

**PSA/CPSU NSW RETIRED ASSOCIATES ADVISORY GROUP  
MINUTES OF MEETING  
Held on Tuesday 22 August 2023 at PSA House and by Zoom**

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The meeting was chaired by Dave McKeough, President of the PSA/CPSU NSW Retired Associates and commenced at 10.32am.

**1. Acknowledgement of Country – Dave McKeough**

**2. Attendance**

**At PSA House** Robert Asbury, Janette Beer, Barry Blanchard, Dave McKeough, Carmel McKeough, Wayne O'Mara, David Clyant, Mara Tudorin, Samson Raman

**PSA Representatives** Nicole Jess President, Thane Pearce Acting Assistant Secretary

**By Zoom** Isabella Ramirra, Phil Mortimer (part of the meeting)

**3. Apologies**

Troy Wright, Ysbrand Oosten, Stan Beal, Robert Pike, Robert Ryan

**MOTION: That the apologies be accepted.**

**MOVED:** Barry Blanchard      **SECONDED:** Robert Asbury

**CARRIED** Unanimously

**4. Minutes of the Previous Meeting held on 18 April 2023**

**MOTION: That the minutes be accepted.**

**MOVED:** Mara Tudorin      **SECONDED:** Janette Beer

**CARRIED:** Unanimously

**5. Business Arising**

**5.1 Motion passed re SSS Superannuation**

Carmel McKeough advised that Dylan Smith has referred the motion to the fund for advice.

**Action: Carmel McKeough/Dylan Smith to provide update at next meeting.**

## 5.2 Promotional materials

Dave McKeough and Carmel McKeough advised that they had a meeting scheduled with the Communications team after this meeting.

**Action: Dave McKeough and Carmel McKeough to provide update at the next meeting.**

## 5.3 Confirmation of value-added benefits for Retired Associates

Kym Ward provided updated information – refer Attachment A. Retired Associates now have access to personal and accident insurance up to the age of 75.

## 5.4 Red Tape Articles

The editor of Red Tape contacted Dave McKeough and Carmel McKeough about an article in relation to housing and homeless and how the current crisis is affecting older people with women aged 55 and over the fastest growing group of homeless people in the community.

Other articles under consideration are:

- a short article about current office bearers and identified priorities for the Retired Associates; and
- the six members of the Retired Associates who are in their 90's, their commitment to unionism and why they continue to be members.

**Action: Dave McKeough and Carmel McKeough to liaise with the editor of Red Tape and work on submitting draft articles**

## 5.5 Unfinancial members

Dave McKeough and Carmel McKeough will continue to follow up.

## 5.6 Future guest speakers

Carmel McKeough advised that she has emailed Hugh McKay and invited him to be a future guest speaker. Carmel McKeough has also contacted Professor Tim Stephens. He is available to be a guest speaker on the subject of climate change at either of our remaining meetings for 2023. It was agreed that it was preferable for Professor Stephens to speak at our December meeting.

**Action: Carmel McKeough to contact Professor Stephens and confirm him as the guest speaker at our 5 December meeting.**

## 5. Correspondence

While no correspondence had been received or sent there was a discussion about providers seeking to eliminate email servers and the impact this would have on older people and their capacity to communicate with others. Robert Ashbury will present a motion in regard to this matter at the next meeting.

## Action: Robert Ashbury to circulate motion ahead of next meeting

### 6. PSA Executive Report

PSA President Nicole Jess and Acting Assistant Secretary Thane Pearce joined the meeting. Issues discussed included:

- Recent changes to industrial teams which mean that each team will be working in both the State and Federal systems;
- Establishment of the Industrial Relations Taskforce led by Anna Booth, former Deputy President of the Fair Work Commission and Roger Boland, former President of the NSW Industrial Relations Commission;
- PSA has made a submission to the Taskforce;
- Women's Conference on 5-6 September 2023;
- Mental Health Conference 11 October 2023, which led to discussion about the level of psychological injuries in the public sector;
- Aboriginal Conference 14 November 2023 – there are about 7 Aboriginal members of the Retired Associates who could be contacted and invited;
- The Voice – Yes campaign has been endorsed by Aboriginal Council and Central Council;
- PSA to develop a Reconciliation Action Plan; and
- Discussion about the Retired Associates SSS motion and how to progress other than seeking advice from the fund.

Members thanked Nicole and Thane for their executive update.

