



# Journey insurance

## CSIRO STAFF ASSOCIATION

as of August 2024

**As a section of the CPSU, CSIRO Staff Association has access to limited income protection for union members without sick leave credits who are seriously injured on their journey to or from work.**

CPSU's decision to provide this member-only cover followed changes to workers compensation arrangements which removed this protection.

### What is journey insurance?

In some states, and now under Comcare, employees do not have workers' compensation coverage if they are injured while travelling from their residence on their normal journey to work or on the return journey.

Journey Insurance provides covers for members who are injured (as defined) as a result of travel from your normal place of residence to your normal place of employment and return.

Cover is also provided for travel to and from attendance of an education institution for study relevant to your occupation.

Journey Insurance also includes cover for activities undertaken during meal breaks and lunchtimes

### Journey insurance for Community & Public Sector Union (PSU Group)

Where a Workers Compensation policy may not cover travel to and from work CPSU holds Journey Accident Insurance cover for the benefit of its members, arranged through Gow-Gates Insurance Brokers and underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687)

### Who is it for?

All fully financial members of the **Community & Public Sector Union (PSU Group)** which includes the **CSIRO Staff Association**.

### What does it cover?

Bodily injury sustained which occurs on a journey.

The cover in the Policy is subject to certain terms, conditions and exclusions (including limits and excesses) which are contained in the Policy Wording and Product Disclosure Statement (PDS).

The Journey insurance excludes any claim that occurs directly or indirectly from a Covered Person riding on or operating an electric scooter.

### Is cover provided if I become sick?

No. The policy only responds if you suffer an injury as defined in the policy wording.

### Why is the union providing journey insurance?

The package that has been put together does not reinstate all of the components of the previous system. We believe the Government and employers should be responsible for this coverage.

However, we have arranged this coverage to help protect members with limited reserves of accumulated sick leave from the risk of extreme financial hardship while we continue to campaign for decent and fair workers' compensation coverage.

### What time frame does a claim need to be lodged?

Claims should be lodged within 30 days of the accident, or as soon as is reasonably possible. Contact the union by emailing [csstaff@cpsu.org.au](mailto:csstaff@cpsu.org.au) for further advice on claim lodgement.



## Members' benefits include

### CATEGORY 1 COVERED PERSONS

All current financial members of the Policy holder with Dependent Child(ren).

### CATEGORY 2 COVERED PERSONS

All current financial members of the Policy holder without Dependent Child(ren).

Category 1	Event 1 – Accidental death	\$100,000
Category 2	Event 1 – Accidental death	\$50,000
Category 1&2	Weekly benefits (paid in arrears) – Bodily Injury	
	▪ 85% of salary to a max of	\$2,000
	▪ Benefit period	104 Weeks
	▪ Excess period	14 days

For additional cover available under the policy, please read the PDS.

## Will my ongoing medical and treatment expenses be paid?

No. Due to the National Health Act, no coverage is provided under this insurance for medical expenses.

## Are there age limitations?

Any covered Persons aged 66 years or over and under 71 years at the time of loss, the Benefit Period under Part B, Events 20 or 21 (Weekly Benefits – Bodily Injury) shall be reduced to 52 weeks.

This will not affect any entitlement to claim benefits which has arisen before a covered Person has reached the age of 66 years.

Any covered Person aged 71 years or over and under 85 years at the time of loss, the Benefit Period under Part B, Events 20 or 21 (Weekly Benefits – Bodily Injury) shall be reduced to 26 weeks

This will not affect any entitlement to claim to claim benefits which has arisen before a Covered Person has attained the age of 71 years.

In respect to each Covered Person aged 90 years or over at the time of loss:

- a) cover under Part A, Events 1–19 is limited to a maximum of \$40,000, and
- b) no benefit is payable under Part B, Events 20 or 21 (Weekly Benefits – Bodily Injury).

This will not prejudice any entitlement to claim benefits which has arisen before a Covered Person has attained the age of ninety (90) years.

