

# United Firefighters Union Victoria

## Personal Accident & Sickness Insurance Overview



### Cover when you need it the most...

In accordance with the income protection arrangements agreed between United Firefighters Union – Victoria and Fire Rescue Victoria (FRV), Howden has been appointed to manage and administer the Group Personal Accident and Sickness Insurance Program on behalf of members.

The program is supported and underwritten by Arch Underwriting at Lloyd's (Australia) Pty Ltd.

This personal accident insurance program provides worldwide protection, 365 days a year and 24/7 cover for participating members who suffer injury or illness and are unable to work.

### Highlights of the program include:

#### Key policy features & benefits

Accident & Sickness	365 days – worldwide 24/7 protection	Home and/or Motor Vehicle Modification Benefit	\$13,500
Loss of Income Maximum Benefit Period	100% of income up to a maximum of \$3,150 per week for up to 110 weeks	Independent Financial Advice Benefit	\$11,000
Loss of Income Cover for Amateur Sport, Extreme Sport or Off-Road Motorcycling	100% of income up to a maximum of \$3,150 per week for up to 38 weeks	Mental Health Benefit	100% of income up to a maximum of \$3,150 per week for up to 27 weeks
Loss of Income Diabetes Benefit	100% of income up to a maximum of \$3,150 per week for up to 27 weeks	Miscarriage or Premature Birth Benefit	\$6,000
Diabetes Lump Sum Benefit	\$17,500 Loss of Limb \$17,500 Loss of Sight in one eye	Partner or Spouse Retraining Benefit	\$28,500
Carers Leave Benefit	100% of income up to a maximum of \$3,150 per week for up to 4 weeks	Rehabilitation Benefit	\$28,500
Chauffeur Benefit	Up to \$325 per week for up to 36 weeks	Return to Work Benefit	\$28,500
Death by Specified Sickness Benefit	\$52,500	Surviving Partner/Spouse Benefit	\$21,000
Dependent Child Assistance Benefit	\$15,750 per Dependent Child up to a maximum of \$52,500	Terrorism Injury Benefit	\$6,000
Domestic Assistance Benefit	Up to \$375 per week for up to 27 weeks	Unexpired Membership Benefit	\$4,000
Funeral Expenses	Up to \$13,500	Dental Injury Benefit	Up to 4 claims per family per year & subject to a maximum of \$5,250 per accident
Heart Attack and Stroke Benefit	\$16,000		

**NOTE:** Any advice or recommendations are general in nature and do not take into account your individual objectives, financial situation or needs. Before deciding to buy or continuing to hold this product and for full details of the terms, conditions and limitations of cover please read the relevant policy documents, Product Disclosure Statement (PDS) and Target Market Determination (TMD) located here: [www.howdengroup.com/au-en/UFU-VIC](http://www.howdengroup.com/au-en/UFU-VIC)

# Personal Accident & Sickness Insurance Policy benefits

The policy schedules will provide you with an overview of the benefits payable, while the policy wording outlines the policy terms, conditions and exclusions. These documents should be read together to obtain a full understanding of cover. Should you have any questions in relation to the policy terms and benefits, please get in touch with your Field Officer or Claims Manager.

## Section 1 - Personal Accident Lump Sum

Section 1 of the policy outlines the lump sum benefits payable by the Insurer (subject to the terms, conditions, limits and exclusions) of the policy, in the event you sustain a bodily injury which solely and directly results in any of the following numbered covered events outlined in the table below:

Event	Description	Sum insured
1.a	Accidental death (excluding death as a result of a bodily injury for which a workers' compensation benefit is payable)	\$160,000
1.b	Accidental death as a result of bodily injury for which a workers' compensation benefit is payable	Covered person with dependents: \$460,000 Covered person without dependents: \$260,000
2.a	Permanent total disablement	\$97,500
2.b	Permanent total disablement as a result of an accident whilst carrying out the usual occupation with the policy holder and for which a workers' compensation benefit has been paid for 24 consecutive months	\$97,500
3.a	Permanent paraplegia, quadriplegia, or incurable paralysis of all limbs.	\$97,500
3.b	Permanent paraplegia, quadriplegia as a result of an accident whilst carrying out the usual occupation with the policy holder and for which a workers' compensation benefit has been paid	\$460,000
4	Permanent disablement not otherwise provided for in this table	\$97,500
5	Permanent and total loss of sight in one or both eyes	\$97,500



