
# Application process
for employers

## Personal Accident and Sickness Discretionary Trust Cover

The Discretionary Trust has been established to help manage a members' risk of loss of income, death and disability due to injury or illness 24 hours a day, seven days a week, but excluding work related injury or sickness.

If you would like to become a member of the Birst Discretionary Trust please complete the online acceptance form.

Employees are to be declared monthly in arrears. Monthly declaration forms will be issued on the first day of each month for completion.

Monthly invoices will then be emailed to the contact you have nominated on your acceptance form.

Cover and associated benefits, limits and exclusions will depend on the cover a member has purchased. There are three options, Bronze, Silver or Gold.

**Bronze:** $26 per week per member

**Silver:** $28 per week per member

**Gold:** $32 per week per member

Please carefully read the Product Disclosure Statement and associated documentation to understand your level of cover.

Apply here

## Talk to us today

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