### 7. Motions on Notice

There were no motions on notice. However, Carmel McKeough proposed the following motion from the floor:

*That the PSA/CPSU NSW Retired Associates write to the Premier and Treasurer requesting:*

- *consideration of free public transport outside of peak times for pensioners and seniors (over 60) who are retired and/or working less than twenty hours per week; and*
- *retention of \$250 regional travel passes.*

The rationale for this motion was the fact that the Queensland and South Australian Labor Governments have free off-peak travel for pensioners and seniors, the impact of cost-of-living pressures and the priority of ensuring older people have the capacity to engage with friends, family, their communities and any voluntary activities they undertake.

MOVED: Mara Tudorin

SECONDED: Robert Ashbury

CARRIED: 5 people voted in favour and 3 people voted against the motion

**Action: Carmel McKeough to prepare correspondence to Premier and Treasurer**

## **8. General Business**

### **8.1 Women's Conference**

Carmel McKeough was nominated to be an observer.

MOVED: Wayne O'Mara                      SECONDED: Janette Beer

Nicola Christie was nominated to be an observer.

MOVED: Carmel McKeough              SECONDED: Mara Tudorin

CARRIED: Unanimously

### **8.2 Delegates to CPSA Annual General Meeting**

Dave McKeough and Carmel McKeough were nominated to be delegates.

MOVED: Barry Blanchard              SECONDED: Mara Tudorin

CARRIED: Unanimously

### **8.3 Observer at Mental Health Conference**

Carmel McKeough indicated her keenness to attend this conference as an observer which was approved by Nicole Jess.

### **8.4 Issues with bulletins and meeting minutes**

Several members advised that they had not been receiving bulletins, meeting minutes and invoices for their membership fees. Members were reminded that the minutes are now included with the bulletin issued after each meeting.

**Action: Dave McKeough and Carmel McKeough to follow up with the Member Services and Governance Team**

## **9. Date of Next Meeting and change of starting time**

The next meeting of the Retired Associates will be held on Tuesday, 24 October 2023 at PSA House or via Zoom, commencing at the earlier time of 10.00am. This is due to the CPSU AGM being held on the same day.

The final meeting for the year will be held on Tuesday, 5 December 2023

The meeting closed at 12.20pm.

Attachment 1

**MEMBER BENEFITS as at 2 August 2023 AVAILABLE TO RETIRED ASSOCIATES**

Red Tape – quarterly

One free consultation about any **non-industrial** legal matter – McNallys

Free basic will

Union Shopper

Banking Discounts – Aust. Mutual Bank

Provident Fund (\$4000) – up to age 70 only

Foundation House – immediate family members who reside with them

Gidget Foundation – Free service on GP's referral – 10 sessions

Shoes2U

Raging Waters

Mizuno

Welfare Rights Centre

Citizen - to be confirmed

Zembl – (formerly Make it Cheaper) energy comparison switch

Primi – Italian Restaurant at 99 on York Club

**Insurances**

Stella Insurances – extra discount 10% on insurances for Car and Pet Insurance

Personal and Accident Insurance – all financial retired members up to age 75 – See attached policy schedule – Category 2

**Not available to Retired Associates**

Emergency Ambulance Cover

Journey Insurance

PSA Scholarships for children (results from previous HSC)

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# INSURANCE POLICY

This Policy Schedule confirms that in return for payment of the Premium, certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this Policy Schedule.

This Policy Schedule should be read in conjunction with the relevant Policy Wording and associated endorsements. You should read the entire Policy carefully, including all definitions and, in particular, the exclusions, to ensure that it meets your requirements.

You or your representative can obtain further details of the syndicate numbers and the proportions of this Insurance for which each of the Underwriters at Lloyd's is liable by requesting them from DUAL Australia Pty Ltd. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters have relied on the information and statements that you have provided on the Proposal Form (or Declaration). You should read this Policy Schedule carefully and if it is not correct contact DUAL Australia Pty Ltd or your broker. It is an important document and you should keep it in a safe place with all other papers relating to this Insurance.



