

Insurance guide (AP.2)

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ESSSuper
Emergency Services & State Super

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This Incorporated Guide has been issued to help you make an informed decision about ESSSuper's products, features and benefits. It's of a general nature only and doesn't take into account your personal or financial objectives, situation or needs. Before making a decision about an ESSSuper product, consider seeking professional advice from a licensed financial adviser. The information in this document is up-to-date at the time of issue but may change from time to time. When a change is not materially adverse, it will be updated and published on the ESSSuper website at esssuper.com.au. A paper copy of any updated information will be provided without charge on request.

At a glance – the types of cover available

We understand that due to your personal circumstances the level and type of insurance cover you need can change. That is why insurance in the Accumulation Plan is flexible, allowing you to select between Death only or Death and Total and Permanent Disablement (TPD) cover. If you have Death or Death and TPD cover, you're also covered for terminal illness. You can also choose to add Income Protection cover. You may of course choose to have no insurance cover at all or to cancel any cover you have at any time by writing to us or completing the *Vary your Insurance Cover for Accumulation Plan Members form (ES167)* available from our website at esssuper.com.au/forms

What our insurance cover can provide

- The Accumulation Plan offers you a range of death and disablement insurance options to suit your needs.
- Cover is provided 24 hours a day, 7 days a week (subject to certain conditions and exclusions), for injury, illness or death anywhere, any time – not just when you're at work.
- Cover is valid worldwide during your travel overseas, and you are not required to let us know before you go.
- Cover continues throughout your membership unless you cancel your cover or one of the cessation events (listed on page 15) occurs, so you don't have to reapply for cover each year.
- Insurance premiums are deducted from your account, even if you stop work. As long as there's enough money in your account to cover your premiums and you have regular contributions or have provided consent for cover, you don't have to worry about remembering to pay them.

- Purchasing your insurance through your super fund can be one of the cheapest ways to obtain cover. ESSSuper can provide you with insurance via a group policy which is generally much cheaper than taking out individual cover.
- We offer the flexibility of choosing the type and level of cover to suit your changing needs.

The insurance for Death, TPD and Income Protection in the Accumulation Plan is provided by Commlnsure (Insurer). The information in this guide is only a summary and is subject to policy terms which may change. A copy of the Commlnsure Policy is available upon request. Refer to important exclusions on pages 15 to 17.

What does the insurance cover you for?

	What does it cover you for?	Fixed cover	Unitised cover
Death Only cover	Provides a lump sum in the event of your death or if you suffer from a terminal illness.	You choose the level of cover you want. Your cover level stays the same but your premium changes each year.	The level of cover changes each year but the premium you pay stays the same at \$0.50 per unit per week.
Death and TPD cover	Provides a lump sum in the event of your death, if you suffer from a terminal illness or become totally and permanently disabled.	You choose the level of cover you want. Your cover level stays the same but your premium changes each year.	The level of cover changes each year but the premium you pay stays the same at \$1.00 per unit per week.
Income Protection cover	After a waiting period, provides an income up to 85% of your pre-disablement income if you become totally or partially disabled.*	Not applicable.	Your cover level stays the same but your premium changes each year.

* Pays income for the period of disablement up to a maximum period of two years or to age 65 subject to a maximum benefit of \$25,000 per month.

Who is eligible for cover in the Accumulation Plan?

All eligible members (for more detail on eligibility criteria, see below) under age 65 can apply for insurance cover through the Accumulation Plan. This includes:

- Non-Operational emergency services employees,
- Operational members within ESSSuper who wish to make their own additional contributions or have another employer pay Superannuation Guarantee (SG) contributions into the Accumulation Plan, and
- Personal members who leave their benefit with ESSSuper upon leaving emergency services or public sector employment.

What cover am I eligible for and when does cover start?

All eligible members under age 65 have access to Death, TPD and Income Protection cover. The level of cover you can receive without having to provide evidence of your health depends on your category of membership and the date you join the Accumulation Plan.

The following categories of members under age 65 who have an employer pay an SG contribution into the Accumulation Plan will automatically receive the default insurance cover of 3 units of Death and TPD cover¹, without assessment by the Insurer (subject to Exclusions, outlined on pages 15 to 17).

- Non-Operational emergency services employees including Protective Services Officer (PSO) Recruits but not Police Recruits
- Members who are only eligible to join the Accumulation Plan
- Personal members, which are members who leave their benefit with ESSSuper upon leaving emergency services or public sector employment, and who have their new employer pay SG contributions to ESSSuper

- Returning members (defined in Section 3(1) of the *Emergency Services Superannuation Act 1986* as a person who was a Police Officer and is re-appointed under a fixed term agreement as a Police Officer)
- The spouse of a member who is not otherwise eligible for membership of the ESSSuper funds in their own right.

Cover commences from the date you join the Accumulation Plan provided your employer pays a SG contribution into your account within 3 months of the date you join the Plan. If an SG contribution is not received within 3 months of the date you join the Accumulation Plan, default cover commences from the date an SG contribution is received into your account from your employer.

You are also eligible to request Income Protection cover^{1,2} of up to 15 units if you are classified as Non-Operational or up to 10 units if you are classified as Operational, without assessment by the Insurer. Your request must be received within 3 months of the date you joined the Accumulation Plan.

The following categories of member under age 65 can request cover without assessment by the Insurer subject to the criteria stipulated below:

- Emergency Services Police Recruits can apply to receive the default 3 units of Death and TPD insurance cover¹ and up to 10 units of Income Protection cover^{1,2} provided that your request is received within 3 months of the date you joined the Accumulation Plan. Cover commences from the date you join the Accumulation Plan provided your employer pays a SG contribution into your account within 3 months of the date you join the Plan. If an SG contribution is not received within 3 months of the date you join the Accumulation Plan, default cover commences from the date an SG contribution is received into your account from your employer.
- If you are a new Operational member joining the ESSS Defined Benefit (DB) Fund but not a PSO or a Police Officer, you may apply to receive the default 3 units of Death and TPD insurance cover¹ and up to 10 units of Income Protection cover^{1,2}, provided that:
 - your membership application to join the Accumulation Plan (including insurance election) is received within 3 months of the date your membership of the ESSS DB Fund commenced, and

- your first additional contribution to the Accumulation Plan is received within 4 months of the date you joined the ESSS DB Fund.

If the above requirements are met, your default insurance cover will commence from the date on which your first additional contribution is received by the Accumulation Plan.



If a member has received, or is eligible to receive or claim, a terminal illness, TPD or permanent incapacity benefit prior to joining ESSSuper no Death, Terminal Illness (TI), or TPD cover will be provided.

¹ Default cover is subject to a two-year pre-existing medical condition exclusion thereafter you must satisfy an active employment test for at least 2 consecutive months. Refer to Exclusions on page 15 and the Glossary on page 19.

² Subject to your ability to agree to the statement on page 8 and subject to Exclusions outlined on pages 15 to 17.

You can request cover subject to assessment

If you do not receive default cover, or if you wish to apply for additional cover, or have previously cancelled cover and would like to reactivate it, you can apply for the following Accumulation Plan cover (subject to Exclusions outlined on pages 15 to 17):

- Death Only, or
- Death and TPD, and/or
- Income Protection.



Note

You can decrease or cancel cover at any time by writing to ESSSuper.

How to apply for insurance cover

If you wish to apply for cover, or for additional cover, then complete the *Vary your Insurance Cover for Accumulation Plan members form (ES167)* and the *CommInsure Personal Statement* available on our website at esssuper.com.au/forms

If any aspect of your insurance cover requires you to complete the *CommInsure Personal Statement* then you are subject to underwriting and the decision on whether you will get the insurance you apply for, whether there will be any exclusions placed on the cover and your final premium is subject to assessment and confirmation by the Insurer.

Occupational classifications

There are 3 occupational classifications used for insurance purposes. The type of work you do determines your occupational classification. The riskier your job, the less insurance cover you get for a fixed premium or the more you pay for insurance. The occupational classifications are detailed in the table below:

Operational	Examples
The term "operational member" has the same meaning as is prescribed under the <i>Emergency Services Superannuation Act 1986</i> . The Operational benefit scale applies to insured members who are employed as operational employees	<ul style="list-style-type: none"> members of the ESSSuper DB Fund who are also members of the Accumulation Plan Returning members
Non-Operational	Examples
Insured members of the Plan who are not classified as Operational members and have not applied and been accepted as a Teacher/Professional	<ul style="list-style-type: none"> members of a State Super Defined Benefit fund who are also members of the Accumulation Plan Accumulation Only members PSO Recruits Police Recruits
Teacher/ Professional	Examples
Applies to insured members who apply for and are accepted by the Insurer as meeting the following requirements.	<ul style="list-style-type: none"> Teacher Principal Executive Senior Manager Manager

Teacher/ Professional (cont.)	Examples
a) that the duties of your occupation are limited to professional, managerial, administrative, clerical, secretarial or similar "white collar" nature tasks which do not involve manual work and are undertaken entirely within an office environment in a sedentary capacity, or a teaching role; and	
b) that you have an accredited higher education qualification, belong to a recognised professional body and earn an annual salary greater than \$60,000; or you are part of the senior management of your employer and earn an annual salary greater than \$80,000.	

