

Group Personal Accident Insurance

Frequently Asked Questions on cover

What cover was already in place?

Forest Fire Management Victoria (FFMVic) employees are covered by their respective employers mandatory WorkCover Insurance in the event of injury or illness.

In 2017-18 financial year, the Department of Environment, Land, Water and Planning (DELWP) also purchased additional Group Personal Accident Insurance through the Victorian Managed Insurance Authority (VMIA). This insurance policy acted as a 'top up' to payments received from a WorkCover or TAC claim and is the primary cover in instances where a WorkCover or TAC claim cannot be made.

What cover is in place for 2018-19?

DELWP has purchased additional Group Personal Accident Insurance cover for the 2018-19 year through Liberty International Underwriters (Liberty). The policy will provide:

- Coverage for 24 hours, seven days a week.
- \$750,000 death and capital benefits (lump sum);
- Weekly injury benefit of 100 per cent of salary (to a maximum of \$2,500 per week), up to 104 weeks;
- Secondary psychiatric impairment (resulting from an injury) of \$750,000;
- Worldwide territorial limit.

Details on coverage can be found in the Group Personal Accident Insurance Member Booklet.

Which employees are covered?

Victorian Public-Sector employees working under the direction of Forest Fire Management Victoria (FFMVic) to meet the DELWP Secretary's responsibility to prevent and suppress bushfire on public land are covered under the Group Personal Accident Insurance policy. This includes staff from DELWP, Parks Victoria, VicForests, Melbourne Water, the Department of Premier and Cabinet and the Department of Economic Development, Jobs, Transport and Resources.

How do I know if I am eligible?

To be deemed eligible for cover, an employee must be able (training and fitness / medical test up to date) to be deployed to fulfil a fire readiness and response or planned burning role on request.

Who was consulted when this cover was selected?

DELWP established a working group as the way of consulting with staff on the proposed level of cover. The Australian Workers Union and the Community and Public-Sector Union were members of this group.

Group Personal Accident Insurance

When will the new policy start?

The new Group Personal Accident Insurance policy started on 1 July 2018.

I have a friend in the MFB who is covered through the Emergency Services and State Super Define Benefits Fund. Why didn't DELWP just use that scheme?

Due to current Victorian Legislation, DELWP is unable to access the insurance provided to MFB and CFA employers through the Emergency Services and State Super (ESSS) scheme. The cover provided via the Group Personal Accident Insurance is similar to cover offered to other full time operational firefighters for injuries that result in death and total and permanent disability

I already have Group Personal Accident Insurance cover through my super or via a separate policy, will this policy affect it?

The current Group Personal Accident Insurance policy will not preclude you from claiming through your private insurance policy. As coverage offered under individual policies may be different, you should seek advice from your provider on this.

How does the policy interact with WorkCover?

When incidents occur in the workplace, staff can lodge a claim through the WorkCover system. This process is managed by the DELWP Injury Management team.

Employees may also choose to lodge a claim through the policy with Liberty, which will provide additional coverage up to policy limits and top up pay should the claim be accepted. DELWP's Insurance Manager will be able to assist with this process.

Both the Injury Management team and the Insurance Manager will meet to discuss scenarios where a claim is lodged with both insurers to minimise duplication while claims are assessed.

If an injury occurs outside of the workplace, staff can choose to lodge a claim via the policy with Liberty.

All injuries, whether they occur at work or outside of work, will need a return to work program. Your Injury Management team will facilitate this.

Is there a dispute resolution process?

Yes, there is a dispute resolution process as part of the claims process and DELWP will work with the insurance provider and the involved person to facilitate this. Unions can also represent staff throughout this process should they seek representation.

If I am injured, will this impact my ability to do my fire role?

Following injury, and as part of the return to work process, staff will be assessed on their ability to undertake their fire role. A temporary classification may be assigned while your capacity is established, or to allow you to undertake a role within your fitness / medical capacity. This process will be managed by DELWP's Injury Management team.

Who do I speak to if I need additional information?

Additional information on the current Group Personal Accident Cover insurance can be discussed with Vanessa Dallan – Manager, Insurance 9637 8247.