## When do benefits become payable?

The weekly benefits (paid in arrears) are subject to an excess period of 14 days and paid sick leave is exhausted.

The period of disablement commences with the first day of total or partial disablement for which medical treatment was sought in respect of any injury.

Payments will commence once claims have been processed and accepted by the insurer, and paid in arrears subject to the excess period and leave being exhausted.

## How long are benefits payable for?

Benefit period is 104 weeks for members aged up to and including to 71 years. Benefits are calculated averaging the prior 12 months payments.

### LOOKING FOR ADVICE?

**This information was produced by the Staff Association and paid for by union members. Every member contributes to the resources, strength, and capacity of our union.**

Members are encouraged to email or call our team at [csstaff@cpsu.org.au](mailto:csstaff@cpsu.org.au) or speak directly with your Delegate or Staff Association Organiser.

### NOT YET A MEMBER?

Join today at [csirostaff.org.au](http://csirostaff.org.au) for access to advice, support and representation when you need it.



**What does the current SRC legislation cover?**

The Safety Rehabilitation Compensation Act applies to all Commonwealth and ACT public servants. Compensation is administered through Comcare and applies in the following situations:

- if you suffer an injury during an ordinary recess (such as a lunch break)
- if you suffer an injury in the workplace
- if you suffer an injury out of the workplace but doing an activity associated your employment or at the direction of your employer
- if you suffer an injury while travelling for the purpose of work (except for travel between home and work)
- if you suffer an injury while at a training or educational facility or travelling to such a facility at the direction or with the approval of your employer or fulfilling a requirement that is a condition of your employment, and
- if you suffer an injury as a result of an act of violence that would not have occurred but for your employment.

**How to lodge a claim**

Please get in touch with CSIRO Staff Association or Gow-Gates Insurance Brokers.

**Gow-Gates Insurance Brokers**

Phone: 02 8267 9999  
 Email: [info@gowgates.co.au](mailto:info@gowgates.co.au)  
 Address: Level 8, 491 Kent Street  
 Sydney NSW 2000  
 GPO Box 4731  
 Sydney NSW 2001

Policy Number: 01PJ534701  
 Policy Holder: Community & Public Sector Union (PSU Group)

**Please note:** This information is intended to be a guide only and does not supersede the policy issued by the underwriter, Chubb.

- [Download a copy of the Policy Wording & Product Disclosure Statement\\*](#)
- [Download the Target Market Determination\\*\\*](#)

The Policy Wording & Product Disclosure Statement provide a full explanation of the extent of insurance coverage and the benefits payable and is the authoritative document by which claims will be assessed.

**LOOKING FOR ADVICE?**

**This information was produced by the Staff Association and paid for by union members. Every member contributes to the resources, strength, and capacity of our union.**



Members are encouraged to email or call our team at [csstaff@cpsu.org.au](mailto:csstaff@cpsu.org.au) or speak directly with your Delegate or Staff Association Organiser.

**NOT YET A MEMBER?**

Join today at [csirostaff.org.au](https://csirostaff.org.au) for access to advice, support and representation when you need it.

\* [Policy Wording & Product Disclosure Statement](https://www.chubb.com/content/dam/chubb-sites/chubb-com/au-en/businesses/accident-and-health/chubb-journey-accident-insurance-policy-wording-pds.pdf): <https://www.chubb.com/content/dam/chubb-sites/chubb-com/au-en/businesses/accident-and-health/chubb-journey-accident-insurance-policy-wording-pds.pdf>

\*\* [Target Market Determination](https://www.chubb.com/content/dam/chubb-sites/chubb-com/au-en/businesses/policy-wordings-and-documents/chubb-journey-accident-insurance-tmd-2023.pdf): <https://www.chubb.com/content/dam/chubb-sites/chubb-com/au-en/businesses/policy-wordings-and-documents/chubb-journey-accident-insurance-tmd-2023.pdf>

