

# Journey Insurance

## Frequently Asked Questions

### **Who is covered by the Journey Injury Insurance policy?**

Financial members of the Finance Sector Union Of Australia (FSU).

### **What if I become un-financial with the FSU, am I still covered?**

No.

### **Why has the Finance Sector Union of Australia taken out this policy?**

Because various governments removed a number of protections under the workers' compensation system. For example, journey claims are no longer covered under workers' compensation as a result of NSW Government changes. The FSU wants to make sure that its members are covered by a minimum safety net that protects wages when travelling to and from work each day.

### **When am I covered?**

Cover commences from the time the financial member undertakes direct travel to and from work and ceases upon arrival at either their normal residence or place of employment, whichever is their destination.

### **What am I covered for?**

The Journey Insurance policy will cover you for 85% of your weekly wage, up to a maximum of \$1,500 per week.

### **Is there a death and capital benefit on the Journey Injury Insurance cover?**

No.

### **Is there an excess/waiting period?**

There is no journey insurance claim payable for the first 14 days.

### **Who pays for the Journey Accident Insurance Cover?**

The insurance policy will be paid by the Finance Sector Union of Australia (FSU) as part of your union membership.

### **Can I claim for any medical expenses?**

No medical expenses coverage or rehabilitation costs benefits are payable under this policy.

### **I perform some regular overtime and also work weekend or night shifts. Will I be paid for these if I am off work from a journey injury and make a claim?**

Yes. Your weekly income benefit under this Policy includes an average of all your penalties, overtime and allowances that you earned over the previous twelve (12) months if made on a regular basis (not on an annual basis).

### **I have an income protection policy, can I receive benefits from both my income protection policy and the Journey Insurance?**

You are not entitled to get paid twice for the same loss of income. The Insurer will share the costs with your other income protection policy provider.

### **How does the Traffic Act and Workers Compensation Act affect a Journey claim process?**

Claims are reviewed on a case by case basis in relation to their likely acceptance under relevant Traffic Act and Workers Compensation Law. Whilst there is an obligation for the insured to pursue a claim via these routes, the insurer will consider



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providing benefits to an insured, whilst they proceed with these claims against any Traffic Act or Workers Compensation Act, if it is believed that there is a possibility that this claim would not be successful.

**If the insurer has paid a benefit to a member who is subsequently successful with their claim against any Traffic Act (CTP green slip)/Workers Compensation, the funds received via their claim would be used to reimburse the insurer for payments made to the insured against this policy. What happens if I have an accident after I have consumed alcohol??**

The journey cover policy shall not apply to any event directly or indirectly arising out of you being under the influence of intoxicating liquor or having a blood alcohol content over the prescribed legal limit or being under the influence of any drug other than a drug taken or administered by, or in accordance with the advice of a legally qualified practicing medical practitioner.

**What should I do if I am injured on the way to or from work?**

You should put in a workers' compensation claim through your employer and fill out a claim for Journey insurance by going to the FSU website and clicking on the "journey insurance" tab. If the injury was the result of a motor vehicle accident which was not their fault, they may be able to receive compensation under the Third Party Compensation (CTP) scheme which would include medical expenses and rehabilitation. Alternatively you could contact the FSU Member Rights Centre for advice.

**If I make a claim, when will I be paid?**

If you make a claim and your doctor verifies that you are expected to remain off work for longer than two weeks, then your income benefits under this Policy will be paid to you fortnightly in advance. Of course, if you return to work earlier after receiving an advance payment, then the Insurer will seek to recover the excess payment.

**How are payments made to members?**

Income benefits (based on weekly salary) are paid fortnightly in arrears directly to the member making the claim.

**Am I required to take all my sick leave or any other leave before I can claim?**

You are only required to use your own sick leave for the first 14 days after a journey accident. Following the first 14 days period, income benefits will be paid to you. However an employer may be able to terminate employees on leave without pay in circumstances where they are absent for over 3 months and not on sick leave (sec 352 Fair Work Act and regulation 3.01 of the Fair Work Regulation).

**How does the Traffic Act and Workers Compensation Act affect a Journey claim process?**

Claims are reviewed on a case by case basis in relation to their likely acceptance under relevant Traffic Act and Workers Compensation Law. Whilst there is an obligation for the insured to pursue a claim via these routes, the insurer will consider providing benefits to an insured, whilst they proceed with these claims against any Traffic Act or Workers Compensation Act, if it is believed that there is a possibility that this claim would not be successful.

**Why is there an agreed excess 14 day waiting period before a claim under Journey Injury Insurance can be lodged?**

First the application has to be lodged with Work Cover to determine the nature of the claim whether it is covered under Workers Compensation or Journey Cover. The Workers Compensation has seven (7) days to either accept or refuse the claim. If declined the first 14 days can be made up by using annual or sick leave.

**If I am only getting 85% of my weekly wage under this policy, can I top up my weekly payments with some additional sick leave?**

If you do, it will reduce the benefit payable to you under this policy. For example, if an Insured person uses up 2 days of their sick leave, then the Insurer will only pay 85% of the remaining 3 days income that you would have earned, had you remained at work.

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## **I work in a state/territory where we still have journey claims under the workers compensation system. Am I covered under this policy?**

Yes. All members are insured, as not all workers will be covered by the workers compensation system. Some workers under Comcare will still require protection under this insurance policy. If a member makes a claim under this policy, then a claim should still be made under the workers compensation system.

## **Why do I need to also put a workers compensation claim in if I am claiming under this journey insurance policy?**

There are aspects of the workers' compensation system which are unclear. Some cases may still be covered by workers compensation and therefore in the first instance, an attempt must be made to gain coverage under workers' compensation.

## **If I have to make a workers' compensation claim at the same time as making a claim under this policy, will this delay receiving any benefits?**

If all the paperwork is submitted properly, it is not expected this will delay a claim. A workers' compensation claim must be determined within 7 days and the Journey Insurance claim will take a few more days after that. All this is expected to occur within the first 14 days of the excess period. (subject to the return of all required documents).

## **What documents do I need to submit when lodging a claim at Gale Insurance Brokers Pty Ltd?**

A claim form which will detail what has occurred, previous payslips, doctors reports, a police incident report.

## **How will the Insurance company calculate the journey injury insurance payments?**

Your income will be averaged over the previous twelve (12) months period and divided by 52 weeks prior to the injury which takes into account any paid and/or unpaid leave over that period. This means that a period of no income will be counted in the 52 week calculation.

## **What happens in the event of a 'Relapse of Injury'?**

You will be covered for a maximum of 104 weeks or two years from the date of the original injury.

## **What happens if I am unable to return to work?**

The Journey Injury insurance cover provides you with financial security for up to 104 weeks or two years from the date of original injury. However unlike workers compensation if you are off work for more than 3 months the employer does not have to keep your job open for you. Therefore if you are unable to return to work with 10 weeks of the injury, you should contact the FSU for advice.

## **Would the personal information I provide be kept confidential?**

Yes the information provided will be kept confidential in accordance with the Privacy Act 1988 cth.

## **Is tax deducted from Journey claim payments?**

Yes - As of 1 July 2017 Under Australian taxation law, Chubb Insurance is required to withhold tax from income replacement benefits payable under a policy where payments are made directly to a claimant beneficiary who is not the policyholder.

