

Group Personal Accident Insurance

Additional cover for Forest Fire Management Victoria Staff

Victorian Public Sector employees working under the direction of Forest Fire Management Victoria (FFMVic) to prevent and suppress bushfire on public land now have increased insurance cover for accidental death and physical and psychological injury.

The increased cover applies to staff from the Department of Environment, Land, Water and Planning (DELWP), Parks Victoria, VicForests, Melbourne Water, the Department of Premier and Cabinet and the Department of Economic Development, Jobs, Transport and Resources, working under the direction of FFMVic.

The policy came into effect on 1 July 2018 and is in addition to the compulsory insurance provided under the WorkCover system. The policy follows on from the coverage provided last year and includes compensation for non-financially dependent family members in the event of death, and coverage of 100 per cent of staff salary (including overtime and other payments) for two years in the event of injury.

Introduction of the new cover follows extensive consultation with DELWP staff and representatives from the Australian Workers Union and the Community and Public Sector Union.

The new policy provides:

- This policy covers injury only
- 24-hour coverage, 7 days a week
- Lump Sum benefits payable on accidental death or on sustaining loss of limb, physical or psychiatric impairment
- Weekly benefits are payable for temporary total and partial disablement
 - Maximum \$2,500 per week, based on seven-day excess and 104 weeks cover
 - 100 per cent salary if injured
- Lump Sum and weekly benefits are payable for Psychiatric Impairment
- Additional benefits that include and are not limited to the following:
 - Fractured Bones up to \$5,000
 - Trauma Counselling up to \$5,000
 - Workplace Assault benefit up to \$5,000
 - Lifestyle Modification benefit 80 per cent costs up to \$25,000
 - Pain and Suffering benefit up to \$185,000

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- Funeral benefit up to \$5,000
- Concussion benefit up to \$2,500
- Rescue benefit up to \$25,000

The new policy covers 2018-19 and details on future coverage will be provided in due course.

If you would like any further information, or if you would like to discuss this policy in greater detail, please contact DELWP's Manager Insurance, Vanessa Dallon, on (03) 9637 8247.