



JOURNEY INSURANCE

**FREE TO ALL
SDA MEMBERS**



Pays up to \$75,000

For many years, all financial members of the SDA have been covered by the SDA's Journey Claim Insurance – part of the SDA's Accident Insurance Scheme. **The SDA's Journey Claim Insurance covers you for journey claims that are no longer covered under the NSW workers compensation system.**

Picking up where workers comp leaves off

As you know, the NSW Government has seriously cut back workers compensation benefits in New South Wales since 2012.

To fill this gap, the SDA has negotiated extra accident insurance for members in NSW – if you are not a member, you are not covered.

The benefits of this new insurance Scheme do not affect your entitlements under our other, long-standing \$50,000 Accident Insurance Scheme – if you are injured, you can claim under one or both Schemes, depending on the circumstances.

It's just one more good reason to be a member of the SDA.

ACT members are covered for journey claims under the ACT's workers compensation laws.

What you save

SDA Journey Claim Insurance 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 hundreds of dollars each year.

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

Covered 24/7

SDA Journey Claim Insurance is intended to cover you when you are not covered by workers compensation while travelling to or from work (see overleaf for details).

In this way, you have 24-hour cover: workers compensation while at work, Journey Claim Insurance while travelling to or from work, and the SDA's Accident Insurance Scheme at other times.

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 an accident.

The benefits of SDA Accident Insurance and Journey Claim Insurance are not affected if you have other insurance cover.

Conditions apply.



Covers up to two years' income protection



Covers total permanent disablement



Covers authorised meal breaks within 3km of work

Benefits payable for journey accidents

Description	Capital Benefit
● Accidental death (with dependant/s)	\$ 75,000
● Accidental death (no dependant/s)	\$ 20,000
● Total permanent disablement not otherwise provided for under insured events	\$ 45,000
● Permanent paraplegia or quadriplegia	\$ 75,000
● Permanent total loss of use of:	
– one limb	\$ 75,000
– two limbs	\$ 75,000
● Permanent total loss of the lens of:	
– one eye	\$ 37,500
– both eyes	\$ 75,000
● Permanent total loss of hearing in:	
– one ear	\$ 7,500
– both ears	\$ 37,000
● Permanent total loss of use of fingers of either hand:	
– one joint	\$ 3,500
– two joints	\$ 3,750
– three joints	\$ 7,500
● Permanent total loss of four fingers and thumb of either hand	\$ 75,000
● Permanent total loss of four fingers of either hand	\$ 30,000
● Permanent total loss of use of one thumb of either hand:	
– one joint	\$ 11,250
– both joints	\$ 22,500
● Permanent total loss of use of toes of either foot:	
– all: one foot	\$ 11,250
– great: both joints	\$ 3,750
– great: one joint	\$ 2,250
– other than great: each toe	\$ 750
● 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	\$ 25,500
– Up to 39% of the entire external body	\$ 20,000
● Broken spine or neck	\$ 750
● Broken arm, elbow or wrist	\$ 750
● Home/vehicle modification benefit	up to \$ 11,000
● Permanent disability not otherwise provided for under the above Capital Benefit Events	up to \$ 56,250
● Income protection for up to two years at 85% of income maximum of (13 weeks for CTP payment recipients)	\$1,250 per week

Please note: Only physical injuries can be claimed. 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. The information in this leaflet correct as at 30 June 2025.

Summary of terms, conditions & benefits

Financial members of the Union are covered when:

- (a) engaged in travel directly between the bounds of their place of abode and place of employment for the purpose of starting and ending the day's work;
- (b) on an authorised meal break and within a radius of 3km from their place of work;
- (c) travelling from either their place of abode or place of employment to a place of education or assessment to either their place of employment or place of abode for the purpose of part-time study;
- (d) Engaged in direct travel between one place of employment to another place of employment for the purpose of starting and ending a day's work, provided that either place of employment is covered by their membership.

Provided that

- a) There is no substantial deviation from the most reasonable and direct route*; and
- b) They are not entitled to receive workers compensation.

*The policy automatically accepts any standard deviation from the insured person's normal journey home. Actions such as picking children up from school, stopping off at the shopping centre to pick up groceries would not be considered a "substantial deviation". However, if someone leaves work and goes out for dinner or to a concert, this journey would be classified as a "substantial deviation" and not be included in the cover.

- This policy does not apply to people who work in the ACT as workers' compensation in the ACT still covers journey claims.
- A Weekly Benefit may be reduced by any amount that may be received from another Policy, such as any SCI payable by REST. Generally speaking, a person is not able to receive more money as the result of the injury than would be the case if the injury had not occurred.
- Any claim whereby there is a benefit payable under any Compulsory Third Party (CTP) insurance, regardless of the status of the claim, in relation to or in any way connected with a motor vehicle accident, will result in the weekly benefit period reduced to a maximum of 13 weeks.

Excess:

- 14 days (accrued leave or sick leave or unpaid leave will apply for the first 14 days after the accident). Contact the SDA as soon as possible after an accident to discuss how you will cover this 14-day period.

Weekly Accident Benefit:

- 85% of earnings to a maximum of \$1,250 per week. Benefits are paid 14 days in arrears starting from the end of the excess period.

Benefit Period:

- 104 weeks up to age 65
- 52 weeks if over 65 years
- All benefits are limited to a maximum of \$5,000 in total upon reaching 71.



A Message from your Secretary, Bernie Smith

Our free Journey Claim Insurance 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)

