



Personal Accident and Sickness Discretionary Trust Cover

BIRST member solution

The BIRST Discretionary Trust is a unique and innovative scheme tailored to the practical needs of construction industry workers.

This solution has been fully endorsed by BIRST.

- Key features & benefits for members for all levels of cover**
- Injury and Sickness:** 24 hours per day, 365 days per year.
 - Death Benefit:** Up to \$300,000 accidental at work death benefit
 - Superannuation:** Paid in addition to weekly benefits.
 - Accidental Dental Cover:** Bodily injury resulting in loss of teeth or dental procedures up to \$1,000.
 - Maximum Benefit Period:** Up to 104 weeks.
 - Advanced Payment:** If you are unable to work for more than 26 weeks, receive an upfront payment of 13 weeks.
 - Waiting Periods:** Please refer to the policy schedule for full details of waiting periods.
 - Broad Coverage:** Claims can be lodged under the trust cover for any event, not only those events that would be covered under the insurance cover and the trustee will consider the claim (under its discretion).
 - Cover may be provided for All Disclosed Employees (as defined in the insurance policy):** Cover may be provided from age 16 up to age 70 for injury and sickness.

Type of cover	Level of cover	Cost per person per week
Bronze	85% of gross weekly basic wage up to \$1,250	\$26.00
Silver	85% of gross weekly basic wage up to \$1,500	\$28.00
Gold	85% of gross weekly basic wage up to \$2,000	\$32.00

This is a limit summary of your personal accident and sickness discretionary trust cover. Please refer to the Product Disclosure Statement or contact Howden for further information.

Talk to us today

www.howdeninsurance.com.au

Marion Hall
BIRST Account Manager
T 1300 904 503
E building.trusts@howdengroup.com

Leanne Haskett
BIRST Claims Manager
T 1300 375 723
E claims.aus@claimsx.com.au



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