hsuwa
with you at work

journey accident cover

is a benefit included in your membership, it means that if you have an accident travelling to or from work, you can make a claim to receive income support.

How does it work?

If you are injured in an accident in your journey to or from work, Journey Accident Cover pays you up to 85% of your income while you are off work (see below for conditions). If you choose to use your own sick leave, Journey Accident Cover pays you on top of your sick leave pay.

If I join the union am I automatically covered?

Yes, from the date you become a financial member of the union. Please note, the cover ceases automatically if you cease to be a finacial member.

How much will it cost me?

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

What am I covered for?

The benefit payable for loss of income is 85% of the insured persons ordinary time earnings plus shift allowance to a maximum of $1,500 per week; whichever is the lesser. There is an Excess Period of 14 days (consecutive not work). The benefit periods are:

Members up to Age 70 - Maximum of 104 weeks from the end of the 14 day Excess Period.

Members Age 71 to 75 - Maximum of 52 weeks from the end of the 14 day Excess Period.

The cover will cease for all members at age 75, except where a claim has been accepted prior to age 75 and the injury continues past age 75.

If I am injured in a motor vehicle accident, am I covered?

Yes, but there are specific conditions which may impact on a claim for benefit including being under the influence of drugs or alcohol or where a criminal act has been committed (for example, dangerous driving).

If the motor vehicle accident is caused by the negligence of a third party the Journey Accident 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 Journey Accident Cover.

Can I get paid from more than one insurance policy ?

No, legally you can only be compensated once for any accident, so if you have a settle a motor vehicle claim with the ICWA any Journey Accident Cover payments will be recovered from that settlement.

Are medical expenses covered?

No. Please note, Medicare and/or private health insurance may already cover some of these.

If I hold more than one job what am I covered for?

If your union membership is tied to the job that is the reason for your journey to or from work, then you are covered.

What do I do if I am injured?

See your doctor as soon as possible and make sure they give you a relevant Medical Certificate. The Medical Certificate should state that the reason you are unable to work is because of an accident in your journey to or from work. For example, 'sustained a fractured left ankle due to a Motor Vehicle Accident.' For claims purposes standard Medical Certificates should be for no more than four weeks, if your injury continues then you will need to obtain further Medical Certificates.

When does the claim start?

From the date of attendance with a medical practitioner as shown on a Medical Certificate.

How do I claim?

Contact the HSUWA office for the Journey Accident Cover Insurance Claim Forms. Please note that you must lodge your Claim Form etc. within 30 days of sustaining the injury.

If you have any questions regarding the claims process or completion of the forms please contact the HSUWA Office on 9328 5155.

Join or renew now
9328 5155 – hsuwa.com.au