



ACCIDENT INSURANCE

**FREE to all
sda members**



Pays up to \$40,000

For many years, all financial members of the SDA have been covered by the Union's free Accident Insurance Scheme.

Accidents can happen

The SDA's Accident Insurance Scheme covers you in the event of:

- death,
- total incapacity to work in the job you were trained and/or educated to perform,
- the breaking of bones,
- the dislocation of joints,
- the need for a knee reconstruction,
- the suffering of burns,
- the loss of limbs, sight or hearing,
- the complete tear of achilles tendon, and
- other defined injuries as listed in the policy,

when they are caused by violent, external and visible means outside working hours and are not attributable to an illness.



Covers knee and achilles tendon injuries



Covers total permanent disablement



Covers broken bones and dislocations

What you save

The SDA Insurance Scheme is absolutely free for every financial member of the Union.

If you had to insure yourself with a similar type of policy, it would cost you more than \$450 each year.

The collective buying power of SDA members across NSW and the ACT enables the Union to cover you for free.

Covered 24/7

The SDA Accident Insurance Scheme is intended to cover you at all times when you are not covered by workers compensation.

In this way, you have 24-hour cover: workers compensation while at work, and the SDA Insurance Scheme at other times.

SDA members aged up to 80 are covered by the policy world-wide (subject to sanction exclusions), irrespective of where the accident occurs – and is absolutely free to every financial member of the SDA.

How to claim

If you suffer an injury, please contact the SDA for advice on the procedure to follow.

Claims should be submitted within 30 days of the accident.

The benefits of the SDA Accident Insurance Scheme are not affected if you have other insurance cover.

Conditions apply.

Benefits payable for accidents*

● Death (member with dependant/s)	\$40,000
● Death (member without dependant/s)	\$12,000
● Permanent paraplegia	\$40,000
● Permanent quadriplegia	\$40,000
● Permanent total loss of sight	
– one eye	\$20,000
– both eyes	\$40,000
● Permanent total loss of use of one or two limbs	\$40,000
● Permanent total loss of the lens of:	
– both eyes	\$40,000
– one eye	\$20,000
● Permanent total loss of hearing in:	
– both ears	\$30,000
– one ear	\$ 6,000
● Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover	
– 40% or more of the entire external body	\$20,000
– up to 39% of the entire external body	\$10,000
● Permanent total loss of use of four fingers and thumb of either hand	\$28,000
● Permanent total loss of use of four fingers of either hand	\$16,000
● Permanent total loss of use of one thumb of either hand:	
– both joints	\$12,000
– one joint	\$ 6,000
● Permanent total loss of use of fingers of either hand:	
– three joints	\$ 4,000
– two joints	\$ 2,800
– one joint	\$ 2,000
● Permanent total loss of use of toes of either foot:	
– all, one foot	\$ 6,000
– great, both joints	\$ 2,000
– great, one joint	\$ 1,200
– other than great, each toe	\$ 600
● Fractured leg or patella with established non-union	\$ 4,000
● Shortening of leg by at least 5cm	\$ 2,800
● Achilles tendon rupture involving	
(a) a complete tear	\$ 2,000
(b) a partial tear	\$ 1,000
● Total permanent disablement not otherwise provided for under the above events	Max. \$30,000
● Allowance for approved alteration to home or vehicle subsequent to disability as defined	80% of cost up to \$11,000

Added value

● Knee reconstruction	
(a) replacing the anterior cruciate or posterior cruciate ligament	\$2,000
(b) arthroscopic surgery	\$1,000
● Dislocation of hip, knee, wrist, elbow, shoulder blade, collar bone or jaw	\$ 600
● Dislocation of thumb, finger or toe	\$ 300
● Dislocation of other joints not specified	\$ 300
● Accidental bodily injury resulting in breaks or simple fractures to the following (please note: the maximum compensation for any one claim is \$1,200):	
– Neck or spine (full break)	\$ 600
– Hip or pelvis	\$ 600
– Skull or shoulder blade	\$ 600
– Collar bone or upper leg	\$ 600
– Upper arm, kneecap, forearm, elbow, lower leg, jaw, wrist, cheek, ankle, hand, or foot	\$ 600
– Vertebrae or ribs (per rib)	\$ 300
– Thumbs, fingers or toes (per thumb, finger, toe)	\$ 300
– Other bones (not specified)	\$ 300

If claiming, a claim form must be submitted including a doctor's certificate verifying the break, fracture or dislocation.

A benefit for reimbursement of ambulance costs (if not recoverable from any other source) may be payable up to \$2,500.

Accidents not covered

The policy does not apply to any event arising directly or indirectly out of:

- Any consequence of war (whether declared or not), invasion or civil war;
- The insured person engaging in any aerial activity, except as a passenger and not as a pilot or crew member in any aircraft licensed to carry passengers;
- Intentional self-injury, suicide, or criminal or illegal act of the insured person who is the subject of the claim;
- Pregnancy, childbirth or miscarriage;
- Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (AIDS) disease or Human Immunodeficiency Virus (HIV) infection;
- Training for or participating as a professional in any sport;
- Racing in or on any motor-powered device other than as part of surf life saving activities;
- Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.

***For accidents that happen after 1 July 2015. Please note that the information contained in this leaflet is an outline only. The Union is bound by the full terms and conditions of the policy, which is available for inspection at the Union office.**



A Message from your Secretary, Bernie Smith

Our free accident insurance scheme is another example of how your Union cares for its members, both at home and at work.

For more information on this, or any of our other services and benefits, please contact the SDA:

Phone: 131 SDA (that's 131 732)
 E-mail: secretary@sdansw.asn.au
 Web: sdansw.org.au
 Facebook: [sdansw](https://www.facebook.com/sdansw)
 Instagram: [sdansw](https://www.instagram.com/sdansw)

