

# Personal Accident and Sickness Cover

## BIRST member solution



The BIRST Discretionary Trust is a unique and innovative scheme tailored to the practical needs of construction industry workers.

This solution has been fully endorsed by BIRST and provides you with a competitive offering.

### Key features & benefits for Members

- Injury and Sickness:** 24 hours a day, 7 days a week.
- Death Benefit:** Up to \$300,000 accidental at work death benefit.
- Superannuation:** Paid in addition to weekly benefits.
- Accidental Dental Cover:** Up to \$1,000.
- Maximum Benefit Period:** Up to 104 weeks (other than psychological illness where a maximum weekly benefit period is up to 26 weeks).
- Advanced Payment:** If you are unable to work for more than 26 weeks, receive an upfront payment of 13 weeks.
- Waiting Period:** 14 days. Please refer to the policy wording as this may vary.
- Broad Coverage:** Claims can be lodged under the trust cover for any event, not only those that would be covered under the insurance cover and the trustee will consider the claim (under its discretion).
- Cover may be provided for All Disclosed Employees (as defined in the insurance policy):** Cover may be provided from age 16 up to age 70 for injury and sickness.

Type of cover	Level of cover	Cost per person per week
Bronze	85% of gross weekly basic wage up to \$1,250	\$26.00
Silver	85% of gross weekly basic wage up to \$1,500	\$28.00
Gold	85% of gross weekly basic wage up to \$2,000	\$32.00

This is a limited summary of coverage. Terms, conditions, limits and exclusions apply. For full details and before making a decision, consider the Policy Wording, PDS and any other relevant documentation.



Talk to us today

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