The default occupational classification for members in the Plan is Non-Operational. If you are a member of the ESSS DB Fund, you are automatically classified as Operational.

If you are unsure of your occupational classification, please call ESSSuper to confirm your occupational classification.

Changes to Occupational classifications

If you are an ESSS DB Fund member, you are classified as Operational. Your occupational classification will be changed to Non-Operational when your employer has notified us that you have left Operational service.

Police Recruits and PSO Recruits are classified as Non-Operational. Once a recruit is sworn in and joins the ESSS DB Fund, the occupational classification is changed from Non-Operational to Operational. This will result in a reduction in the value of the insurance cover where the insurance cover is in units or an increase in premium where the insurance cover is fixed.

Members can apply for recognition as a Teacher/Professional for insurance purposes by completing the *Vary your Insurance Cover for Accumulation Plan Members form (ES167)* available from our website at esssuper.com.au/forms

If your application to change your occupational classification is accepted, changes to your cover (if you have unit based cover) or to your insurance premium (if you have fixed cover) will start from the date your application is accepted.

It is your responsibility to ensure that the occupational classification being used for you is correct at all times.

At claim time, the Insurer will check that the correct occupational classification was being applied to your account.

Unit based Death Only or Death and Total and Permanent Disablement (TPD) cover

At a glance

- Unit based cover is based on your age and the amount of cover per unit reduces each year
- Cover is subject to eligibility criteria and your ability to pay premiums
- Premiums of \$1.00 per unit per week for Death and TPD cover are deducted from your account twice yearly on a pro-rated basis on your birthday and on 30 June, or upon earlier closure of your account
- Premiums of \$0.50 per unit per week for Death Only cover are deducted from your account twice yearly on a pro-rated basis on your birthday and on 30 June, or upon earlier closure of your account
- Cover ceases at age 65
- The maximum cover is \$2 million.

How unit based cover works

With unit based cover, your premium is set per unit of cover and the level of cover you receive decreases each year.

Level of cover

The insured lump sum amounts for one unit of cover, are based on your age and occupational classification. These are listed in the table in Appendix A on page 23.

You can purchase as many units of cover as you like subject to maximum cover of \$2 million and the provision of satisfactory health evidence. Your amount of cover per unit is based on your occupational classification and age. If you are currently in the ESSS DB Fund, you will be classified as an Operational employee. All other members will be classified as Non-Operational unless they make application for the Teacher/Professional class and have been accepted as such.

Calculating your unit based cover

To work out your level of cover, multiply the number of units you want by the sum insured for your age (from the table on page 23). Please ensure you use the correct occupational classification. Note, cover may be subject to acceptance by the Insurer unless you are eligible for automatic acceptance cover.



Example

Paula is a Non-Operational employee, aged 42 and wants 4 units of Death and TPD cover.

Her amount of cover will be:

$$\$47,000 \times 4 = \$188,000.$$

The cost for this cover is:

$$\$1.00 \times 4 = \$4.00 \text{ per week.}$$

When Paula has her next birthday, her cost of cover for 4 units will remain at \$4.00 per week, but her level of cover will decrease to:

$$\$42,600 \times 4 = \$170,400.$$

The annual cost of cover is calculated by multiplying the weekly cost by 52.18.

If you are eligible for default cover and you want more than 3 units of cover you, will have to apply for the higher cover and provide the Insurer with evidence of your good health for the cover in excess of the 3 units. You will be required to complete a *Personal Statement* (and may also require a medical examination).

Cost of unit based Death and TPD cover

The cost of unit based cover is \$1 per week for each unit. If you are paying for additional units of cover, the premium amount payable is the number of units multiplied by \$1 per week.

This amount will be deducted from your Accumulation Plan account twice yearly on a pro-rated basis on your birthday and at the end of each financial year, or upon your earlier exit from the Accumulation Plan. You need to ensure that you have sufficient funds to cover outstanding premiums at all times.

The Fund claims a tax deduction for the insurance premium paid each year. The amount of the deduction is paid to the Fund's reserves.

Fixed Death Only cover or Death and TPD cover

At a glance:

- Fixed cover allows you to nominate a fixed amount of cover in multiples of \$1,000
- TPD cover can be equal to or less than death cover but it cannot exceed death cover
- The cost of the cover generally increases each year as you age
- The maximum cover is \$2 million
- You must be less than age 61 to apply for fixed cover
- Cover is subject to eligibility criteria and your ability to pay premiums
- Premiums are deducted from your account twice yearly on a pro-rated basis on your birthday and on 30 June, or when your account is closed
- Death cover ceases at age 65
- TPD cover (if any) reduces by 20% per year from age 61 to nil at age 65.

How fixed cover works

With fixed cover you nominate how much insurance you want and your insurance cover stays the same but your premiums may change each year.

Level of cover

You can choose the level of cover you want in multiples of \$1,000 subject to maximum cover of \$2 million. Once you have decided the level of cover you want you can keep that level throughout your membership, except that any TPD cover will reduce as follows once you reach age 61:

Your age	TPD Cover Adjustment
61	80%
62	60%
63	40%
64	20%
65	0%

Annual cost of fixed cover

The cost for fixed cover is based on your age per \$1,000 of insurance cover. The annual premium rate for each \$1,000 of sum insured will be deducted from your Accumulation Plan account at the rate for your age and occupational category on your birthday and on 30 June each year, or on earlier exit from the Accumulation Plan. The insurance costs are shown in Appendix B on page 24.

The Fund claims a tax deduction for the insurance premium paid each year. The amount of the deduction is paid into the Fund's reserves.

Calculating your fixed cover premiums

To calculate the annual cost of fixed cover, multiply the cost per \$1,000 based on your age and operational status (refer to page 24) by the level of cover you want divided by \$1,000.



Example

Stewart is a Non-Operational employee, aged 42 and requires \$100,000 of Death and TPD cover. His cost of cover will be: $\$100,000 / 1000 = 100 \times \$1.11 = \$111.00$ per year. When Stewart has his next birthday his level of cover will remain at \$100,000 but his cost will increase to $\$1.22$ per \$1,000 which equals \$122.00 per year.



Changing your Death and/or TPD cover

You can apply to change the Death and TPD cover you received on joining by increasing, switching from units to fixed cover or from fixed cover to units, reducing or cancelling your cover.

Conversion of unit based Death and TPD cover to fixed Death and TPD cover

If you are under age 61 you can convert your insurance cover to fixed cover without the need to provide health evidence.

In converting your unitised cover to fixed cover it will be rounded up to the nearest \$1,000. Any increase in cover that occurs due to rounding up to the nearest \$1,000 is provided as limited cover.* The conversion will take effect from the date it is accepted by the Insurer.

Conversion from fixed Death and TPD cover to unitised Death and TPD cover

You can transfer all the fixed Death and TPD insurance cover you have to unitised cover without the need to provide health evidence. In converting your fixed cover to unitised cover it will be rounded up to the nearest unit. Any increase in cover that occurs due to rounding up to the nearest unit is provided as limited cover.* The conversion will take effect from the date it is accepted by the Insurer.

* See Glossary on page 19.



Income Protection

At a glance:

- If you are eligible, you can elect to have up to 15 units (10 units for Operational members) of a '2 year' Benefit Period Income Protection cover without health evidence provided you elect to do so within 3 months of joining the Plan
- Cover provides you with a benefit of up to 85% of your pre-disablement income
- You can choose from a 30, 60 or 90 day waiting period
- You can choose either a '2 year' or 'to age 65' Benefit Period (The 'to age 65' Benefit Period is not available for some operational occupations)
- The cost of the cover varies each year based on your age, occupational classification, waiting period and Benefit Period
- Cover is subject to eligibility criteria and your ability to pay premiums
- Premiums are deducted from your account twice yearly on a pro-rated basis on your birthday and on 30 June, or upon full withdrawal if earlier.

How Income Protection cover works

The Accumulation Plan's Income Protection insurance provides a regular payment up to 85% of your pre-disablement income if you become totally disabled.

If you cease to be totally disabled but are still partially disabled, you will receive a partial monthly benefit, as described on page 11.

Waiting period

Subject to Exclusions (see pages 15 to 17), the benefit payments will start at the end of the continuous period of 30, 60 or 90 day waiting period from total disability (depending upon which option you are insured for) and are paid monthly in arrears.

Automatic acceptance for Income Protection cover

Members who start to receive SG contributions from their employer to the Accumulation Plan and new members joining the ESSS Defined Benefit Fund, excluding PSO's and Police Officers, will be able to apply for Income Protection cover at the time of joining the Accumulation Plan and will be provided with cover of up to 85% of their income (refer to 'Impact of income from other sources' on page 12) subject to a 15 unit (10 unit for Operational members) automatic acceptance limit (provided all eligibility criteria as set out on page 2 are met).

All Income Protection cover provided under automatic acceptance is subject to a 2 year pre-existing medical conditions exclusion and a requirement that at the expiry of the 2 year period, you must meet the active employment test for at least 2 consecutive months. If you do not meet the active employment test for at least 2 consecutive months at the expiry of the 2 year period, you will continue to be subject to the pre-existing medical conditions exclusion until you have satisfied the active employment test for at least 2 consecutive months (refer to Exclusions on pages 15 to 17).

