



# FAMILY COVER INSURANCE PLAN



## APPLICATION FORM

As a PSA CPSU NSW member, you automatically have personal cover which is included in your membership fee.

**This form is to be completed only if you wish to take up additional family coverage.**

The additional annual cost for the Family Extension Cover is **\$11.00** (including Stamp Duty & GST). This cost is fixed regardless of the number of insured persons.

Coverage under this policy runs from 1 January each year for 12 months.

YOUR DETAILS	
PSA CPSU NSW Member Number (if known):	
Surname:	
Given names:	
Address:	
Suburb:	
State:	Postcode:
Phone number:	
Email:	
Date of birth:	

### Important Information

- The Family Accident Insurance Policy is arranged by: WageCover a division of Aviso Broking Pty Ltd ABN 44 010 468 818 AFSL 239041 and is issued by: Dual Australia ABN 16 107 553 257 AFSL 280193
- I have read the Product Disclosure Statement & Policy Wording pertaining to the above product/s and understand my duty of disclosure. To view the Product Disclosure Statement & Policy Wording please consult the PSA or CPSU NSW website ([www.psa.asn.au](http://www.psa.asn.au) or [www.cpsunsw.org.au](http://www.cpsunsw.org.au)) or email [admin@wagecover.com.au](mailto:admin@wagecover.com.au)
- By signing this application form I consent to the use of my personal information as disclosed by DUAL in the Product Disclosure Statement
- I understand and accept that coverage will immediately cease if I cease to be a financial member of the Public Service Association of NSW

- To ensure continuity of coverage, your policy will be automatically renewed at the end of January every year.

### Authorisation by Insured

I wish to continue my participation in the Public Service Association of NSW Personal Accident Family Plan and enclose my completed application form together with my completed payment for **\$11.00**.

<b>PLEASE SIGN HERE</b> ←
<b>SIGNATURE (PSA/CPSU NSW MEMBER):</b>
<b>DATE:</b>

**PLEASE NOTE:** Your family coverage expires 1 January at 4pm every year. Due to holiday season, cover will be extended automatically to 31 January each year. Should we not receive your insurance premium prior to 31 January your cover will cease. You will receive a reminder in December each year with an OPT OUT option. Cover can be reinstated by payment at **\$11.00** and will recommence from the date at payment.

Please email completed form to:  
[familyinsurance@psa.asn.au](mailto:familyinsurance@psa.asn.au)

- Use my regular pay method  
**(direct debit or credit card members only)**
- Credit/debit card **(for members currently on payroll)**

CREDIT/DEBIT CARD PAYMENT DETAILS	
Card type:	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard
Card number:	
Cardholder name:	
Expiry date:	Amount <b>\$11.00</b>
<b>PLEASE SIGN HERE</b> ←	
<b>CARDHOLDER'S SIGNATURE:</b>	
<b>DATE:</b>	

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## FREQUENTLY ASKED QUESTIONS

### Where do I send my application form?

You should send your completed form together with a cheque/money order or credit card payment for **\$11.00** to the PSA/CPSU NSW at the address provided below:

Public Service Association of NSW  
**familyinsurance@psa.asn.au**

### Where can I obtain a copy of the Policy Wording?

The Policy Wording is available on the PSA and CPSU NSW websites **www.psa.asn.au** and **www.cpsunsw.org.au**

You can also request a copy from WageCover Insurance Brokers by email: **admin@wagecover.com.au** and have the wording emailed or posted to you.

### What does the policy cover?

You should refer to the Policy Schedule, Product Disclosure Statement and Policy Wording for full details of coverage. However, in brief, the policy covers insured persons for permanent disability or death as a result of an accident. It does not cover sickness, medical expenses or income protection/salary continuance.

The policy also includes a 'Bed Care Benefit' which is a payment calculated daily for the time you are hospitalised (for more than 24 consecutive hours) as a result of an accident only.

### How much am I covered for?

You should refer to the "Table of Events" which is outlined on the Policy Schedule and defined in the Product Disclosure Statement and Policy Wording. In brief, the Sum Insured for each defined adult as a result of death is \$30,000 along with a number of other benefits which are outlined in the 'Table of Events'.

The maximum benefit payable on the policy is in respect to Quadriplegia and Paraplegia, which is \$60,000. The Bed Care Benefit is \$50 for each day you are hospitalised. Subject to policy terms and conditions.

### What is the definition of 'Dependant Children'?

This is explained on page 11 of the Product Disclosure Statement and Policy Wording under the heading 'Dependent Children'. 'Dependent Children' means your unmarried children who are:

- (a) over six months of age and under 19 years of age; or
- (b) under 25 years of age while they are full-time students at an accredited institution of higher learning;

and at the time of an event giving rise to a claim are primarily dependent on you for maintenance and support.

'Dependant Children' includes step or legally adopted children.

### Age limits apply to this policy.

**You** must be between the ages of 16 to 75 to take out this Insurance and

**Your Spouse** must be between ages of 16 to 70.

**Dependant Children** must be over six months of age and under 19 years of age; or under 25 years of age while they are full-time students at an accredited institution of higher learning.

### How do I lodge a claim?

You should contact WageCover Broking Claims to obtain the appropriate claim form. Contact details are as follows:

WageCover  
Phone 02 9970 8411  
**claims@wagecover.com.au**

You should refer to the Product Disclosure Statement & Policy Wording which is available on the PSA and CPSU NSW website for the full terms and conditions of the policy **www.psa.asn.au** and **www.cpsunsw.org.au**

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The information contained in this document is general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information.

Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it.

Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.

