

Group Personal Accident Booklet

Department of Environment, Land, Water and Planning

1 July 2018



Contents

Employee Group Personal Accident Policy	3
Frequently Asked Questions	5
Claim Procedure	6

©2018 Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141

Confidentiality Notice

Information contained in this document is confidential. It must not be disclosed to any third parties, or otherwise be reproduced, stored or transmitted, other than as permitted by law or with our prior written approval.

Privacy Notice

Aon has always valued the privacy of personal information. If you would like a copy of our Privacy Policy, you can contact us or access it from our website at www.aon.com.au.

Aon has taken reasonable care in the production of this document and the information contained in it has been obtained from sources that Aon reasonably believes to be reliable. Aon however, does not make any representation as to the accuracy of any information received from third parties and is unable to accept any liability for any loss incurred by anyone who relies on the contents of this document to the extent permitted by law. The recipient of this document is responsible for their use of it. Please feel free to contact us if you would like any further information.

Employee Group Personal Accident Policy

Scope of Cover

DELWP value the health and wellbeing of their employees, therefore providing Group Personal Accident Insurance to arrange financial support if you are unable to work due to an injury. This is provided as a lump sum amount and/or recurring income replacement amount.

Aon is the trusted insurance broker to assist with the management of this policy.

Insurer

The insurer of this product is Liberty International Underwriters.

Policy Period

This period of insurance is 1 July 2018 to 30 June 2019.

Insured Persons

Employees of DELWP, Department of Premier and Cabinet, Department of Economic Development, Jobs, Transport and Resources, Parks Victoria, VicForests and Melbourne Water, including during any period that such employees are authorised and under the direction of Forest Fire Management Vic (FFM Vic) to respond to emergencies across the State of Victoria and undertake planned burn and international firefighting deployment activities.

Plan rules

This booklet is a summary only of how the Plan works and what benefits you can expect to receive whilst you are covered as an Insured Person. However, all benefits payable are subject to the terms and conditions of the insurance policy issued by Liberty International Underwriters.

DELWP reserves the right to modify or discontinue the Plan or otherwise revise the current arrangements should circumstances require. The information and Plan benefits presented are subject to change at any time.

Benefit features

- 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 7 day excess and 104 weeks cover
 - 100% salary if injured on deployment
 - 85% salary if injured outside deployment
- 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% costs up to \$25,000
 - Pain and Suffering benefit up to \$185,000
 - Funeral benefit up to \$5,000
 - Concussion benefit up to \$2,500
 - Rescue benefit up to \$25,000



Exclusions

This policy doesn't provide a benefit for an injury or sickness caused by:

- Persons under 18 or over 75 years of age
- Sickness, illness or disease unless caused by injury
- Intentional self-injury, suicide or any illegal or criminal act, except for intentional self-injury or suicide committed by an insured person who was previously diagnosed with a psychological or psychiatric injury arising from the activities outlined in the Scope of Cover
- Serious and wilful misconduct (including being under the influence of intoxicating liquor, or a drug) unless prescribed and taken under directions of a qualified medical practitioner
- An insured person engaging in or taking part in flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers except to the extent this is required for deployment activities
- Pregnancy or childbirth, except for unexpected medical complications or emergencies arising there from
- AIDS/HIV occurring within three (3) months of the Period of Insurance, and/or, not contracted from an occupational Injury
- Radioactivity, or the use, existence or escape of any nuclear or substance
- Chemical or biological release or exposure of any kind caused by a declared terrorist Incident
- Any form of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not)
- Where trade or economic sanctions or other laws prohibit

Frequently Asked Questions

Answers to commonly asked questions;

Is the coverage under this policy only for when I'm at work?

No, cover is 24 hours/365 days a year.

Does this policy provide coverage in the case of death and how much am I insured for?

In the case of accidental death the policy will pay a lump sum of \$750,000. Note this is not a life policy and as such no benefit is payable for death by illness.

Does this policy provide Group Personal Accident if I am ill or involved in an accident and cannot attend work?

Yes, the policy provides you a weekly benefit of up to of \$2,500 per week not exceeding the percentage of your weekly salary as show in the table of benefits. The benefit is payable for up to 104 weeks.

Are there waiting periods for the weekly accident/injury benefits under this policy?

Yes, there is a 7 day excess period following an event giving rise to a claim during and for which no benefits are payable. You will need to provide supporting documentation from your doctor, that you are unable to engage in your usual occupation of business duties, and that you are under the regular care of and acting in accordance with the instructions or advice of a doctor.

Should I also take out my own life insurance and/or Group Personal Accident insurance through my super or private insurer?

You should seek independent advice regarding your own individual circumstances. This is not a life insurance policy and as such does not cover death by natural causes.

What if I have my own Group Personal Accident insurance as well, can I claim on both policies?

You are not able to receive benefits of over 100% of your salary (whilst on deployment). Typically these policies include an offset provision to ensure your weekly benefit does not exceed your income. We suggest independent advice is sought on this.

If there is an accident involving multiple personnel insured under this policy, are there limits to coverage?

Yes, there is an aggregate limit attached to the policy of \$15,000,000 per policy year for any one event/period of insurance.

Claim Procedure

Should you wish to lodge a claim or obtain additional information please contact:

Vanessa Dallan

03 9637 8247

vanessa.dallan@delwp.vic.gov.au

How to Claim

Fullerton are the claim administrators for Liberty International Underwriters

All claims, claim enquiries and complaints are to be directed to Fullerton Health Corporate Services (Fullerton). All claim documentation is to be faxed, posted or emailed to Fullerton Health Corporate Services (Fullerton), following which they will confirm receipt and process the claim in accordance with the terms and conditions of the insurance policy. This can take up to a maximum of ten (10) working days once Fullerton Health Corporate Services (Fullerton) have confirmed receipt of a claim. Fullerton Health Corporate Services (Fullerton) details are as follows:

Fullerton Health Corporate Services
Level 10, 33 York Street
Sydney NSW 2000
Phone: +61 2 8256 1780
Fax: +61 2 8256 1775
Email: Liberty@fullertonhealthcs.com.au

Important Note – Claims Documentation

Fullerton cannot finalise claims unless all relevant documentation has been completed and submitted as outlined above.

Please check the claim form to ensure it has been fully completed and that you have included all relevant invoices and receipts and any other relevant information. Fullerton requests that you retain all original medical invoices and receipts and forward only copies with the completed claim form. It would be in your best interest to keep photocopies of all documents pending processing of the claim.

Each claim is processed separately and assessed on its merits. It is not acceptable for you to exclude information on the basis that it can be accessed by Fullerton through reference to a prior claim.

Every effort has been made to ensure that the above information is correct, and is intended as a guide only, to determine whether or not a particular claim or circumstance would be covered, please contact:

Vanessa Dallan

03 9637 8247

vanessa.dallan@delwp.vic.gov.au

Aon

Level 51, 80 Collins Street
Melbourne VIC 3000
Australia

aon.com.au