Damien Coates – Chief Executive Officer, DUAL Asia Pacific  
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## Group Personal Accident

POLICY NUMBER: GPA1761442300

POLICYHOLDER: Public Service Association of New South Wales

BROKER: Aviso All Points – NSW

INSURANCE PERIOD: From 4:00pm on 1st January 2023 To 4:00pm on 1st January 2024  
Australian local time in the State or Territory where this policy was purchased

INSURED PERSON(S): Category 1 All financial members of the insured aged 16 to 75 years of age  
Category 2 All financial Retired Associates and Financial Retrenched Members of the insured aged 16 to 75 years

SCOPE OF COVER: Category 1 The coverage afforded by this policy applies 24 hours per day, 365 days per year during the insurance period  
Category 2 The coverage afforded by this policy applies 24 hours per day, 365 days per year during the insurance period

AGGREGATE LIMIT OF LIABILITY: \$5,000,000

SUBLIMIT OF LIABILITY NON SCHEDULED FLIGHTS: \$1,000,000

SCHEDULE OF BENEFITS: Category 1  
All financial members of the insured aged 16 to 75 years of age

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BENEFIT	BENEFIT AMOUNT PER INSURED PERSON
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<b>Section 1 - Lump Sum Benefits</b>	
Accidental Death – Insured Event 1	\$30,000 aged 16-70 \$7,500 aged 71-75
Insured Events 2 to 13	\$60,000 aged 16-70 \$15,000 aged 71-75
Section 2 – Fractured Bones Benefit – Injury	\$3,000
Section 3 – Dental Benefits – Injury	\$1,000
<b>Section 4 – Additional Benefits</b>	
1. Workplace Assault	\$2,000 after 48 hours hospitalisation
2. Bed Care Patient	\$50 per day
Benefit Period	104 weeks
Excess Period	24 hours
3. Domestic Home Help	80% of expense incurred up to \$250 per week
Benefit Period	52 weeks
Excess Period	Nil
4. Home Tutorial	80% of expense incurred up to \$250 per week
Benefit Period	52 weeks
Excess Period	Nil
5. Disappearance	Included

**SCHEDULE OF BENEFITS:**

Category 2 All financial Retired Associates and Financial Retrenched Members of the insured aged 16 to 75 years

BENEFIT	BENEFIT AMOUNT PER INSURED PERSON
<b>Section 1 - Lump Sum Benefits</b>	
Accidental Death – Insured Event 1	\$30,000 aged 16-70 \$7,500 aged 71-75
Insured Events 2, 3 and 5 to 13	\$60,000 aged 16-70 \$15,000 aged 71-75
Insured Event 4 – Permanent Total Disablement	Nil
Section 2 – Fractured Bones Benefit – Injury	\$0
Section 3 – Dental Benefits – Injury	\$0
<b>Section 4 – Additional Benefits</b>	
1. Workplace Assault	Nil
2. Bed Care Patient	\$50 per day
Benefit Period	104 weeks
Excess Period	

		24 hours
3.	Domestic Home Help	80% of expense incurred up to \$250
	Benefit Period	per week 52 weeks
	Excess Period	Nil
4.	Home Tutorial	80% of expense incurred up to \$250 per week
	Benefit Period	52 weeks
	Excess Period	Nil
5.	Disappearance	Included

**PREMIUM & CHARGES:**

Base Premium	As agreed
GST	As agreed
Stamp Duty	As agreed
Service Fee	As agreed
Service Fee GST	As agreed
<b>TOTAL</b>	<b>As agreed</b>

**POLICY WORDING:** Public Service Association of New South Wales - Group Personal Accident PDS and Policy Wording 01.23

**ENDORSEMENTS:**

## Difference in Conditions

If a benefit existed under your previous group personal accident insurance policy which does not exist under this policy, we will pay the difference in benefits which represents the difference in conditions benefit as if that benefit existed under this policy, subject to the following conditions:

### Conditions

This endorsement will apply to this policy only if:

- i. your previous group personal accident policy lapsed on the same date as this policy became effective; and
- ii. we receive from you, prior to effecting cover under this policy a complete copy of your previous policy including all terms and conditions, the policy schedule, policy wording and PDS, endorsements and sums insured; and

iii. we agree to include this endorsement under this policy with any variation noted; and iv. The policy is endorsed to include this Difference in Conditions endorsement.

Any difference in conditions benefit that may be payable under this endorsement is otherwise subject to the terms, conditions and limitations that applied under your previous policy and excludes Life Insurance or any other benefit that does not constitute general insurance business.

This endorsement relates to difference in conditions only, and if there are similar benefits under both your previous policy and this policy only the higher limit will apply and not both benefits, being the difference in conditions.

INSURER: DUAL Australia Pty Limited for and on behalf of certain underwriters at Lloyd's

UNIQUE MARKET

REFERENCE: B0180PA2200509

DATE: 19<sup>th</sup> December 2022

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