



# Free Accident Insurance Policy

When an accident happens you at least can have some financial assistance. Your family will appreciate it.

Just another reason to be a member of the ETU

- **Accidental Death**                    **\$100,000**
- **Permanent Paraplegia**            **\$100,000**
- **Permanent Quadriplegia**        **\$100,000**
- **Accidental Dental** (Member, spouse & dependant children)  
Now stands at \$250.00 for repair or permanent loss (per tooth)  
Maximum Payment per event: \$1,500.00  
Maximum 2 events per year: \$3,000.00
- **Funeral Benefit**  
(Death of financial member or spouse)  
Actual cost of funeral to a maximum of \$7,500 per funeral

Unfortunately legislation now prevents us from providing cover for the cost of emergency transport within the policy.

Accordingly, should you require emergency transport outside Qld and beyond the scope of coverage of the Qld Ambulance Service Levy, the Union, under the provision of the Distress, Mortality & Building Trust (DM&BF), will only provide minimum assistance on a case by case basis for financial members. For financial members employed in the Northern Territory the normal benefits payable under the provisions of the DM&BF will continue.

All other benefits payable under the policy remain the same.

Please note the general restrictions contained within the policy That is, for a benefit to be payable, the accident and/or death must occur within Australia and the financial member must be actively employed as defined within the policy in order for the benefit to apply.

Due to costs associated with introducing the new policy and particularly in respect to the new funeral benefits payable to financial members and their spouses.

Honorary and Life Members are not covered due to these members not being actively employed. Accordingly, funeral benefits payable to them and their spouses will remain at \$2,500.

For more information please call 07 3846 2477.

NOTE: Policy ceases for all working members at age 65.

*We have you covered!*



## ■ BRISBANE

41 Peel Street,  
South Brisbane QLD 4101  
P. 07 3846 2477

## ■ GLADSTONE

26 Beckinsale Street,  
Gladstone QLD 4680  
P. 07 4972 6676

## ■ GOLD COAST

3B/17 Short Street, Southport QLD 4215  
P. 07 5532 6903

## ■ TOWNSVILLE

15 Palmer Street,  
Townsville QLD 4101  
P. 07 4772 3122

## ■ CAIRNS

25/25 Grafton Street,  
Cairns QLD 4870  
P. 07 4051 3472

## ■ MACKAY

41 Brisbane Street,  
Mackay QLD 4740  
P. 07 4953 4799

## ■ NORTHERN TERRITORY

1st Floor - 38 Woods Street,  
Darwin QLD 0801  
P. 08 8941 2300

# ACCIDENTS HAPPEN



# But we have you covered!



# Protect your most valuable asset . . .

The following benefits apply to all financial members of CEPU Electrical Division, QLD-NT Branch.

The ETU has provided these benefits in case something just happens. Hopefully you will never need these benefits but if you do, your family will thank you.

# YOU!



## Benefit

### Section A: Capital Benefits – Death Benefits

EVENT	COMPENSATION
1. Accidental Death	\$100,000

### Section B: Capital Benefits – From Accidental Injury

EVENT	COMPENSATION
<b>Permanent Injury</b>	
2. Total Permanent Disablement accident at any time	\$50,000
3. Permanent Paraplegia	\$100,000
4. Permanent Quadriplegia	\$100,000
5. Permanent Total Loss of Sight of both eyes	\$50,000
6. Permanent Total Loss of sight of one eye	\$50,000
7. Permanent Total Loss of use of two limbs.	\$50,000
8. Permanent Total Loss of use of one limb.	\$50,000
9. Permanent and Incurable Insanity	\$50,000
10. Permanent Total Loss of hearing in both ears	\$40,000
11. Permanent Total Loss of Hearing in one ear	\$10,000
12. Permanent Total Loss of four fingers and a thumb (either hand)	\$37,500
13. Permanent Total Loss of the lens of both eyes	\$50,000
14. Permanent Total Loss of the lens of one eye	\$30,000
15. Third Degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	\$25,000
16. Permanent Total Loss of use of four fingers of either hand	\$20,000

EVENT	COMPENSATION
17. Permanent Total Loss of use of one thumb both joints (either hand)	\$15,000
18. Permanent Total Loss of use of one thumb one joint (either hand)	\$7,500
19. Permanent Total Loss of fingers of either hand three joints	\$5,000
20. Permanent Total Loss of fingers of either hand two joints	\$4,000
21. Permanent Total Loss of fingers of either hand one joint	\$2,500
22. Permanent Total Loss of use of toes of either foot - all, one foot	\$7,500
23. Permanent Total Loss of use of toes of either foot - great, both joints	\$2,500
24. Permanent Total Loss of use of toes of either foot - great, one joint	\$1,500
25. Permanent Total Loss of use of toes of either foot - other than great, each toe	\$500
26. Fractured leg or patella with established non union	\$5,000
27. Permanent Shortening of leg by at least 5 cm	\$4,000
30. Accidental Dental Repair or permanent loss per tooth. Maximum payment per event. Maximum 2 events per year	\$250 \$1,500 \$3,000 max p/year
31. Funeral benefit (sickness, accident or any other cause member and spouse)	<b>Actual cost of Funeral to a Maximum of \$7500</b>

All claims are subject to the full policy conditions including the exclusions, including that the financial member must be actively employed and that the accident or death must occur within Australia.

To make a claim for a benefit, members need to contact the ETU office on 07 3846 2477 to arrange for a claim form to be sent.

To obtain a full copy of the policy contact the Union office on 07 3846 2477.

Please keep this brochure in a safe place and make sure your family know where it is.

*This current policy applies from 31 March 2009.  
Note: Policy only applies within Australia*