You must confirm that you:

- are employed to work, on average, at least 15 hours per week at the time that you select to have Income Protection cover
- have never applied for, been entitled to apply for, or been paid a TPD benefit from a superannuation fund or Insurance Policy and are not presently applying for, or entitled to apply for, a disability benefit of any type, and
- have not been absent from work due to accident or illness or injury for a total of 4 or more weeks within the last 12 months prior to completing the application.

Applying for Income Protection cover

If you are not able to meet all of the eligibility requirements for automatic acceptance when you join the Accumulation Plan, or you choose not to have Income Protection cover at that time but subsequently decide that you would like to apply for Income Protection cover, you may do so at any time provided that you are working on average a minimum of 15 hours per week, you meet the eligibility criteria, complete a *Personal Statement* and the Insurer accepts your application for Income Protection cover.

Members who require Income Protection cover in excess of 15 units (10 units for Operational members), or who do not qualify for automatic acceptance or apply for a Benefit Period to age 65, will be required to complete a *Personal Statement*.

All underwritten cover will be subject to the acceptance terms offered by the Insurer (if any).

Benefit Period

The Benefit Period is the amount of time you will continue to receive Income Protection benefits while you are totally disabled or partially disabled due to any illness or injury. The Benefit Period under the Accumulation Plan is two years, or up to age 65, depending on the option you select.

The cover will be paid for the Benefit Period you are insured for and ends on the earliest of:

- you are no longer totally or partially disabled;
- the Benefit Period you are insured for ends;
- you reach age 65;
- you die.

All applications for age 65 Benefit Period require assessment by the Insurer. Please note that operational roles may not be eligible for an age 65 Benefit Period. Please contact our Member Service Centre for further information regarding eligibility.

Amount of benefit

Subject to maximum cover of \$25,000 per month, eligible members will be provided with up to 85% of pre-disablement income (75% payable to the member, 10% payable as a superannuation contribution to the member's Accumulation Plan account within ESSSuper).

Income Protection cover is provided on a unitised basis with each unit equivalent to a benefit of up to \$425 per month for every \$500 of gross monthly income, based on an 85% benefit. The following table shows the number of units required at various income ranges to achieve the 85% benefit.

Gross monthly salary	Number of units to achieve maximum benefit	Maximum monthly benefit payable (85% of gross monthly salary)*
\$3,333 (\$40,000 per annum)	7 units	\$2,833
\$3,750 (\$45,000 per annum)	8 units	\$3,187
\$4,166 (\$50,000 per annum)	9 units	\$3,541
\$4,583 (\$55,000 per annum)	10 units	\$3,895
\$5,000 (\$60,000 per annum)	10 units	\$4,250
\$5,416 (\$65,000 per annum)	11 units	\$4,604
\$5,833 (\$70,000 per annum)	12 units	\$4,958
\$6,250 (\$75,000 per annum)	13 units	\$5,312
\$6,666 (\$80,000 per annum)	14 units	\$5,666
\$7,083 (\$85,000 per annum)	15 units	\$6,020
\$7,500 (\$90,000 per annum)	15 units	\$6,375
\$7,916 (\$95,000 per annum)	16 units	\$6,729
\$8,333 (\$100,000 per annum)	17 units	\$7,083

* The value of the units required to provide the maximum monthly benefit of 85% of gross monthly salary may exceed the maximum monthly benefit payable. Any benefit in excess of 85% of gross monthly salary is not payable.

Annual cost of cover per unit

The cost of Income Protection cover depends on your age, the number of units that you require (i.e. your level of income), the Benefit Period you select, the waiting period you select and your occupational classification. The table on pages 25 to 26 shows the annual premium rates per unit of cover for 30, 60, and 90 day waiting periods for a two year Benefit Period for Teacher/Professional, Non-Operational and Operational occupation categories. The table on pages 27 and 28 shows the annual premium rates per unit of cover for 30, 60 and 90 day waiting periods for up to age 65 Benefit Period for Teacher/Professional, Non-Operational and Operational occupational classifications.

The Fund claims a tax deduction for the insurance premium paid each year. The amount of the deduction is paid into the Fund's reserves.

Calculating your Income Protection cover



Example:

Leah is aged 42 and applies for Income Protection insurance with a 90 day waiting period and a two year Benefit Period. She is on a gross income of \$5,000 p.m. in a Non-Operational role. 85% of her monthly salary is \$4,250. Each unit is equal to a benefit of \$425 per month. Thus, Leah must apply for 10 units to obtain the maximum monthly benefit of \$4,250.

The cost of this cover is equal to \$12.41 x 10 units = \$124.10 per annum.

As Leah's required cover as a Non-Operational member is equal to 15 units or less, if she applies for the cover when first eligible she does not have to provide any evidence of her good health.

If Leah wanted cover with a 90 day waiting period but with a Benefit Period to age 65 the cost of the cover would be calculated as: \$67.32 x 10 units = \$673.20 per annum and she would have to complete a *Personal Statement* and be underwritten.

Payment of insurance benefits

Only one benefit is payable in the event of your death or terminal illness or, if applicable, your total and permanent disablement.

Payment of benefits is subject to any exclusions (see pages 15 to 17) and the Insurer being satisfied of its liability to pay a benefit under the Insurance Policy. To this end, the Insurer may require you to provide any evidence in your possession or control or to undergo such medical examinations and non-invasive tests as it reasonably considers necessary to satisfy itself of its liability.

Payment of an insured Death benefit

Provided that you are insured for Death cover with ESSSuper, an insured Death benefit may be payable to your dependants and/or your legal personal representative in the event of your death. A Death benefit is a lump sum payment and is made up of your Accumulation Plan account balance plus any insurance benefit paid by the Insurer.

Please note, if the date of your death occurs within 2 years of the date on which your cover commenced with ESSSuper and the cause of your death is due to a pre-existing condition exclusion, you may not be eligible for an insured Death benefit from ESSSuper.

Payment of a Terminal Illness benefit

As long as your Death Cover continues, if you become terminally ill you may be entitled to a Terminal Illness benefit. The benefit in the event of terminal illness is equal to the balance of your Accumulation Plan account, plus your level of Death cover.

The level of Death cover is the lesser of your insured Death cover or \$1 million. If you're paid a Terminal Illness benefit, your Death cover will cease, unless your Death cover is greater than \$1 million, in which case the balance is paid when you die, as long as your death occurs before age 65, and you have continued to pay insurance premiums for the remaining Death cover. Your premium will be adjusted in line with the reduced level of cover.

You cannot be paid both a TPD benefit and a Terminal Illness benefit. If you have cover for both Death and TPD and you are terminally ill, the Insurer will pay either a Terminal Illness benefit, or a TPD benefit, depending on the circumstances of your claim.

A Terminal Illness exists at a particular time if the following circumstances exist:

- Two registered medical practitioners have certified jointly or separately in writing, that you suffer from a sickness or have incurred an injury that is likely to result in your death within a period (the "certification period") that ends not more than 24 months after the date of the certification;
- At least one of the registered medical practitioners is a specialist practicing in an area related to the sickness or injury suffered by you;
- For each of the certificates the certification period has not ended; and
- The Insurer and ESSSuper are satisfied, on medical or other evidence, that despite reasonable medical treatment, your sickness or injury is likely to result in your death within the certification period.

To make an application for a Terminal Illness benefit, call our Member Service Centre.

Payment of TPD benefit

The benefit in the event of total and permanent disablement, and you having TPD cover, is equal to the balance of your Accumulation Plan account, plus your insured benefit paid by the Insurer. Please note that if the cause of your TPD is due to a pre-existing condition, you may not be eligible for a TPD benefit from ESSSuper, if the date of your TPD occurs within 2 years of the date on which cover last commenced for you with ESSSuper.

To be eligible for an insured TPD benefit, you must satisfy ESSSuper and the Insurer that you meet the requirements of total and permanent disablement as defined in the policy held by ESSSuper. The Insurer may also ask you to complete reasonable retraining, which would allow you to perform a job, on a full time or part time basis after completion of the retraining. You may also be required to undergo reasonable rehabilitation, and have reached maximum medical improvement, before you will be considered TPD.

Refer to pages 15 to 17 for further information regarding exclusions and to page 21 for the definition of TPD. Payment of a TPD benefit is subject to the terms and conditions of the insurance policy held by ESSSuper. To make an application for a TPD benefit, call the Member Service Centre.

Payment of Income Protection benefits

It is important that you advise ESSSuper in writing as soon as possible after you become aware of any claim or potential claim. In order to receive a benefit, you will need to satisfy ESSSuper and the Insurer that you have suffered a total or partial disability. Refer to page 22 for the definitions of totally disabled and partially disabled.

Subject to your claim being accepted by the Insurer, benefits for a claim will start from the end of the waiting period. No benefit is payable during the waiting period. The waiting period starts on the date that a medical practitioner examines you and certifies that due to your illness or injury you are disabled within the definitions of the policy. You must be totally disabled for at least 14 out of the first 19 consecutive days of the waiting period to qualify for a disability benefit. If you return to work at full capacity during the waiting period, the waiting period will start again unless the return to work happens once and it is for no more than five consecutive days. If this happens, the number of days worked is added to the waiting period. Once a benefit becomes payable, you will be paid monthly in arrears. If you are only disabled for part of a month, your benefit will be paid proportionately.

