

**10%
INCREASE
IN BENEFITS PAYABLE**



FREE

\$38,500

**ACCIDENT
INSURANCE**



For many years, all financial members of the SDA have been covered by our free Accident Insurance Scheme. From 1 July 2006, it was increased by 10 per cent to \$38,500 – still at no cost to you.

The SDA Accident Insurance Scheme is intended to cover you at all times when you are not covered by workers' compensation. In this way you have 24-hour cover:

- workers' compensation while at work, and
- the SDA Insurance Scheme at other times.

SDA members aged up to 80 are covered by the policy world-wide, irrespective of where the accident occurs – and it is absolutely free to every financial member of the SDA.

Accidents Can Happen

The SDA's Accident Insurance Scheme covers you in the event of:

- death,
- total incapacity to work in the job you were trained and/or educated to perform,
- the breaking of bones,
- loss of limbs, sight or hearing, and
- other defined injuries as listed in the policy,

when they are caused by violent, external and visible means outside working hours and are not attributable to an illness. The benefits of the SDA Accident Insurance Scheme are not affected if you have other insurance cover.

What You Save

The SDA Insurance Scheme is absolutely free for every financial member of the Union. If you had to insure yourself with a similar type of policy, it would cost you about \$190 each year. The buying power of more than 230,000 SDA members nationally enables the SDA to cover you for free.

More Information

A summary of amounts that may be payable is contained overleaf. For more information about the SDA's Accident Insurance Scheme, including how to make a claim, please talk to your Union Delegate, Organiser or contact the SDA office on 6331 8166.

Please note: claims must be made within 30 days of an accident.



Benefits Payable for Accidents that Happen after 1 July 2006

■ Death (with dependants)	\$38,500
■ Death (without dependants)	\$11,000
■ Total disablement	\$38,500
■ Paraplegia or quadriplegia	\$38,500
■ Loss of sight of one or both eyes	\$38,500
■ Loss of the lens in both eyes	\$38,500
■ Loss of the lens in one eye	\$19,250
■ Loss of use of one or two limbs	\$38,500
■ Loss of hearing in both ears	\$28,875
■ Loss of hearing in one ear	\$ 5,775
■ Third degree burns to more than 40% of the body	\$19,250
■ Loss of all fingers and thumb on one hand	\$26,950
■ Loss of four fingers on one hand	\$15,400
■ Loss of thumb (one joint)	\$ 5,775
■ Loss of thumb (both joints)	\$11,550
■ Loss of use of fingers (1-3 joints)	\$1,925-\$3,850
■ Loss of toes (1 toe – all toes)	\$385-\$5,775
■ Fractured leg or patella with established non-union	\$ 3,850
■ Shortening of leg by 5 cm	\$ 2,695
■ Other permanent disablements not specified (maximum)	\$28,875
■ Allowance for approved alteration to home or vehicle subsequent to disability as defined	Up to \$11,000

Added Value

The policy also includes cover for accidental bodily injury resulting in breaks or simple fractures to:

■ Neck or spine (full break)	\$500
■ Hip or pelvis	\$400
■ Skull or shoulder blade	\$300
■ Collar bone or upper leg	\$250
■ Upper arm, kneecap, forearm, elbow, lower leg, jaw, wrist, cheek, ankle, hand, or foot	\$200
■ Vertebrae or ribs (per rib)	\$150
■ Thumbs, fingers or toes (per thumb, finger, toe)	\$100

The maximum compensation for any one claim is \$1,000. If claiming, a claim form must be submitted including a doctor's certificate verifying the break or fracture.

Accidents Not Covered

Certain types of accidents are not covered by the Accident Insurance policy, including:

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
- The intentional use of military force to intercept, prevent or mitigate any known or suspected terrorist act.
- Any loss arising out of any terrorist act.
- Engaging in aerial activities, except as a powered aircraft passenger.
- Intentional self-injury, suicide, or criminal or illegal act.
- Pregnancy, childbirth or miscarriage.
- Sexually transmitted disease or HIV/AIDS.
- Training or participating as a professional in any sport.
- Racing in or on any motor-powered device, except surf lifesaving activities.
- Radioactive contamination.
- The dispersal, release or application of pathogenic or poisonous biological or chemical materials.

Please note that the information contained in this leaflet is an outline only. The Union is bound by the full terms and conditions of the policy, which is available for inspection at the Union office.

A Message from Your Secretary, Paul Griffin

The SDA is pleased to have extended your free insurance even further.

Our Accident Insurance Scheme is another example of how your Union cares for its members, both at home and at work.



For more information on this, or any of our other services and benefits, contact the SDA Tasmanian Branch:

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Launceston Tas 7250
Ph: (03) 6331 8166
Fax: (03) 6334 2104

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Hobart Tas 7000
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