## Personal Accident Lump Sum (cont.)

Event	Description	Sum insured
6	Permanent and total loss of use of one or both limbs	\$97,500
7	Permanent and incurable insanity	\$97,500
8	Permanent total loss of hearing in both ears	\$97,500
9	Permanent and total loss of the lens of both eyes	\$97,500
10	Permanent and total loss of use of four fingers and the thumb of either hand	\$72,500
11	Permanent and total loss of the lens of one eye	\$62,500
12	Permanent disfigurement from third degree burns equal to or greater than 20% of the surface of head and neck	\$12,500
13	Permanent total loss of use of four fingers of either hand	\$37,500
14	Permanent disfigurement from third degree burns equal to or greater than 40% of the surface of the body (excluding head and neck)	\$52,500
15	Permanent total loss of hearing in one ear	\$27,500
16	Permanent total loss of use of one thumb (both joints)	\$37,500
17	Permanent total loss of use of one thumb (one joint)	\$22,500
18	Permanent total loss of use of one finger all three joints	\$17,500
19	Permanent total loss of use of all toes of either foot	\$22,500
20	Permanent total loss of use of one finger - two joints	\$12,500
21	Fractured leg or patella with established non-union	\$15,000
22	Shortening of the leg by at least 5cm	\$12,500
23	Permanent total loss of use of one finger one joint	\$10,000
24	Permanent total loss of use of toes (per toe) - both joints of the great toe	\$7,500
25	Permanent total loss of use of toes (per toe) - one joint of the great toe	\$7,500
26	Permanent total loss of use of toes (per toe) - all joints of any toe other than the great toe	\$3,500

## Bodily Injury Resulting in Fractured Bones

Event	Description	Sum insured
27	Fracture of neck, skull, spine (excluding hairline fracture)	\$17,500
28	Fracture of hip, pelvis	\$15,000
29	a) Fracture of upper or lower leg (excluding hairline fracture) b) Any fracture of ankle, knee, shoulder blade, jaw	\$10,000
30	a) Hairline fracture of neck, skull or spine b) Any fracture of cheekbone or collarbone	\$7,500
31	Fracture of arm, elbow, wrist, hand or foot (excluding fingers and toes)	\$5,500
32	a) Hairline fracture of upper or lower leg b) Any fracture of nose or rib	\$5,000
33	Fracture of finger or toe	\$5,000

## Bodily Injury Resulting in Loss of Teeth or Dental Procedures

Event	Description	Sum insured
34	Fractured or broken tooth or loss of tooth, per tooth	\$1,750
35	a) Chipping of tooth, per tooth b) Loss of filling, per filling	\$900

Covered events 34-35 are subject to a maximum payment of \$5,250 per accident and is limited to four accidents per family during the period of insurance. For the purpose of this section, family means the covered person and their spouse or partner and dependent children.



## Section 2 - Loss of Income

Section 2 of the policy outlines the loss of income benefits payable by the Insurer (subject to the terms, conditions, limits and exclusions) of the policy, in the event you sustain bodily injury or sickness which results in total or partial disablement and as a result are unable to work. The Insurer will pay 100% of your salary up to \$3,150 per week for a maximum period of 110 weeks.

A waiting period or excess of 7 days applies before the benefit will start.

Event	Description	Sum insured
36	Temporary total disablement as a result of bodily injury:	\$3,150 per week
	Maximum percentage of salary	100 %
	Maximum benefit period	110 weeks
	Excess period	7 days
37	Temporary partial disablement as a result of bodily injury:	\$3,150 per week
	Maximum percentage of salary	100 %
	Maximum benefit period	110 weeks
	Excess period	7 days
38	Temporary total disablement as a result of sickness:	\$3,150 per week
	Maximum percentage of salary	100 %
	Maximum benefit period	110 weeks
	Excess period	7 days
39	Temporary partial disablement as a result of sickness:	\$3,150 per week
	Maximum percentage of salary	100 %
	Maximum benefit period	110 weeks
	Excess period	7 days

## Section 3A - Diabetes Lump Sum Benefits

Section 3A of the policy outlines the lump sum benefit payable by the Insurer (subject to the terms, conditions, limits and exclusions) of the policy, in the event a loss is directly caused by or arising from diabetes which has been diagnosed by a Doctor. This benefit is limited to a maximum of one lifetime covered event per person.

Event	Description	Sum insured
40	Loss of limb	\$17,500
41	Loss of sight in one eye	\$17,500





## Section 3B - Diabetes Weekly Benefits

Section 3B of the policy outlines the loss of income benefits payable by the Insurer (subject to the terms, conditions, limits and exclusions) of the policy, in the event a loss is directly caused by or arising from diabetes which has been diagnosed by a Doctor.

Description	Sum insured
Disablement as a result of diabetes	\$3,150 per week
Maximum Percentage of salary	100 %
Maximum benefit period	27 Weeks
Excess period	7 days

## Section 4 - Additional Benefits

Section 4 of the policy outlines the additional benefits included within the Group Personal Accident and Sickness insurance policy for participating members.

