

10 things you should know about Journey Accident Cover

HSUWA Member Benefits Journey Cover

How does it work?

If you are injured on your way to or from work, Journey Cover can provide you with compensation while you are off work. You need to make a claim within 30 days to be eligible for compensation.

What does it cost?

Nothing. If you are a member of the HSUWA, your membership contributions cover the costs.

Am I covered if I join the union?

Union members are covered by our Journey Cover policy. Please note, if you cease to pay your union contributions or are over 75 years old the policy will not apply to you.

What am I covered for?

The weekly injury benefit payable for loss of income is capped at either 85% of the insured person's ordinary time earnings or \$1,500 - whichever is less. There is an excess period of 14 consecutive days.

The benefit periods are:

- Up to age 70 - Max of 104 weeks from the end of the excess period.
- Age 71 to 75 - Max of 52 weeks from the end of the excess period.

There are a range of other benefits under the policy that may also be accessible depending on the circumstances. For example, for education, retraining or childcare.

Are my medical expenses covered?

No. Medicare and/or private health insurance may cover some of these.

What if I hold more than one job?

You are only covered if the work you were going to or from is connected to your HSUWA membership.

Am I covered if I'm injured in a motor accident?

Yes, but there are specific conditions that may impact a claim, including being under the influence of drugs or alcohol or dangerous driving.

If a third party's negligence causes the accident, the Journey Cover insurer will require you to lodge a claim for Economic Loss with the Insurance Commission of Western Australia (ICWA) to become eligible to claim under the union's policy.

Can I get paid from more than one insurance policy?

No, you can only be compensated once for any accident. This means if you have settled a motor accident claim with ICWA, any Journey Cover benefit will be recovered from that settlement.

What do I do if I am injured?

As soon as possible after any injury please see a Medical Practitioner and follow their advice.

It is important to obtain a Medical Certificate as evidence if you are unable to work because of an injury sustained on your journey to or from work.

How do I claim?

You must lodge your claim within 30 days of sustaining the injury by submitting a Claim Form.

A Claim Form is available for members from the HSUWA office.

Please contact us for a Claim Form or if you have any questions by calling on 9328 5155 or emailing to union@hsuwa.com.au