

TAILORED SOLUTIONS FOR CONSTRUCTION AND ALLIED WORKERS

CAAW 24/7 GROUP PERSONAL ACCIDENT SICKNESS INSURANCE

JLT LEADING THE WAY ON INCOME PROTECTION

The JLT (CAAW) Discretionary Trust is specifically designed for the affiliated members of the CFMEU and offers a unique and innovative alternative to traditional insurance cover. The discretionary trust has been fully endorsed by the CFMEU, and provides you with competitive, cost effective weekly benefits. All backed by our dedicated Customer Service and Claims Teams.

KEY FEATURES AND BENEFITS		COVER COMPARISON CHECKLIST	
		JLT	OTHERS
INJURY & SICKNESS	365 days. Worldwide. 24/7 Protection (but excluding any work related injury or sickness)	✓	?
BROAD COVERAGE	Providing protection beyond the scope of normal insurance	✓	?
MAXIMUM BENEFIT PERIOD	104 weeks (other than psychological illness where maximum weekly benefit period is 26 weeks)	✓	?
WAITING PERIOD	14 days for all claims other than claims relating to injuries resulting from amateur participation in organised training, practicing or playing Football: 28 days or claims arising from any Psychological Illness: 21 days	✓	?
ACCOMMODATION & TRANSPORT BENEFIT	Pay the reasonable transport and / or accommodation expenses for Spouse / Partner and / or Dependent Children if Insured Person is admitted as an in-patient of a hospital, which is more than 100 kilometres from normal place of residence	✓	?
FUNERAL EXPENSES (FOLLOWING DEATH AS A RESULT OF INJURY)	Limit now up to \$10,000	✓	?
CRISIS ILLNESS BENEFIT	13 weeks advance payment of income considered	✓	?
COVER FOR ALL DISCLOSED EMPLOYEES	Up to age 70 (Injury & Sickness)	✓	?
EDUCATION EXPENSES	\$1,000 per dependent child for each of the deceased Member's dependent children under 18 years of age upon death as a result of an injury and occurring within 24 months of a claim being lodged	✓	?
ADDITIONAL BENEFITS	Domestic Help Benefit, Un-Expired Membership Benefit (Please refer to Policy Wording for details)	✓	?

TYPE OF COVER	COST PER WEEK
PLATINUM 100% of gross weekly basic wage up to \$1,200 per week	\$21.80
GOLD 100% of gross weekly basic wage up to \$1,000 per week	\$19.20
SILVER 100% of gross weekly basic wage up to \$800 per week	\$16.90



FOR FURTHER DETAILS OR TO OBTAIN A COMPETITIVE QUOTE, PLEASE CONTACT:

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FOR CLAIMS ASSISTANCE CALL 1800 640 009



All cover is subject to the Trustee's discretion and/or the relevant policy terms, conditions and exclusions. Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please visit <http://www.jlta.com.au/jlt/caawsa> or contact Jardine Group Services Pty Ltd for the relevant Product Disclosure Statement, or for further information.