally arisen had the person travelled directly without deviation or interruption.

There is no cover under this insurance whilst the member is at home or at their employment.

What benefits does the journey policy provide?

MEAA Journey Accident Insurance provides both lump sum and weekly benefit payments in the event of death or disablement, and even assists in your recovery and return to work.

Cover includes:

- Table of Events coverage includes:
 - A \$25,000 Accidental Death Lump Sum Benefit
 - \$25,000 Lump Sum Benefit for Event Items 2-8.
- Weekly Benefits of 85% of salary up to a maximum of \$3000 for a maximum period of 104 weeks for injury resulting in temporary total disablement and injury resulting in temporary partial disablement. An excess period of seven days applies.
- Up to \$1000 personal vehicle excess waiver, including any claims for repairs falling under the excess will still have a maximum amount of \$1000, and up to \$500 for any cumulative loss of no claim allowance not otherwise recoverable as a result of loss or damage to the insured member's personal vehicle provided the Insured member sustains a bodily injury for which a benefit is paid.
- Up to \$10,000 funeral benefit if an insured member accidentally dies during a journey.
 - Please refer to the policy documents for full details of other Item Benefits Items 9 to 33 that limit the amount payable as a percentage of the 100% sum insured of \$25,000.

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Will my ongoing medical and treatment expenses be paid?

No. Due to the National Health Act, no coverage is provided under this insurance for medical expenses covered by Medicare.

Age Limit

Cover is provided up to 80 years of age. There is no minimum age limit under our policy.

Am I covered outside Australia?

No. The policy is designed to cover the gap that now exists in workers' compensation. As this is Australian state legislation, there is no cover for insured residents outside the jurisdiction

of Australian states and territories.

When is cover not applicable?

Cover is not applicable if workers' compensation, statutory legislation or the Traffic Accident Act or equivalent applies and cover under this Journey Accident Insurance is reduced proportionately to the extent that any of these apply.

Is cover provided if I become sick?

No. The policy only covers accidental injuries sustained during a journey as defined in the policy wording.

What time frame does a claim need to be lodged?

Claims should be lodged within 30 days of the incident occurring.

Weekly Benefit Temporary Total Disablement

The policy covers 85% of your weekly pre-tax salary, or \$3000, whichever is the lesser.

Weekly Benefit Temporary Partial Disablement

Should the Insured be in a position to return to work in a reduced capacity then this cover will provide for any shortfall between what salary they earned from working in a reduced capacity and what they earned prior to the incident giving rise to the loss.

Should the insured person be able to return to work in a reduced capacity and elect not to do so then the benefit payable shall be deemed to be 25% of the amount payable for temporary total disablement.

Claims process

Once your claim form has been received, Aon will verify that you are a financial member of MEAA at the time of the injury, will review your claim form and supporting documentation to ensure you have provided all the information necessary to lodge the claim on your behalf.

Your claim will be lodged with the insurer.

If the insurer has all necessary documentation then the claims team will review the incident in conjunction with the wording and schedule and then determine if indemnity is to be granted. Once they determine this they will be in contact with the claimant.

When do benefits become payable?

Weekly benefits are subject to an excess period of seven days.

Compensation will only be paid after the first seven days of disablement and when paid sick leave is exhausted.

The period of disablement commences from the time you first sought medical attention following your injury.

All insured Events including disablement must occur within 12 months of the Injury. Once indemnity has been granted, weekly benefits will be payable monthly in arrears.

For how long are benefits payable?

The benefit period in relation to any weekly benefits for temporary total or partial disablement is 104 weeks.

Lodgement of Claims

Your completed claim form, including all necessary supporting documentation and your medical certificate should be sent to:

Vikki Karatovic
Senior Client Manager
Commercial Risk Solutions
Aon

Email: vikki.karatovic@aon.com
Mobile: 0416 181 851



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