Partial disability benefit

A partial disability benefit may be payable if you are totally disabled for a period of 14 consecutive days during your waiting period, you're unable to return to performing all of your duties of your usual occupation and you are partially disabled immediately after the expiry of your waiting period, and provided you meet the criteria listed in the definition of partially disabled (on page 22).



Example:

Tom injured his knee playing soccer with his children. He needed surgery and was off full-time work for 3 months. Tom's doctor certified he could return to work for 3 days per week for a 4 month period and Tom's employer accommodated his return to work. Before Tom was injured he was earning \$5,000 per month (pre-disability income). Tom's Income Protection benefit, payable after the 60 day waiting period he had chosen, was \$3,750 per month (monthly benefit) for the time whilst he was completely off work. When Tom returned to work part-time, his employer paid him \$3,000 per month (current income). Tom's partial disability benefit would be calculated as:

Partial disability benefit :

$$\begin{aligned}
 & \ominus \text{monthly benefit} \quad \ominus \frac{\text{current income}}{\text{pre-disability}} \quad \otimes \text{monthly benefit} \\
 & \ominus \$3,750 \quad \ominus \frac{\$3,000}{\$5,000} \quad \otimes \$3,750 \\
 & \ominus \$1,500
 \end{aligned}$$

When combined with the part-time income from his employer, Tom's total monthly income would be \$4,500 (\$3,000 from his employer and \$1,500 from the income protection insurance).

Indexation of Benefit Payments

If you are being paid a disability benefit and the Benefit Period exceeds 2 years, the monthly benefit and any super monthly benefit will each be increased by the percentage increase in the consumer price index at the end of each consecutive 12 month period for which benefits are payable, up to a maximum of 5% per annum.

Bereavement Benefit

In the event of your death, while you are in receipt of an Income Protection benefit, a one-off amount equal to two times the monthly benefit, will be paid as a death benefit.

Income Protection taxation

As ESSSuper's Income Protection insurance is a benefit paid through a super fund, you cannot claim a tax deduction for the premium.

Income Protection benefits are treated as taxable income and attract Pay As You Go (PAYG) withholding tax, the same as income and wages. PAYG withholding tax will be deducted from the benefit before it is paid and forwarded to the Australian Taxation Office. You will be asked to provide your Tax File Number to the Insurer before any benefit is paid. If you do not provide this, the Insurer will be required to deduct tax from your benefit at the highest marginal rate plus Medicare Levy of 2%. The portion of any benefit paid as a superannuation contribution will be paid to your Accumulation Plan account and taxed as if it were an employer contribution.

Note: These statements are based on interpretation of current Australian tax law, which may change from time to time. You should consult a taxation adviser for advice on your personal circumstances.

If you are accepted as totally disabled, the Insurer will pay the cost of rehabilitation expenses to assist your return to work, provided:

- the expenses are approved in writing by the Insurer before they are incurred
- the expenses are incurred to directly assist you to return to work in a gainful occupation or to undertake a vocational retraining program because of your disability
- a medical practitioner certifies them as necessary, and
- the payment does not contravene health insurance legislation.

Generally, these expenses will include the cost of a rehabilitation program (other than an excluded rehabilitation program) which a medical practitioner certifies is necessary for your rehabilitation. The maximum rehabilitation expenses payable in respect of any one disability is the lesser of:

- the expenses
- 24 times the total of the monthly benefit, and
- \$120,000 less any amounts that can be claimed from any other source for those expenses. This amount will be paid directly to the provider of the service, and in addition to the disability benefit.

Income Protection maximum monthly benefit payable

If you become totally disabled the maximum monthly benefit that you can receive will be the lesser of the following:

- the benefit provided by the number of units of cover for which you are insured immediately prior to your date of disablement
- 85% of your pre-disablement income, (up to 75% of your pre-disablement income, less tax, will be paid as an income replacement benefit directly to you. Any insured benefit in excess of 75% of pre-disablement income, up to a maximum of 10%, will be paid as a superannuation contribution to your ESSSuper Accumulation Plan account), and
- the maximum monthly benefit payment of \$25,000.

Impact of Income from other sources

Your benefit will be reduced by any income or commutation of income, paid or payable that you receive or will receive from other sources as a result of your sickness or injury such as:

- sick leave, annual leave, or long service leave payments
- any amounts payable under legislation such as workers' compensation or motor accident compensation legislation
- benefits payable under other income protection policies
- any amount earned from your personal exertion while disabled*
- any income which the Insurer believes you could reasonably be expected to earn in your occupation while disabled, and
- any superannuation contributions paid by the employer (this will only be offset against any superannuation contribution benefit which may be payable by the Insurer to your ESSSuper account).

* Income from investments such as rental property, trust income and investment earnings are excluded.

Changing your insurance cover

Increasing or applying for Death Only or Death and TPD cover

You may apply for insurance cover or to increase your insurance cover at any time. If you do not take up the option of having insurance cover when you first join ESSSuper or if you choose to increase your cover at a later stage, you will be required to complete a *Personal Statement* for the Accumulation Plan's Insurer. Any application for cover or increase in cover is subject to assessment and acceptance of your application by the Accumulation Plan's Insurer. Members over 60 years of age are not able to increase fixed Death Only or Death and TPD cover.

Premium payable as a result of increased cover

Upon the acceptance of cover, the amount of the premium payable will be recalculated to reflect the increase in cover according to the premium rates current at the time.

Life events cover

Ability to increase cover on specified life events

You may apply to increase your death and/or TPD cover without having to provide evidence of good health in the event you have a personal event described below. These personal events are known as Life Events and are:

- marriage;
- divorce;
- the birth of your child;
- your adoption of a child;
- your child commencing their first day at primary or secondary school;
- death of a spouse; or
- you effecting a mortgage on the initial purchase of a primary residence.

Eligibility to receive increased cover on a Life Event

To be eligible to obtain additional death and/or TPD cover without evidence of good health should a Life Event occur the following must be satisfied:

- you must not have exercised the option more than four (4) times since becoming a member of the fund;
- you make the application to increase your cover as a result of a Life Event within 90 days of the date upon which a Life Event occurred;
- you meet the active employment test (as defined on page 19);
- we receive proof, satisfactory to us and the Insurer, that the Life Event has taken place and of the date it took place;
- you have not previously had an application for cover, or an increase in cover, declined by us or the Insurer;
- the application must relate to the type of cover you have in force under this policy. If you previously opted out of a type of cover you cannot reinstate cover under this process and a full application would be required to be completed;
- at the time of application, you have not previously claimed, or been entitled to claim, a terminal illness benefit;
- you are able to satisfactorily answer a few health questions.

You can apply for a life event by completing the *Life Events Insurance increase form (E5171)* available at [esssuper.com.au/forms](https://www.esssuper.com.au/forms)

When cover commences for a successful Life Event application

In the event a request for additional cover is accepted by the Insurer for a Life Event then the additional cover will commence from the date we received the application for additional cover.

Limits on increased cover

Any additional cover which comes into force as a result of a Life Event occurring will be subject to the same individual conditions, restrictions, exclusions and premium loadings as apply to your existing cover, if any.

If, when additional cover comes into force as a result of a Life Event occurring, you are not in active employment, your additional cover will be limited cover* until you have returned to active employment for at least two consecutive months.

Any limited cover which applies under this condition will not affect the applicability of the pre-existing medical conditions exclusion to the cover which was in place before the additional cover came into effect as a result of the Life Event application.

You may apply to increase your cover by one unit of cover, or the equivalent amount of fixed cover depending on your age, for each Life Event (even where more than one Life Event, for example marriage and a mortgage (defined above) occurs concurrently), subject to the total amount of cover which applies to you not exceeding the applicable maximum cover limit.*

* See Level of cover on page 6.

Increasing your Income Protection cover

You may be able to increase your Income Protection cover in line with any income increases that you receive, without the need to complete a *Personal Statement* subject to the following conditions:

- an application for increased cover is received by ESSSuper within one month of the later of the effective date, or notification date, of a salary/income increase
- the total level of cover is no more than 15 units (10 units for Operational members)
- your employer confirms the income increase, and
- you are required to be 'at work' on the date the increased cover commences.

You can apply for more than 15 units (10 units for Operational members) of cover by completing a *Vary your insurance cover form (ES167)* and a *Personal Statement*, which will be subject to assessment by the Insurer. These forms are available on our website at esssuper.com.au/forms

Transfer insurance cover to ESSSuper's Accumulation Plan

If you are under age 55 and you have Death, TPD or Income Protection insurance cover in another industry superannuation fund, master trust or a corporate super fund, you can apply to transfer that insurance cover to ESSSuper.

Transferred cover will be subject to any underwriting terms that currently apply to it. Any exclusions, including but not limited to pre-existing condition exclusions or restrictions, or premium loadings that apply to the cover being transferred will continue to apply to your transferred cover under the ESSSuper policy.

