

## SPECIAL CONDITIONS FOR INSURANCE CLAIMS

The Fund is changing insurers on 1 January 2021 to AIA Australia.

AIA will be responsible for most claims from 1 January 2021. However, special conditions may apply to some existing members as to which insurer will be responsible for the claim.

These special conditions are explained below.

### What insurance arrangements will I receive if I am not at work on the last working day before 1 January 2021 performing my normal duties and hours?

Special insurance cover applies to you if on your last working day before 1 January 2021, because of sickness or illness, you were:

- not at work; or
- at work, but you are not performing your normal duties ;or
- at work performing your normal duties, but for a reduced number of hours; or
- not capable of performing your normal duties; or
- in receipt of or entitled to claim income support benefits.

The sickness or illness mentioned in the previous points and any condition directly or indirectly related to that sickness or illness is called your *'relevant existing condition'*.

You will be covered for claims arising for your *'relevant existing condition'* under the former insurance policy the Fund held with OnePath Life Limited for Total and Permanent Disablement (TPD) or Income Protection (IP). However, you will have, TPD or IP cover for any other conditions under our policy with AIA Australia (AIA).

Once you have returned to work and you have returned to your normal duties and normal hours, and you are not in receipt of or entitled to claim income support benefits, any claim for TPD or IP cover for your *'relevant existing condition'* and any new conditions will be through AIA.

For Terminal Illness the responsible insurer will depend on the date the date the terminal illness is certified.

The special conditions do not apply to all members with Death cover.

Similar conditions apply for members who have a sickness or injury on 31 December 2020 and are not employed or are engaged in domestic duties at that date.

Please contact the Fund should require further information.