Additional Benefits	Description	Sum Insured
Carers Leave Benefit	In the event your spouse or partner undergoes medically necessary surgery and as a result of the surgery your spouse or partner requires home care from you, the insurer will pay 100% of your salary up to \$3,150 per week for a maximum benefit period of 4 weeks after serving a 4 day waiting period.	\$3,150 per week
Chauffeur Benefit	In the event you suffer a bodily injury or sickness which results in a valid claim within covered events 36, 37, 38, or 39 the insurer will pay for reasonable transportation (taxi and/or a car service) costs up to a maximum of \$325 per week for a maximum period of 36 weeks from home to your place of employment, including to and from medical or rehabilitation appointments.	\$325 per week
Death by Specified Sickness Benefit	In the event you contract and are diagnosed by a Doctor with a specified sickness as listed within the policy wording and die as a direct result within 12 months of the diagnosis then the insurer will pay a lump sum of \$52,500.	\$52,500
Dependent Child Assistance Benefit	In the event of death, the Insurer will pay the dependent child or authorised representative \$15,750 per dependent child.	Maximum sum insured of \$52,500
Domestic Assistance Benefit	In the event you have a valid claim payable under sections 1 and 2 of the policy or no other insurance is available under any other insurance policy and you or your partner suffer a bodily injury or sickness which requires treatment from a Doctor for a period exceeding 14 consecutive days and as a direct result of the bodily injury or sickness, you or your partner requires domestic assistance as certified by your treating Doctor, the Insurer will pay actual and reasonable expenses for services for a licensed provider.	Up to \$375 per week for up to 27 weeks

## If you have a claim...

Please visit the website and download the relevant claim form.

[www.howdengroup.com/au-en/UFU-VIC](http://www.howdengroup.com/au-en/UFU-VIC)

Please email your completed claim form and supporting documentation to [claims.aus@claimsx.com.au](mailto:claims.aus@claimsx.com.au).

If you have any questions or need an update, please contact your Claims Manager by using the above email address or on **1300 528 126**.

To access claim forms and full policy details just scan the QR code.





Additional Benefits	Description	Sum Insured
Funeral Expenses Benefit	In the event of death the insurer will pay for funeral expenses up to a maximum of \$13,500 per covered person.	\$13,500
Heart Attack and Stroke Benefit	In the event you suffer either a stroke or heart attack the Insurer will pay \$16,000 once per person during the policy period.	\$16,000
Home and/or Motor Vehicle Modification Benefit	In the event you suffer a bodily injury for covered events listed within 2 to 10, the Insurer will pay you up to \$13,500 for costs necessary to modify your home, vehicle or work provided that all modifications are certified necessary by your treating doctor or rehabilitation provider.	\$13,500
Independent Financial Advice Benefit	In the event of death, at the request of an authorised representative the Insurer will pay for an independent financial advisor.	\$11,000
Mental Health Benefit	If you receive a primary diagnosis of suffering from a mental health condition as diagnosed by your Mental Health Practitioner and you have been covered under this policy for a continuous period of 12 months prior to this injury the Insurer will pay 100% of income up to a maximum of \$3,150.	100% of income up to a maximum of \$3,150 per week for up to 27 weeks
Miscarriage or Premature Birth Benefit	If you sustain a bodily injury which directly results in premature childbirth (prior to 26 weeks gestation) or miscarriage the Insurer will pay \$6,000.	\$6,000
Partner or Spouse Retraining Benefit	In the event of death, the Insurer will pay the Spouse or Partner up to \$28,500 for actual expenses incurred within a two year period to help with retraining and/or care for a dependent child whilst finding employment.	\$28,500
Rehabilitation Benefit	In the event you have a valid loss of income claim the Insurer may elect to assist you in arranging rehabilitation training as deemed medically necessary, this also includes costs for counselling to help you and your family come to terms with the injury.	\$28,500
Return to Work Benefit	In the event you have a valid loss of income claim the Insurer may elect to assist in arranging professional assistance to aid you in improving your physical and emotional condition.	\$28,500
Surviving Partner/ Spouse Benefit	In the event of death, the Insurer will pay the Spouse or Partner (if not separated or divorced from the covered person) \$21,000 per covered person.	\$21,000
Terrorism Injury Benefit	If you suffer a bodily injury that results in a valid claim for covered events 1 to 9 of the policy and is a direct result from an act of terrorism then the Insurer will pay you \$6,000.	\$6,000
Unexpired Membership Benefit	In the event you have a serious injury as listed within covered events 2 to 10, 36 or 38, the Insurer will reimburse you the pro rata amount of the professional membership fees (incl. union) up to a maximum of \$4,000 per covered person.	\$4,000





The Howden service team have over 20 years' experience, specialising in insurance programs for multi-member groups.

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For claim forms, frequently asked questions and important documents please visit our website:  
[www.howdengroup.com/au-en/UFU-VIC](http://www.howdengroup.com/au-en/UFU-VIC)

If you have a question about the insurance program, how it works or what it covers then please get in touch with your **Field Officer**:



**Patrick Cran**  
**Field Officer**  
**T** 1300 528 126  
**E** [ufu.trusts@howdengroup.com](mailto:ufu.trusts@howdengroup.com)

If you have a question about how to make a claim, or would like any information regarding an existing claim, then please get in touch with your **Claims Manager**:



**Leanne Haskett**  
**Senior Claims Specialist**  
**T** 1300 528 126  
**E** [claims.aus@claimsx.com.au](mailto:claims.aus@claimsx.com.au)

# HOWDEN

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