



# Journey Accident Insurance Factsheet

## What is Journey Accident Insurance and what does it cover?

Our Journey Accident Insurance provides cover for you when you are on your normal journey to and from work or on a break and suffer a bodily injury. Journey Accident Insurance covers:

- up to 85% of your wages for a maximum of 52 weeks loss (maximum of \$2500 per week);
- a lump sum benefit for injury or a lump sum benefit for death arising from injury up to \$200,000;
- additional cover as outlined in the Schedule of benefits.

All kinds of transport are included: bicycles, taxis, private or government vehicles, walking, passenger in an aircraft licensed to carry passengers and public transport are all covered by Journey Accident Insurance if you have an unfortunate accident.

***Please see our full policy and Schedule of benefits for more information.***

## When does Journey Accident Insurance finish and workers compensation insurance start?

Journey Accident Insurance starts when you leave your normal place of residence and travel directly to your normal place of employment for the day. Your Journey Accident Insurance will then cease and generally, Workers' compensation cover starts once you arrive at work. Journey Accident Insurance will then recommence once you leave your normal place of employment directly to your normal residence.

Our Journey Accident Insurance policy also extends to include cover for activities undertaken during lunchtimes and meal breaks.

Travel directly means travel to and from the Covered Persons normal place of residence or normal place of employment and shall include any minor deviations or interruptions which in no way increase the risk of Bodily Injury that would have normally arisen had the person travelled directly without deviation or interruption.

## Do I have to be a fully paid up financial member of the Union to be able to claim under this insurance?

Yes.

There is also a seven (7) day waiting period before you start to receive benefits under this policy.

There is no waiting period in the event of Lump Sum Benefits from a Bodily injury that results in Accidental death, total disablement, loss of bodily parts, Permanent loss of use bodily parts and fractured bones. Please see more details of what is covered in the Schedule of benefits.

## Can I claim paid personal leave as well as Journey Accident Insurance?

The Journey Accident cover will not consider any personal leave received when calculating benefits. That is, it will not deduct personal leave payments from benefit payments.

## How can I make a claim for Journey Accident Insurance?

To download the Journey Accident Claim Form, [click here](#).

The claim form must be completed in full. Partially completed forms may result in requests for further information which can cause settlement delays. You must submit all medical certificates supporting your absence/s from work.

Once complete, submit your claim form via email to: [A&HClaims.AU@chubb.com](mailto:A&HClaims.AU@chubb.com)

You must submit your claim within 30 days or as soon as is reasonably practicable of sustaining the injury.

- Journey Accident Insurance does not cover medical expenses. Wages excludes overtime, bonuses, commissions, or allowances. There is no cover under this policy if you are aged over 85 years and weekly benefits are not provided for persons over 75 years of age. The influence of drugs, alcohol, or a pre-existing medical condition will likely be void coverage.
- Journey Accident benefits will be reduced by the amount you receive under any Disability Insurance, Workers' Compensation or Traffic Accident Compensation scheme. When you make a claim, you need to tell Chubb about the other insurance including any claim number and they will take care of everything else.