



**Jardine Lloyd Thompson**

**EMPLOYEE'S CAN PROTECT THEIR INCOME WITH THE JLT  
(CAAW) DISCRETIONARY TRUST (JDT)  
24/7 PERSONAL ACCIDENT PLAN**

**KEY FEATURES AND BENEFITS INCLUDE\*:**

- Established specifically for Construction and Allied Workers.
- Cover is provided to employee as required by Enterprise Bargaining Agreements and for individuals introduced through the Union. (Ask your Union Organiser)
- Coverage provided for Injuries and Illness that occur outside working hours 24 hours a day, 7 days per week.
- Gross weekly wages paid to a maximum of \$1,000 (based upon the weekly contribution paid by yourself or your employer via an EBA)
- Maximum weekly benefit period of 104 weeks other than for psychological illness where the maximum weekly benefit period is 26 weeks.
- 14 day waiting period for all claims other than claims relating to injuries resulting from amateur participation in organised training, practicing or playing amateur sport 28 days; claims arising from any Psychological Illness: 21 days.
- A Crisis Illness Benefit of 13 weeks advance payment of income (less the excluded period of claim applicable) will be considered from the date the Employee suffers a Crisis Illness as defined.
- Education Expenses of \$1,000 per dependent child for each of the deceased Member's dependant children under the age of 18 years of age upon death as a result of an injury and occurring within 24 months of a claim being lodged.
- Capital Benefits following Death as a result of an injury up to \$5,000 (except where sustained travelling to and from your workplace).

*\*Subject to the Trustee's discretion and/or the insurance policy wording where appropriate.*

For further information regarding the coverage provided by the JDT under the Construction and Allied Workers 24/7 Personal Accident Plan please contact Jardine Lloyd Thompson Pty Ltd on (08) 8235 6446

Protection provided under the JLT (CAAW) Discretionary Trust issued by JLT Group Services Pty Ltd

ABN 26 004 485 214

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This advice is general. To help you decide if it suits you, please read the Product Disclosure Statement (PDS) available online at <http://www.jlta.com.au/jdt/caaw> or call Jardine Lloyd Thompson to request a copy.

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