



Workers Compensation Insurance. Free *only* for CPSU/PSA members.

All CPSU/PSA members will now be covered if they suffer an injury travelling to or from work.

The move was essential after Barry O'Farrell slashed workers compensation in June 2012 including – except in extremely limited circumstances – the ability to lodge a claim for an injury suffered while travelling to or from work.

Given most members travel some distance to work and back each day and cross paths with a countless variety of possible risk factors – from being hit by a car while crossing the road or being in a car accident to falling down stairs on a train or slipping on a wet footpath – protection and coverage for loss of income is vital.

The CPSU/PSA **Journey Protection Scheme** aims to provide income support and lump sum payment for those who are full financial members of the union at the time of the incident.

It will provide income protection up to 85% of salary or \$1500 per week for up to two years.

Due to the Union's group buying power we have been able to purchase the insurance at a significantly discounted rate. The CPSU/PSA will absorb the cost of the insurance from surplus funds **so no additional contribution from members will be necessary.**

This may change in the coming years if injury rates increase. **Coverage will take effect from March 2013.** The CPSU/PSA scheme will provide peace of mind for fatigued shift workers and those who live in outer metropolitan or regional areas where longer travel times to and from work are involved.

The NSW Government has attempted to peddle the falsehood that in the event of a car accident while travelling to or from work, coverage can be provided by compulsory third party insurance. This is totally untrue. On many occasions, if at fault, you are not covered for medical expenses and loss of income resulting from a car accident. And Compulsory Third Party insurance certainly does not offer coverage if an injury occurs on public transport or on a footpath.

The CPSU/PSA **Journey Protection Scheme** is in addition to the existing accident insurance coverage for members – and if they choose, their families – which may provide a lump sum for permanent injury or death.

The CPSU/PSA's Provident Fund also provides a benefit of \$3,500 to a nominated beneficiary in the event of the death of a member.

Provident Fund: \$3,500 for a nominated beneficiary within days of the death of a member. CPSU/PSA Members should download the beneficiaries form here: <http://psa.asn.au/psacpsu-provident-fund/>

Group Accident Insurance: CPSU/PSA Members are also covered in case of accidents resulting in permanent injury or death. For any member who wants their family to also be covered, it's available for \$11 per year, regardless of how large. Download a form here: <http://psa.asn.au/group-accident-insurance-scheme-family-option/>

Do you want to
be covered by
Workers
Compensation
to & from work?

JOIN the
CPSU/PSA
Today!

You can JOIN the
CPSU/PSA online at
<https://membership.psa.asn.au/join/>

Details and conditions of the
insurance scheme will be
posted on
www.psa.asn.au/resources/value-added-services as soon as
they are available.

Information regarding the
Accident Insurance Scheme
and Provident Fund are
currently on this site.

Go to www.nswforall.org.au
and join the fight against
O'Farrell's cuts to workers
compensation.

Your checklist

- JOIN the CPSU/PSA
- Download the Provident Fund form
- ask workmates to join CPSU/PSA so they can be covered too