

Injured outside work?

Don't fret – the SDA's got you covered better than ever with our new, improved...

FREE
FOR ALL
SDA MEMBERS

NOW UP TO
\$78,000

Accident Insurance

For many years, all financial members of the SDA have been covered by the Union's free Accident Insurance Scheme.

And from 1 July 2015, it's been improved to provide additional benefits, as well as increasing the amount payable for injuries – still at no cost to you.

What you save

The SDA Insurance Scheme is absolutely free for every financial member of the Union.

If you had to insure yourself with a similar type of policy, it would cost you more than \$690 each year.

The buying power of more than 210,000 SDA members nationally enables the Union to cover you for free.

NEW!

- ◆ Up to \$30,000 educational supplement for dependent children
- ◆ Up to \$3,000 funeral benefit refund



When are you covered?

The SDA Accident Insurance Scheme is intended to cover you at all times when you are not covered by workers' compensation.

In this way, you have 24-hour cover: workers' compensation while at work, and the SDA Insurance Scheme at other times.

SDA members aged up to 80 are covered by the policy world-wide (subject to sanction exclusions), irrespective of where the accident occurs – and it is absolutely free to every financial member of the SDA.

How to claim

If you suffer an injury, please contact the SDA for advice on the procedure to follow. Claims should be submitted within 30 days of the accident. The benefits of the SDA Accident Insurance Scheme are not affected if you have other insurance cover.

Accidents can happen

The SDA's Accident Insurance Scheme covers you in the event of:

- ▼ death,
- ▼ total incapacity to work in the job you were trained and/or educated to perform,
- ▼ the need for knee reconstruction or arthroscopy,
- ▼ the breaking of bones,
- ▼ the loss of limbs, sight or hearing,
- ▼ the complete or partial tear of achilles tendon, and
- ▼ other defined injuries as listed in the policy,

when they are caused by violent, external and visible means outside working hours and are not attributable to an illness.

See overleaf for more information.

Benefits payable for accidents that happen after 1 July 2015

▼ Death (member with dependant/s)	\$45,000
▼ Death (member without dependant/s)	\$15,000
▼ Permanent paraplegia	\$45,000
▼ Permanent quadriplegia	\$45,000
▼ Permanent total loss of sight of one or both eyes	\$45,000
▼ Permanent total loss of use of one or two limbs	\$45,000
▼ Permanent total loss of the lens of:	
- both eyes	\$45,000
- one eye	\$22,500
▼ Permanent total loss of hearing in:	
- both ears	\$33,750
- one ear	\$ 6,750
▼ Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than	
- 40% of the entire external body	\$22,500
- 20% of the entire external body	\$11,250
▼ Permanent total loss of use of four fingers and thumb of either hand	\$31,500
▼ Permanent total loss of use of four fingers of either hand	\$18,000
▼ Permanent total loss of use of one thumb of either hand:	
- both joints	\$13,500
- one joint	\$ 6,750
▼ Permanent total loss of use of fingers of either hand:	
- three joints	\$ 4,500
- two joints	\$ 3,150
- one joint	\$ 2,250
▼ Permanent total loss of use of toes of either foot:	
- all, one foot	\$ 6,750
- great, both joints	\$ 2,250
- great, one joint	\$ 1,350
- other than great, each toe	\$ 450
▼ Fractured leg or patella with established non-union	\$ 4,500
▼ Shortening of leg by at least 5cm	\$ 3,150
▼ Achilles tendon rupture:	
- complete tear	\$ 3,375
- partial tear	\$ 2,250
▼ Permanent partial disablement not otherwise provided for under the above events	Max. \$37,500
▼ Allowance for approved alteration to home or vehicle subsequent to disability as defined	80% of cost up to \$11,000
▼ Reimbursement of ambulance costs (if not recoverable from any other source)	\$ 2,500

Added value

▼ Knee reconstruction replacing the anterior cruciate or posterior cruciate ligament	\$3,375
▼ Knee arthroscopy	\$2,250
▼ Dislocation of hip, knee, wrist, elbow, shoulder blade, collar bone or jaw	\$ 600
▼ Dislocation of thumb, finger or toe or other joint (each)	\$ 300
▼ Accidental bodily injury resulting in breaks or simple fractures to:	
- Neck or spine (full break)	\$ 600
- Hip or pelvis	\$ 600
- Skull or shoulder blade	\$ 600
- Collar bone or upper leg	\$ 600
- Upper arm, kneecap, forearm, elbow, lower leg, jaw, wrist, cheek, ankle, hand, or foot	\$ 600
- Vertebrae or ribs (per rib)	\$ 300
- Thumbs, fingers or toes (per thumb, finger, toe)	\$ 300
- Other bones (not specified)	\$ 300

The maximum compensation for any one claim is \$1,200. If claiming a claim form must be submitted including a doctor's certificate verifying the break, fracture or dislocation.

Accidents not covered

The policy does not apply to any event arising directly or indirectly out of:

- ▼ Any consequence of war (whether declared or not), invasion or civil war;
- ▼ The insured person engaging in any aerial activity, except as a passenger and not as a pilot or crew member in any aircraft licensed to carry passengers;
- ▼ Intentional self-injury, suicide, or criminal or illegal act of the insured person who is the subject of the claim;
- ▼ Pregnancy, childbirth or miscarriage;
- ▼ Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (AIDS) disease or Human Immunodeficiency Virus (HIV) infection;
- ▼ Training for or participating as a professional in any sport;
- ▼ Racing in or on any motor-powered device other than as part of a volunteer organisation or emergency and rescue service activities;
- ▼ Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.

Please note that the information contained in this leaflet is an outline only. The Union is bound by the full terms and conditions of the policy, which is available for inspection at the Union office.

A Message from your Secretary, Barbara Nebart

The SDA is pleased to have extended your free accident insurance cover even further to now include additional benefits, as well as increases to the amounts payable on claims.

Our free accident insurance scheme is another example of how your Union cares for its members, both at home and at work.

For more information on this, or any of our other services and benefits, please contact the SDA:

- ✉ Postal address: PO Box 2211 Dangar NSW 2309
- ☎ Phone (02) 4961 4694 📠 Fax (02) 4962 2598
- ✉ E-mail secretary@sdan.org.au
- 🌐 Website www.sdan.org.au