You must transfer your total account balance from the other super fund to the Accumulation Plan. You must cancel and may not continue the cover in the other super fund. Our Insurer reserves the right to seek confirmation of this at claim time. If satisfactory evidence is not provided, the insurance transfer will be considered void from the date transfer is accepted. Any exclusions, including but not limited to pre-existing condition exclusions or restrictions, or premium loadings that apply to your cover being transferred will continue to apply to your transferred cover under our policy:

- transferred Death and TPD cover will be added to any existing cover held.
- the maximum amount of cover that can be in place following a transfer is \$1.5 million for death and TPD.
- transferred Income Protection cover will replace any existing Income Protection cover held.
- the maximum amount of cover that can be in place following a transfer is \$10,000 per month for Income Protection.
- the Waiting Period and Benefit Period will be matched (if possible) to the Accumulation Plan's benefits.
- if the Waiting Period is different, the member's Waiting Period will be rounded up to the next highest period offered under ESSSuper, i.e. a 21 day Waiting Period will be rounded up to a 30 day Waiting Period.
- if the Benefit Period is different, the member's Benefit Period will be rounded down to either the 2 year Benefit Period or to the age 65 Benefit Period. For example: a Benefit Period to age 60 will be rounded down to a 2 year Benefit Period.

Simply complete the *Insurance and super transfer* form on our website at esssuper.com.au/forms

Please note that premiums may be different and insurance costs may increase.

The acceptance of your transfer request is subject to the Insurer's acceptance and some limitations apply. Do not cancel your existing cover until you have received confirmation in writing that your transfer request has been accepted by ESSSuper. If ESSSuper's Insurer accepts your application, you will receive an amount of cover equivalent to the level of cover you currently have with your former fund. If this cover is for Death or Death and TPD, it will apply in addition to any cover you may be automatically entitled to with ESSSuper up to a maximum level of cover of \$2 million. Transferred Income Protection cover will replace any Income Protection cover you may have with ESSSuper.

When does insurance cover cease?

Insurance after you leave employment

Your Death, TPD and Income Protection cover will continue after your termination of employment subject to your balance being sufficient to pay the premiums until one of the cessation events occurs (see below).

When does insurance cover cease?

Death, TPD and Income Protection cover will cease on the earliest of the following events:

- the date of death
- the date the Insurer makes a payment of the total insured amount under the ESSSuper policy
- on the first day of the month that there are insufficient funds in the member account to pay one month's insurance premium
- the account (that is not linked to a Defined Benefit account) becoming inactive without contributions or rollover for a period of 16 continuous months and we have not received your written consent to maintain cover
- the date the insured member reaches age 65
- the date the group insurance policy terminates (subject to termination provisions)

- the date the ESSSuper Accumulation Plan receives a written request for cancellation of cover from an insured member
- the date the insured member joins (whether voluntarily or otherwise) any armed forces, other than the Australian Armed Forces Reserve, or
- the date the person ceases to be a member of the Accumulation Plan.

When does cover restart?

When your Death, TPD and Income Protection cover has been switched off due to account inactivity for a period of 16 continuous months, it can be reinstated back to the cover cessation date provided we receive written consent from you within 60 days of the date your cover ceased. The two year pre-existing medical conditions exclusion will apply at the time of recommencement in addition to any previous special conditions applied to your cover such as loadings or exclusions. Please see next section on pre-existing medical conditions exclusion and subsequent active employment test for further details.

Any requests for cover reinstatement beyond this 60 day period will require full underwriting which will include evidence of health satisfactory to the Insurer and will commence from the date the Insurer advises in writing.

Exclusions

Pre-existing medical conditions exclusion and subsequent active employment test

All Death, TPD and Income Protection insurance provided under automatic acceptance as default insurance cover is subject to a 2 year pre-existing medical conditions exclusion and a requirement that at the expiry of the 2 year period, you must meet the active employment test for at least 2 consecutive months. If you do not meet the active employment test for at least 2 consecutive months at the expiry of the 2 year period, you will continue to be subject to the pre-existing medical conditions exclusion until you have satisfied the active employment test for at least 2 consecutive months.

A benefit will not be payable during this period if the Insurer is satisfied that your claim is a direct result of a 'pre-existing medical condition.'

The pre-existing medical conditions exclusion is removed once you have met the active employment test for at least 2 consecutive months after the expiry of the 2 year period.

A pre-existing medical condition means any illness, injury or disability that you were subject to prior to the commencement of cover under the policy, being an illness, injury or disability that:

- you were aware of, or a reasonable person in the circumstances could have been expected to have been aware of, and
- for which you sought or intended to seek medical help, or for which a reasonable person in the circumstances would have sought medical help;

unless such illness, injury or disability was disclosed to the Insurer and the Insurer has expressly agreed in writing to cover you in respect of it.

Full cover will be provided as long as you meet the active employment test for at least 2 consecutive months after the expiry of the 2 year period.

Medical help means any medical consultation, treatment, care or services, including tests, other diagnostic procedures or a referral to a specialist.

Self-harm exclusion applicable to voluntary cover or Life Events Option

If you have taken out cover or increased your cover, either through normal underwriting or the Life Events Option, a self-harm exclusion will apply to that cover for a period of 24 months after the date you increase your cover, either through normal underwriting or through the Life Events option.

No benefit is payable on a member's death if, in the Insurer's opinion, it arises, directly or indirectly, out of the insured member's:

- suicide; or
- self-inflicted injury or action;

and it occurs within 24 months of the insured member's death cover starting or increasing.

No benefit is payable under this policy on account of a member's terminal illness or total and permanent disablement if in the Insurer's opinion it arises, directly or indirectly, out of the insured member's:

- self-inflicted injury or action; or
- attempt at suicide.

and it occurs within 24 months of the insured member's cover starting or increasing.

War exclusion

No insured benefit is payable if your death or TPD is caused directly or indirectly by war. However, this condition does not exclude the payment of a benefit for you if you die on war service. War includes any act of war (whether declared or not), revolution, invasion, rebellion or civil unrest.

War Service has the same meaning as that expression has for the purposes of the *Life Insurance Act 1995 (Cth)*.

Pandemic illness

No benefit is payable if death or terminal illness is caused by a pandemic illness (or related illness). This does not apply to cover that commenced before any illness alert. Other conditions apply.

Income Protection exclusions

The Insurer will not pay an Income Protection benefit in respect of you if an illness, injury or medical condition is directly or indirectly caused by:

- self-inflicted injury or action; or attempt at suicide
- your service in the armed forces of any country other than service in the Australian Armed Forces Reserve
- normal pregnancy or childbirth, or
- war.

Normal pregnancy or childbirth means normal and uncomplicated pregnancy or childbirth, including multiple pregnancy, caesarean birth, threatened miscarriage, participation in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy such as morning sickness, backache, varicose veins, ankle swelling and bladder problems.

Leave without pay

While you are on parental leave or leave without pay, cover will continue subject to the following:

- the member is employed immediately before he or she goes on employer approved leave or leave without pay
- the premiums for the member continues to be paid, and
- you not satisfying the cessation of cover provisions on page 15.

With regard to Income Protection cover for members on employer approved leave, if the member becomes disabled while on leave, benefits will become payable from the later of the end of the waiting period and the specified return to work date approved by the employer. Income will be the income that the member was earning immediately prior to the member commencing the approved leave.

When cover does not start

You will not be covered for insurance if any of the following applies:

- a terminal illness, TPD or similar benefit has been paid under any other insurance policy or superannuation fund;
- you have received or are eligible to receive a terminal medical condition or permanent incapacity benefit from this fund or any other superannuation fund.

Interim cover

Interim accident cover

If you are applying for an increase in the level of your Death and TPD or Income Protection insurance cover under ESSSuper you will automatically be provided with interim cover in regard to an accident while your application is being assessed.

The maximum amount of cover available will be \$1 million, with respect to Death and TPD cover, and \$15,000 per month for Income Protection cover. These amounts include any existing cover that you may have. Interim cover will be provided for the interim cover period from the date ESSSuper receives your completed application form. Interim cover against terminal illness is not included.

The Insurer will pay an insured benefit in the event of your death or if you become TPD as a result of an accident that happens during the interim accident cover period. Your death or date of disablement must occur within 120 days of the accident.

The Insurer will pay a benefit for Income Protection if you become totally disabled as a result of an accident for longer than the waiting period and the total disability happens during the interim accident cover period.

The benefit payable will be equal to the lesser of the following amount:

- the amount of cover applied for, or
- the maximum accident cover amount.

With respect to Income Protection the benefit starts to accrue from the day after the end of the waiting period and ends on the earliest of the following:

- the date that you are no longer disabled
- the end of the Benefit Period
- you reach 65 years of age, or
- your death.

You may only have one Income Protection benefit paid under this condition.

Interim accident cover period

Interim accident cover starts on the date ESSSuper receives your application for cover and ends on the earliest of:

- the date you withdraw the request for cover
- the date the Insurer accepts or rejects your request for cover
- the date on which a benefit becomes payable for you
- the date the Insurer cancels the interim accident cover, and
- 120 days from the date ESSSuper receives your request for cover.

If you are entitled to make a claim during the interim accident cover period, your request for additional cover will be automatically cancelled.

Duty of disclosure and non-disclosure

Before you enter into or become insured under a contract of life insurance with an Insurer, you have a duty under the *Insurance Contracts Act 1984*, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms. Your duty of disclosure remains until the insurance is provided.

You have the same duty to disclose those matters to the Insurer before you extend, vary or reinstate your insurance.

Your duty however, does not require a disclosure of a matter:

- that diminishes the risk to be undertaken by the Insurer
- that is common knowledge
- that the Insurer knows, or should know as an Insurer, or
- as to which compliance with your duty is waived by the Insurer.

