

# Employee's can protect their income with the JLT (CAAW 24/7) Discretionary Trust

## 24/7 Personal Accident and Illness Plan



### JLT LEADING THE WAY ON INCOME PROTECTION

JLT's income protection programmes are unmatched in the industry.

We aim to provide the best Weekly Benefits and comprehensive Capital Benefits to members of our Discretionary Trusts.

With attractive benefits that compare favourably to those provided under traditional income protection programmes JLT is a leading supplier of income protection for employees across Australia.

### COVER COMPARISON

BENEFIT	JLT	OTHERS
Excess period of 14 days	✓	?
100% of weekly maximum benefit Paid for 104 weeks	✓	?
\$1,000 Maximum weekly benefit	✓	?
Death benefit paid for both employees and spouses	✓	?
Claims managed in Adelaide	✓	?
No age limit	✓	?
Acceptance of claims not restricted by insurance policy	✓	?

### KEY FEATURES AND BENEFITS INCLUDE\*:

- Established specifically for Construction and Allied Workers.
- Coverage provided for Injuries and Illnesses that occur outside working hours 24 hours a day, 7 days per week.
- 100% of Gross weekly wages paid to a maximum of \$1,000 (based upon the weekly contribution paid by 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 Football 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 \$7,000 for both members and their spouses (except where sustained travelling to and from your workplace).
- The Discretionary Trust is backed by insurance with Lloyds of London.

**For further information regarding the coverage provided by the JDT under the Construction and Allied Workers 24/7 Personal Accident Plan please contact:**

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