

AMENDMENTS TO YOUR JOURNEY COVER PLAN

The Product Disclosure Statement has been amended to provide important and improved benefits for Members of CEPU (Communications Division) Journey Cover Plan. They are as follows:

DEFINITIONS

Total Disablement amended to read:

“means the insured person is wholly and continuously prevented from engaging in all of the duties of their usual occupation, profession, business or employment.”

Permanent Total Disablement amended to read:

“Permanent Total Disablement means a disablement resulting from an Injury, for which the Insured Person is under the regular care of and acting in accordance with the instructions or professional advice of a Medical Practitioner and which:

- has continued for at least twelve (12) consecutive months from the date of the Injury that caused the disablement; and*
- at the expiry of the twelve (12) month period is certified by an independent Medical Practitioner as being beyond hope of improvement and entirely prevents the Insured Person from forever engaging in their usual occupation, profession or business.”*

Earnings to include:

“overtime payments, bonuses, commissions and allowances.”

TABLE OF BENEFITS

Temporary Partial Disablement Benefit caused directly and solely by Injury amended to read:

“Where an Insured Person returns to work in a reduced capacity the weekly benefit amount payable shall be the difference between the Temporary Total Disablement Benefit and the weekly wages earned in that reduced capacity. If the Insured Person is offered a return to work in a reduced capacity but chooses not to return to work then the weekly benefit amount shall be 25% of the Temporary Total Disablement Benefit.”

LIMITATIONS OF COVER

The age limit has been extended from 65 years to 75 years subject to the Benefit Period for Insured Persons aged 66 to 75 being 52 weeks.