If you fail to comply with your duty of disclosure and the Insurer would not have covered you on any terms if the failure had not occurred, the Insurer may avoid the cover within three years of issuing it. If your non-disclosure is fraudulent, the Insurer may avoid your cover at any time.

An Insurer who is entitled to avoid your cover, may within three years of issuing it, elect not to avoid it, but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer.

After you have been accepted for cover however, if you change your occupation, you should inform ESSSuper. ESSSuper will automatically update your occupational classification when advised by your employer or by you.

If you are applying to change your cover, you will need to inform the Insurer of your current occupation at the time of completing the application for a change of insurance.

Need help with your super?

- visit esssuper.com.au for tips, tools and calculators
- book in for a free super seminar online at esssuper.com.au/seminars
- call our Member Service Centre on 1300 650 161
- call us to arrange a free individual consultation with a Member Education Consultant
- if you want personal financial advice tailored to your individual circumstances, we can arrange a referral to a licensed financial adviser that charges on a fee-for-service basis (commission free). ESSSuper has an arrangement with Link Advice Pty Ltd for Link Advice and its authorised representatives to provide members with financial advice under Link Advice's Australian Financial Services Licence (No. 258145). Appointments are located at ESSSuper's office.

ESSSuper Financial Advisers are authorised representatives of Link Advice Pty Ltd (Link Advice). Link Advice holds a current Australian Financial Services Licence No. 258145 and is responsible for the financial services provided to you by it or its authorised representatives.

ESSSuper has an arrangement with Link Advice Pty Ltd to provide financial advice to ESSSuper members. ESSSuper pays Link Advice a fee for this service. Neither the Board, nor the Victorian Government, guarantee or endorse any recommendations made by Link Advice or its authorised representatives, or are responsible for the advice and actions of Link Advice or its authorised representatives.

Glossary

Term	Meaning
Active employment	<p>Means that the person:</p> <ol style="list-style-type: none"> is employed to carry out identifiable duties or self-employed to carry out identifiable duties; is actively performing those duties; and in our Insurer's opinion, is not restricted by injury or illness from being capable of actively performing those identifiable duties and any other duties of their usual occupation on a full time basis (even if not then working on a full time basis) without restriction due to injury or illness. <p>A person who is not employed and is engaged in domestic duties on a full time basis will meet this active employment requirement if in the Insurer's opinion they are able to actively perform their domestic duties on a full time basis without restriction due to injury or illness.</p> <p>A person who is receiving or entitled to receive income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits will not meet the active employment requirement.</p> <p>For the purposes of this definition, full time basis means at least 35 hours per week.</p>
Consumer price index	<p>The latest consumer price index (All Capital Cities) for a quarter to be published by the Australian Bureau of Statistics as at the relevant date. If the consumer price index is no longer published, we will use another index similar to it.</p>
Gainfully employed	<p>Means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment including a member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the member to be gainfully employed.</p>
Inactive account for insurance cover purposes	<p>An inactive account for insurance cover purposes is defined as an account that has not received a contribution, rollover or transfer for a period of 16 continuous months and we have not received your written consent to maintain cover. An account held by a Defined Benefit member is excluded from this definition.</p>
Income (Income Protection)	<p>The following is a definition of income for permanently employed members. The annual salary earned by the insured member from being employed on a permanent basis.</p> <p>Salary includes:</p> <ol style="list-style-type: none"> any packaged elements not received directly by the insured member as taxable earnings; bonuses, overtime, and shift allowances for any one or more of the three years immediately preceding the date of disability, which will: <ol style="list-style-type: none"> be averaged over the lesser of: <ul style="list-style-type: none"> three years; or the number of complete years for which the insured member has been employed by the employer as at the date of disability; where the insured member has been employed by the employer for less than one complete year as at the date of disability, be included on a pro-rata basis based on the number of months out of 12 for which the insured member has been employed by the employer; only be included in salary to the extent that the average amount calculated in accordance with paragraph (i) or the pro-rata amount calculated in accordance with paragraph (ii), as applicable, does not exceed 20% of the amount which would be calculated as the insured member's income if bonuses, overtime and shift allowances were excluded from salary; but excludes any director's fees, compulsory employer superannuation entitlements, commission, investment income and profit distribution. <p>For casual or self employed members, please call the Member Service Centre for the relevant definition.</p>
Insured member	<p>A person, who, at the relevant time, is a member of the fund, meets the eligibility criteria and has cover in force under this policy.</p>

Term	Meaning
Limited cover	<p>Means an insured member is only covered for death, terminal illness and, if applicable, total and permanent disablement arising from:</p> <ul style="list-style-type: none"> a. an illness that first becomes apparent; or b. an injury that first occurs; <p>on or after the date cover last started, restarted or increased for the person.</p>
Medical Practitioner	<p>Means a medical practitioner who is suitably qualified and properly registered and is not:</p> <ul style="list-style-type: none"> (a) an immediate or extended family member of; (b) a manager, employee, or colleague of; (c) a business partner or associate sharing vested business interests with; <p>the relevant insured member.</p> <p>For the purpose of this definition, a registered medical practitioner is a qualified medical practitioner whose credentials have been formally accepted by the Medical Authority of the Australian state or territory in which he or she practises as a medical practitioner and who is registered by that Medical Authority to carry out the duties of a medical practitioner according to the rules set by the Medical Authority. A Medical Authority is the registered authority, board, association or body which has the power to authorise or license a person to practise as a medical practitioner in the relevant Australian state or territory.</p> <p>The Insurer may accept a similarly qualified person who is registered and practising as a medical practitioner in another country, and who has a formal qualification that is generally equivalent to that required to practise in Australia. The Insurer may seek an independent opinion from a qualified registered medical practitioner in Australia to review such overseas medical evidence.</p>
Occupation	<p>Means an occupation that the person can perform, on a full time or part time basis, based on the skills and knowledge the person has acquired through education, training or experience; or an occupation that the person would be able to perform, on a full time or part time basis, after undergoing reasonable retraining.</p>
On time	<p>Is an SG employer contribution from your employer that is received by ESSSuper within three months of the date on which you commenced employment with your employer.</p>
Operational	<p>An operational employee is anyone who is employed as an operational Police Officer, Firefighter or Ambulance Officer and is a member of the ESSS Defined Benefit Fund.</p>
Permanently incapacitated	<p>Means the Insurer is reasonably satisfied, in relation to an insured member, that their ill health (whether physical or mental) makes it unlikely that they will engage in gainful employment for which they are reasonably qualified by education, training or experience.</p>
Terminal Illness	<p>A Terminal Illness exists in relation to an insured member at a particular time if the following circumstances exist:</p> <ul style="list-style-type: none"> (a) two medical practitioners have certified jointly or separately, that the insured member suffers from an illness or has incurred an injury that is likely to result in the death of the person within a period (the "Certification Period") that ends not more than 24 months after the date of the certification; (b) at least one of the medical practitioners is a specialist practising in an area related to the illness or injury suffered by the insured member; (c) for each of the certificates the Certification Period has not ended; (d) we are satisfied that all reasonable medical treatment has been exhausted; and (e) we are satisfied, on medical or other evidence, that despite any further ongoing medical treatment, the insured member's illness or injury is likely to result in the insured member's death within the Certification Period. <p>The date of the certification referred to in paragraph (a) must take place while the insured member is covered under this Policy.</p>

Term	Meaning
Totally and Permanently Disabled (TPD)	<p>A person aged less than 65 years on the date of disablement is Totally and Permanently Disabled if one of the following applies:</p> <ul style="list-style-type: none"> a. the person: <ul style="list-style-type: none"> i. was employed at any time during the 3 months prior to the date of disablement; and ii. as a result of illness or injury, has been absent from all work for 3 consecutive months from the date of disablement and the Insurer considers, on the basis of medical and other evidence satisfactory to them, the person is unlikely ever to be able to engage in any occupation whether or not for reward. Job market availability is not a relevant consideration in assessing if you are TPD; <p>OR</p> <ul style="list-style-type: none"> b. the person suffers, as a result of illness or injury: <ul style="list-style-type: none"> i. the total and permanent loss of the use of two limbs; or ii. blindness in both eyes; or iii. the total and permanent loss of the use of one limb and blindness in one eye; and <p>in the Insurer’s opinion, the person is permanently incapacitated;</p> <p>where:</p> <p>limb means the whole hand below the wrist or whole foot below the ankle; and blindness means the permanent loss of sight to the extent that visual acuity is 6/60 or less, or to the extent that the visual field is reduced to less than 20 degrees in diameter;</p> <p>OR</p> <ul style="list-style-type: none"> c. the person suffers an illness or injury and because of that illness or injury, ESSSuper and the Insurer determine on the basis of medical and other evidence satisfactory to them, that the member is permanently and irreversibly unable to perform at least two of the five ‘activities of daily living’ listed below for life, without the physical assistance of another person: <ul style="list-style-type: none"> i. bathing or showering; ii. dressing or undressing; iii. eating; iv. using the toilet to maintain personal hygiene; v. getting in and out of bed and a chair; <p>and in the Insurer’s opinion, the person is permanently incapacitated;</p> <p>OR</p>

