

# Elected Benefit Summary



## Cover for Sickness and Injury

<u>Participating Employer</u>	Hastings Deering (Australia) Ltd
<u>Current As Of</u>	1 <sup>st</sup> February 2023
<u>Geographical Scope of Cover</u>	Worldwide
<u>Short Description</u>	WageGuard Platinum Plus 14
<u>Non-Workplace Injury and Sickness</u>	75% of Pre-Disability Income (Pre-Disability Income means gross income and includes all overtime and taxable allowances that appear on a member's payslip except bonuses). The total benefit period is to a maximum of 104 weeks.
<u>Workplace Injury and Sickness</u>	100% of Pre-Disability Income (Pre-Disability Income means gross income and includes all overtime and taxable allowances that appear on a member's payslip except bonuses). The total benefit period is to a maximum of 104 weeks.
<u>Waiting Period</u>	28 days
<u>Benefit Payment Frequency</u>	Fortnightly in arrears

## Additional Benefits

<u>Member's Death Benefit</u>	\$20,000 Death Benefit (death by any cause except war) should a member pass whilst covered by WageGuard
<u>Member's Spousal Death Benefit</u>	\$5,000 Death Benefit if member's spouse should pass whilst a member is covered by WageGuard
<u>Member's Funeral Expenses</u>	1 Weeks Benefit.
<u>Homemaker Allowance</u>	Up to a maximum of \$200 per week for up to 20 weeks.
<u>Return to Work Assistance</u>	Up to \$20,000
<u>Rehabilitation Assistance</u>	Up to \$20,000
<u>Extended Between Job Cover</u>	30 days on providing written proof of accepting a position with another employer prior to ceasing employment with Hastings Deering. Cover ceases immediately on commencement of new employment

This benefit summary must be read in conjunction with the product disclosure statement

For further information please contact:

Jodie Bubenicek  
Business Development Manager  
M 0425 272 705  
jodie\_bubenicek@coverforce.com.au