

THE JLT (CAAW) DISCRETIONARY TRUST

JOURNEY INJURY, DEATH & FUNERAL EXPENSES

JLT LEADING THE WAY

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

JOURNEY INJURY

Covers the member for bodily injury whilst travelling directly between their place of residence and their place of employment or place of training for work.

Cover also includes activities undertaken by the member during lunch times and meal breaks, which are not on the employers premises and/or not covered by any Workers' Compensation or similar legislation.

Key Features & Benefits

- **WEEKLY BENEFITS**
 - 85% of members average Gross Weekly Wage up to a maximum of \$1,200 per week
- **BENEFIT PERIOD**
 - Maximum 104 weeks (up to 59 years of age)
 - Maximum 52 weeks (60 to 70 years of age)
- **WAITING PERIOD**
 - 14 Days
 - Nil for Funeral Expenses & Lump Sum Benefits
- **AGE LIMIT**
 - Up to 70 years of age
- **DEATH BENEFIT**
 - Cover up to a maximum of \$5,000

DEATH BENEFITS (INCURRED FUNERAL EXPENSES)

Assists the families of the deceased with the financial burden of funeral expenses.

Cover for Funeral Expenses includes the members spouse and/or dependent children.

Key Features & Benefits

- **FUNERAL EXPENSES**
 - Cover up to a maximum of \$6,000
 - Death by any cause (excluding suicide)



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

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**FOR CLAIMS ASSISTANCE
CALL 1800 640 009**