Term	Meaning
	<p>d. all of the following paragraphs i, ii, iii and iv apply to the person:</p> <ul style="list-style-type: none"> i. the person was employed at any time during the 3 months prior to the date of disablement; and ii. the person is absent from all work as a result of suffering cardiomyopathy, primary pulmonary hypertension, major head trauma, motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, tetraplegia, dementia and Alzheimer's disease, Parkinson's disease, blindness, loss of speech, loss of hearing, chronic lung disease or severe rheumatoid arthritis (each as defined in the Schedule of Medical Condition Definitions set out in the policy); and iii. the Insurer considers, on the basis of medical and other evidence satisfactory to them, the person is unlikely ever to be able to engage in any occupation, whether or not for reward. Job market availability is not a relevant consideration in assessing if you are TPD; and iv. the person is likely to be so disabled for life; <p>OR</p> <p>e. the person is permanently incapacitated and has become so disabled by injury or illness for a continuous period of at least 6 months that the person is unable to perform (with aids or adaptation) at least four of the following activities of daily work:</p> <ul style="list-style-type: none"> • bending • communicating • vision (reading) • walking • lifting • manual dexterity
Totally disabled	<p>A person is totally disabled if, because of illness or injury, he or she has ceased to be gainfully employed and is:</p> <ul style="list-style-type: none"> a. unable to perform at least one 'income producing duty' of his or her own occupation; b. under the regular care of, and following the advice of, a medical practitioner; and c. not working in any occupation, whether or not for reward. <p>'Income Producing Duty' means a duty of the insured member's occupation immediately before he or she became totally disabled which generates 20% or more of the insured member's income.</p>
Partially disabled	<p>A person is partially disabled if he or she is not totally disabled but, because of illness or injury, he or she:</p> <ul style="list-style-type: none"> a. has been totally disabled for at least 14 days; b. is unable to work in his or her own occupation at full capacity immediately after he or she became totally disabled because of the illness or injury that caused his or her total disability; c. is working in his or her own occupation in a reduced capacity or working in another occupation; d. earns a monthly income that is less than his or her pre-disability income; and e. is under the regular care of, and following the advice of, a medical practitioner.
Underwriting	<p>The process the Insurer uses to assess the risk of providing insurance to you. The risk is measured taking into account your current health, your past medical history and your family medical history. The first step in this process is to complete the <i>CommInsure Personal Statement</i>. You may then be asked to provide health evidence. The results of this evidence will determine whether you are accepted for cover and if so, the policy terms and costs of your cover.</p>

Appendices

Appendix A:

Amount of cover for one unit of Death and TPD

Current age	Teacher/ Professional \$	Non-Operational \$	Operational \$
15	164,200	124,000	40,500
16	164,200	124,000	40,500
17	159,700	120,600	39,400
18	159,700	120,600	39,400
19	159,700	120,600	39,400
20	159,700	120,600	39,400
21	159,700	120,600	39,400
22	159,700	120,600	39,400
23	159,700	120,600	39,400
24	161,400	121,900	39,800
25	164,200	124,000	40,500
26	164,200	124,000	40,500
27	159,700	120,600	39,400
28	159,700	120,600	39,400
29	155,400	117,400	38,400
30	155,400	117,400	38,400
31	155,400	117,400	38,400
32	153,000	115,600	37,800
33	141,200	106,700	34,800
34	131,200	99,100	33,000
35	124,500	94,000	30,200
36	113,000	85,400	27,900
37	104,900	79,200	25,900
38	94,200	71,100	22,900
39	84,500	63,800	20,800
40	75,700	57,200	18,700
41	68,700	51,900	16,800
42	62,200	47,000	15,300

Current age	Teacher/ Professional \$	Non-Operational \$	Operational \$
43	56,400	42,600	13,900
44	51,600	39,000	12,700
45	47,000	35,500	11,600
46	42,900	32,400	10,600
47	39,100	29,500	9,600
48	34,700	26,200	8,500
49	31,200	23,600	7,600
50	27,800	21,000	6,800
51	24,700	18,700	6,100
52	22,200	16,800	5,400
53	20,000	15,100	4,900
54	18,100	13,700	4,400
55	16,700	12,600	4,100
56	15,300	11,500	3,700
57	14,000	10,600	3,400
58	12,800	9,600	3,100
59	11,600	8,800	2,800
60	10,700	8,000	2,600
61	9,800	7,400	2,400
62	8,800	6,700	2,100
63	8,000	6,000	1,900
64	7,300	5,500	1,800

Appendix B:

Annual cost of Fixed Death only or Death and TPD Cover (per \$1,000 of Fixed Cover)

Age	Teacher/ Professional		Non-Operational		Operational	
	Death Only \$	Death & TPD \$	Death Only \$	Death & TPD \$	Death Only \$	Death & TPD \$
15	0.16	0.32	0.21	0.42	0.64	1.29
16	0.16	0.32	0.21	0.42	0.64	1.29
17	0.16	0.33	0.22	0.43	0.66	1.32
18	0.16	0.33	0.22	0.43	0.66	1.32
19	0.16	0.33	0.22	0.43	0.66	1.32
20	0.16	0.33	0.22	0.43	0.66	1.32
21	0.16	0.33	0.22	0.43	0.66	1.32
22	0.16	0.33	0.22	0.43	0.66	1.32
23	0.16	0.33	0.22	0.43	0.66	1.32
24	0.16	0.32	0.21	0.43	0.66	1.31
25	0.16	0.32	0.21	0.42	0.64	1.29
26	0.16	0.32	0.21	0.42	0.64	1.29
27	0.16	0.33	0.22	0.43	0.66	1.32
28	0.16	0.33	0.22	0.43	0.66	1.32
29	0.17	0.34	0.22	0.44	0.68	1.36
30	0.17	0.34	0.22	0.44	0.68	1.36
31	0.17	0.34	0.22	0.44	0.68	1.36
32	0.17	0.34	0.23	0.45	0.69	1.38
33	0.18	0.37	0.24	0.49	0.75	1.50
34	0.20	0.40	0.26	0.53	0.79	1.58
35	0.21	0.42	0.28	0.56	0.86	1.73
36	0.23	0.46	0.31	0.61	0.94	1.87
37	0.25	0.50	0.33	0.66	1.01	2.01
38	0.28	0.55	0.37	0.73	1.14	2.28
39	0.31	0.62	0.41	0.82	1.25	2.51
40	0.34	0.69	0.46	0.91	1.40	2.79
41	0.38	0.76	0.50	1.01	1.55	3.11

Age	Teacher/ Professional		Non-Operational		Operational	
	Death Only \$	Death & TPD \$	Death Only \$	Death & TPD \$	Death Only \$	Death & TPD \$
42	0.42	0.84	0.56	1.11	1.71	3.41
43	0.46	0.93	0.61	1.22	1.88	3.75
44	0.51	1.01	0.67	1.34	2.05	4.11
45	0.56	1.11	0.73	1.47	2.25	4.50
46	0.61	1.22	0.81	1.61	2.46	4.92
47	0.67	1.33	0.88	1.77	2.72	5.44
48	0.75	1.50	1.00	1.99	3.07	6.14
49	0.84	1.67	1.11	2.21	3.43	6.87
50	0.94	1.88	1.24	2.48	3.84	7.67
51	1.06	2.11	1.40	2.79	4.28	8.55
52	1.18	2.35	1.55	3.11	4.83	9.66
53	1.30	2.61	1.73	3.46	5.32	10.65
54	1.44	2.88	1.90	3.81	5.93	11.86
55	1.56	3.12	2.07	4.14	6.36	12.73
56	1.71	3.41	2.27	4.54	7.05	14.10
57	1.86	3.73	2.46	4.92	7.67	15.35
58	2.04	4.08	2.72	5.44	8.42	16.83
59	2.25	4.50	2.96	5.93	9.32	18.64
60	2.44	4.88	3.26	6.52	10.03	20.07
61	2.66	5.32	3.53	7.05	10.87	21.74
62	2.96	5.93	3.89	7.79	12.42	24.85
63	3.26	6.52	4.35	8.70	13.73	27.46
64	3.57	7.15	4.74	9.49	14.49	28.99

Appendix C:

Income Protection – two year Benefit Period (annual cost of one unit)

