TAFE Know Your Rights: Journey Cover insurance



If you have an accident whilst travelling to or from work, which results in your inability to work, you may be entitled to a benefit for lost income.

Journey Cover insurance is provided to all financial members of the SSTUWA.

What to do in the event of a claim

• **Contact Member Assist:** 9210 6060 or 1800 106 683 or memberassist@sstuwa.org.au

• **See your doctor** as soon as possible to obtain a medical certificate.

• **If a vehicle is involved and you are injured** immediately lodge a claim with the Insurance Council of Western Australia (compulsory third party insurer).

What is SSTUWA Journey Accident Cover insurance?

Overview
The SSTUWA Journey Cover insurance policy has been designed to provide cover for members during their commute between work and home. Workers' Compensation does not cover accidents to and from work. This covers the gap in Workers' Compensation cover, giving peace of mind that in the event of an injury, members can expect income protection.

Cover can apply to a variety of commuting methods, including but not limited to the use of motor vehicles, bicycles, motorcycles, trains and walking.

Journey Cover insurance now goes a step further to provide members with cover during lunch breaks, should an injury fall outside of Workers' Compensation cover.

There are two main aspects of cover:

• Accidental death and capital benefits.

A lump sum payment of up to $250,000.

• Weekly injury benefits.

- o 100 per cent of salary up to $2,000 a week for up to 104 weeks for members earning up to $100,000, or
- o 100 per cent of salary up to $3,000 a week for up to 104 weeks for members earning between $100,000 and $250,000.

Note

There may be instances where a member's commute may fall within the scope of Workers' Compensation insurance, for instance if a member was asked to visit a site or attend an offsite meeting directly from home or on the way home from work.

In these cases, Workers' Compensation cover should firstly be considered. Any travel during working hours is generally covered by Workers' Compensation.

The intention of the policy is to provide weekly salary compensation; any medical related costs would fall within the cover provided by Medicare or a health insurance policy.

Additional benefits

The following additional benefits are available, following particular claimable events:

• Return to work assistance.

• Tuition or advice expenses.

• Funeral expenses.

• Modification expenses.

• Chauffeur services.

Personal leave

Members are not required to firstly exhaust their personal leave before receiving weekly benefit payments under the Journey Cover policy.

The SSTUWA Journey Cover policy has a nil excess period, allowing payments to start immediately following the acceptance of a claim.

Members may need to utilise their personal leave credits until a claim is accepted. Journey Cover will then make payment to the member covering these leave dates.

Members are advised to contact Member Assist (memberassist@sstuwa.org.au / 9210 6060 / 1800 106 683) as soon as possible following a potential claim if they require any additional information or advice.

Exclusions

The following occurrences are some of those excluded from cover:

• Loss as a result of a covered person being under the influence of drugs or alcohol.

• Loss as a result of a pre-existing medical condition.

• When the covered person is over 85 years of age.

• Loss which is covered by Medicare, Transport Accident Legislation or Workers' Compensation legislation.

• A loss that would result in the contravening of the Health Insurance Act 1973.

This information is a general summary and is not part of the insurance agreement. This material is to be read in conjunction with, and does not override, the current policy wording and/or schedule.

Authorised by Sally Dennis, General Secretary, The State School Teachers' Union of W.A.
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