Current age	Teacher/Professional			Non-Operational			Operational		
	30 day \$	60 day \$	90 day \$	30 day \$	60 day \$	90 day \$	30 day \$	60 day \$	90 day \$
15	10.92	7.61	4.08	13.64	9.52	5.02	38.51	26.86	15.00
16	11.05	7.74	4.17	13.86	9.69	5.14	39.02	27.20	15.17
17	11.22	7.86	4.21	14.03	9.86	5.19	39.53	27.67	15.34
18	11.39	7.99	4.25	14.28	10.03	5.27	39.99	28.14	15.51
19	11.60	8.16	4.34	14.58	10.24	5.36	40.72	28.52	15.68
20	11.86	8.33	4.42	14.92	10.46	5.48	41.44	29.07	15.90
21	12.16	8.50	4.51	15.26	10.71	5.57	42.16	29.50	16.02
22	12.37	8.63	4.59	15.56	10.84	5.78	42.63	29.71	16.19
23	12.58	8.80	4.76	15.85	11.09	5.99	43.10	30.18	16.36
24	12.71	8.88	4.85	16.02	11.22	6.12	43.48	30.35	16.36
25	12.58	8.80	4.76	15.94	11.14	6.08	42.67	29.75	15.81
26	12.45	8.71	4.72	15.81	11.09	5.99	42.03	29.41	15.30
27	12.41	8.67	4.59	15.77	11.01	5.91	41.65	29.16	14.83
28	12.45	8.71	4.55	15.85	11.09	5.87	41.78	29.24	14.58
29	12.75	8.97	4.55	16.24	11.43	5.87	42.42	29.79	14.49
30	13.13	9.18	4.59	16.79	11.73	5.95	43.52	30.39	14.62
31	13.64	9.52	4.68	17.43	12.16	5.99	45.05	31.41	14.83
32	14.28	9.99	4.76	18.19	12.75	6.16	46.88	32.90	15.13
33	14.88	10.41	4.97	19.04	13.35	6.38	48.75	34.26	15.77
34	15.60	10.97	5.14	19.98	14.07	6.67	51.09	35.91	16.45
35	16.45	11.52	5.44	21.04	14.75	6.97	53.72	37.61	17.26
36	17.34	12.16	5.82	22.23	15.60	7.48	56.65	39.70	18.45
37	18.36	12.88	6.25	23.50	16.49	8.08	59.93	41.99	19.89
38	19.42	13.60	6.72	24.91	17.43	8.67	63.45	44.41	21.46
39	20.61	14.45	7.35	26.39	18.49	9.48	67.32	47.13	23.46

Income Protection – two year Benefit Period (annual cost of one unit) continued

Current age	Teacher/Professional			Non-Operational			Operational		
	30 day \$	60 day \$	90 day \$	30 day \$	60 day \$	90 day \$	30 day \$	60 day \$	90 day \$
40	21.80	15.30	7.99	27.97	19.59	10.29	71.36	50.02	25.50
41	23.12	16.19	8.71	29.58	20.74	11.26	75.48	53.08	27.80
42	24.44	17.09	9.61	31.28	21.89	12.41	80.07	56.06	30.47
43	25.80	18.06	10.63	32.98	23.12	13.64	84.58	59.37	33.70
44	27.24	19.08	11.69	34.81	24.44	15.09	89.63	62.82	37.36
45	28.86	20.23	12.92	36.89	25.84	16.62	95.24	66.73	41.48
46	30.81	21.55	14.32	39.31	27.54	18.40	101.96	71.36	46.33
47	32.98	23.08	15.90	42.03	29.41	20.44	109.48	76.63	51.68
48	35.23	24.69	17.64	44.92	31.49	22.61	117.43	82.32	57.63
49	37.83	26.48	19.51	48.11	33.66	24.99	126.48	88.49	64.13
50	40.63	28.48	21.59	51.68	36.21	27.58	136.55	95.67	71.40
51	43.82	30.69	23.93	55.59	38.89	30.47	147.82	103.49	79.65
52	47.13	33.02	26.44	59.76	41.82	33.58	159.80	111.90	88.74
53	50.83	35.57	29.20	64.30	45.01	36.98	173.15	121.17	98.94
54	54.74	38.34	32.26	69.19	48.45	40.76	187.21	131.20	110.33
55	58.91	41.23	35.57	74.33	52.06	44.80	202.30	141.61	122.87
56	63.37	44.37	39.19	79.90	55.93	49.26	218.62	153.09	136.72
57	68.38	47.90	43.22	86.06	60.27	54.19	237.11	166.09	152.32
58	74.04	51.85	47.69	92.99	65.11	59.50	258.32	180.88	169.66
59	80.24	56.19	52.45	100.64	70.47	65.28	281.95	197.41	188.66
60	87.17	61.03	57.67	109.14	76.42	71.53	308.04	215.69	209.70
61	94.78	66.39	63.24	118.49	82.96	78.20	336.47	235.49	232.09
62	85.26	68.21	52.36	106.59	85.26	64.77	302.52	241.95	191.97
63	71.06	56.87	39.44	88.83	71.06	48.79	252.07	201.71	144.67
64	42.80	34.30	15.94	53.51	42.84	19.72	151.85	121.55	58.48

Income Protection – to age 65 Benefit Period (annual cost of one unit)

Current age	Teacher/Professional			Non-Operational			Operational		
	30 day \$	60 day \$	90 day \$	30 day \$	60 day \$	90 day \$	30 day \$	60 day \$	90 day \$
15	26.69	21.38	13.30	43.44	34.77	20.57	107.65	86.36	57.21
16	26.69	21.38	13.30	43.44	34.77	20.57	107.65	86.36	57.21
17	26.69	21.38	13.30	43.44	34.77	20.57	107.65	86.36	57.21
18	26.69	21.38	13.30	43.44	34.77	20.57	107.65	86.36	57.21
19	26.69	21.38	13.30	43.44	34.77	20.57	107.65	86.36	57.21
20	26.69	21.38	13.30	43.44	34.77	20.57	107.65	86.36	57.21
21	26.78	21.42	13.05	44.03	35.23	20.44	106.80	85.51	54.87
22	26.90	21.51	12.84	44.58	35.66	20.44	106.17	85.09	53.00
23	27.07	21.63	12.67	45.22	36.13	20.53	105.78	84.45	51.51
24	27.24	21.80	12.58	45.94	36.72	20.66	105.57	84.45	50.24
25	27.58	22.06	12.50	46.71	37.36	20.74	105.78	84.66	49.17
26	28.26	22.61	12.71	48.15	38.46	21.59	107.65	86.15	48.75
27	29.24	23.38	12.96	50.11	40.08	22.36	110.63	88.44	48.75
28	30.56	24.44	13.39	52.62	42.12	23.29	114.62	91.63	49.60
29	32.13	25.71	13.81	55.63	44.54	24.18	119.47	95.63	50.66
30	34.00	27.20	14.37	59.29	47.43	25.29	125.59	100.47	52.36
31	36.30	29.07	14.96	63.54	50.83	26.48	133.20	106.59	54.06
32	38.89	31.15	15.73	68.34	54.74	27.92	141.65	113.56	56.78
33	41.86	33.49	16.70	73.87	59.12	29.62	151.77	121.38	59.97
34	45.22	36.13	17.77	80.03	64.05	31.62	163.20	130.48	63.54
35	48.92	39.14	19.08	86.91	69.49	34.04	175.87	140.59	68.17
36	53.08	42.46	20.66	94.48	75.57	36.89	189.98	151.98	73.48
37	57.63	46.11	22.48	102.72	82.20	40.29	205.83	164.65	79.82
38	62.60	50.07	24.61	111.69	89.38	44.24	223.34	178.59	86.79
39	68.00	54.40	27.07	121.42	97.11	48.88	242.55	194.01	95.20
40	73.87	59.08	30.01	131.84	105.44	54.23	263.46	210.67	105.15
41	80.07	64.09	33.32	142.84	114.28	60.31	285.86	228.82	116.11
42	86.74	69.40	37.10	154.57	123.68	67.32	310.34	248.24	128.99
43	93.84	75.06	41.35	166.90	133.49	75.18	336.52	269.15	143.57
44	101.28	81.05	46.16	179.78	143.82	83.94	364.35	291.55	160.23

Income Protection – to age 65 Benefit Period (annual cost of one unit) continued

Current age	Teacher/Professional			Non-Operational			Operational		
	30 day \$	60 day \$	90 day \$	30 day \$	60 day \$	90 day \$	30 day \$	60 day \$	90 day \$
45	109.14	87.30	51.55	193.16	154.49	93.67	394.36	315.39	179.22
46	117.26	93.84	57.50	206.89	165.54	104.17	425.60	340.51	200.35
47	125.76	100.60	63.92	221.04	176.84	115.52	458.96	367.12	223.76
48	134.47	107.57	70.93	235.37	188.32	127.67	493.55	394.78	249.94
49	143.40	114.75	78.50	249.90	199.96	140.46	529.89	423.90	278.67
50	151.34	121.08	85.68	260.87	208.72	151.51	567.67	454.07	309.91
51	159.29	127.46	93.16	271.53	217.22	162.61	606.73	485.35	343.27
52	167.24	133.79	100.85	281.73	225.42	173.49	646.81	517.44	379.14
53	175.14	140.08	108.63	291.51	233.20	183.98	687.99	550.12	417.14
54	183.39	146.67	116.41	301.96	241.53	193.84	730.02	583.91	456.83
55	192.44	153.98	123.08	314.63	251.77	200.22	772.44	618.12	497.38
56	200.94	160.74	129.16	326.23	260.99	204.94	813.62	650.85	537.24
57	208.46	166.77	134.22	335.96	268.77	207.66	851.40	681.02	574.22
58	214.41	171.57	137.74	343.10	274.51	207.66	883.49	706.78	605.46
59	218.15	174.51	139.02	346.59	277.23	204.26	906.27	724.92	627.17
60	218.37	174.76	127.42	344.59	275.78	187.85	914.09	731.47	572.73
61	213.39	170.77	121.34	334.77	267.84	174.34	899.30	719.65	559.00
62	200.05	160.01	109.57	312.29	249.82	154.62	847.37	677.88	513.19
63	169.96	135.92	86.66	265.03	211.95	121.25	720.72	576.30	408.68
64	93.54	74.80	32.22	146.58	117.26	45.18	394.57	315.61	151.56

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