

Changes to Ambulance Officers' insurance cover



Issue date: 18 July 2016

Ambulance Officers' Insurance Cover is provided to eligible officers of the Ambulance Service of New South Wales (NSW Ambulance). This Notice explains changes which apply to this important cover from 20 August 2016. If you are not an eligible officer, this Notice does not apply to you.

Ambulance Officers' Insurance Cover is supplementary to other insurance cover which you may have through First State Super. If you have other insurance cover through First State Super, this Notice does not apply to your other First State Super insurance cover.

What is changing?

The compulsory Ambulance Officers' Insurance Cover provided through First State Super was designed around the benefits specified for eligible officers under the *Ambulance Service of NSW Death and Disability (State) Award*. Those Award-based benefits finish on 19 August 2016 and a new benefit arrangement starts on 20 August 2016 as a result of the *NSW Ambulance Death and Income Protection Benefits (State) Interim Award (New Award)*.

Under the arrangement which ends on 19 August, eligible officers received death, terminal illness and total and permanent disablement (TPD) cover through First State Super under a life insurance policy issued to the trustee by Zurich Australia Limited (ABN 92 000 010 195, AFSL 232510). The cost of this cover was shared between you and NSW Ambulance.

Under the new arrangement, death and terminal illness cover continues but the TPD cover ends. The death and terminal illness cover will be provided under a life insurance policy issued to the trustee by TAL Life Limited (ABN 70 050 109 450, AFSL 237848). NSW Ambulance will pay for this cover by making employer contributions on your behalf to First State Super. You no longer have to contribute towards the cost of death and terminal illness cover.

The TPD cover which ends on 19 August 2016 is being replaced by income protection insurance cover which is being arranged by NSW Ambulance under the New Award and is not being provided through First State Super. You should contact NSW Ambulance for information about benefits not provided through First State Super.

Death and terminal illness cover continues

Death cover remains compulsory for eligible officers under the New Award and continues from 20 August 2016 under a new life insurance policy issued to the trustee by TAL Life Limited. Terminal illness cover is also provided under this policy.

As was the case under the previous arrangement, the amount of the benefit depends on whether you are on duty or off duty at the time that the insured event occurs. This is determined by the insurer under the terms of the policy. As long as you remain an eligible officer, the cover under the policy continues until your 65th birthday. A detailed explanation of the insurance cover is set out in the Member Booklet Supplement: Insurance (Ambulance Officers' Super). This booklet will be updated on 20 August 2016 to reflect the new arrangements and can be found on the First State Super website firststatesuper.com.au.

! Important note: Although the cover is arranged by the trustee with the insurer under the New Award, the cover is subject to the terms and conditions of the policy issued to the trustee. Provision of the cover is also subject to future changes in the Industrial Relations Commission Awards applying to NSW Ambulance officers.

Compulsory Ambulance Officers' TPD cover ends

If you are *at work* on 19 August 2016, your compulsory Ambulance Officers' TPD cover ends on that date.

If you have made a total and permanent disablement claim which has not yet been determined, as long as you are not *at work* due to *illness* or *injury* on or after 19 August 2016, your claim will still be considered by the insurer (Zurich Australia Limited), subject to the terms and conditions of the policy.

If you have not made a total and permanent disablement claim, but are not *at work* due to *illness* or *injury* on 19 August 2016, you may be able to make a claim under the old arrangement if that *illness* or *injury* causes total and permanent disablement. Conditions apply, however, and you should contact the trustee. You will not be able to claim against the insurer if you are again *at work* on or after 20 August 2016.

Terms in italics are defined in the Zurich Australia policy issued to the trustee under which TPD cover was provided under the old arrangement. These defined terms are included for your information.

! **Important note:** The above only applies to compulsory Ambulance Officers' Insurance, not other TPD cover that you may have through First State Super.

Defined Terms (Zurich Australia Policy)

at work... this means that you are at work or on annual or long service leave, or other leave approved by NSW Ambulance for reasons other than *illness* or *injury* and capable of performing all your normal duties – the duties for which you are principally employed.

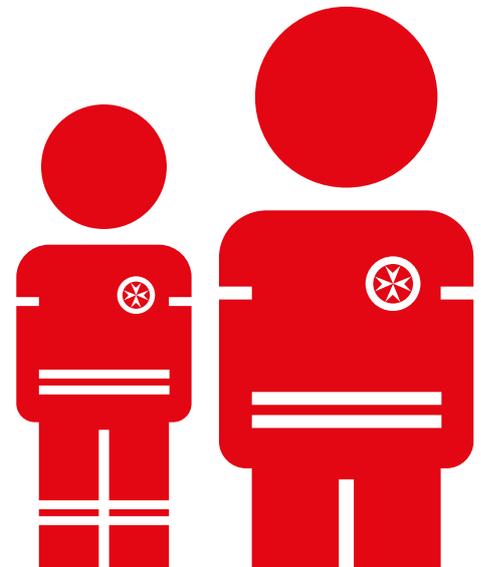
illness... this means sickness, disease or disorder.

injury... this means bodily injury that is caused solely and directly by external, violent and accidental means and is independent of any other cause.



More information

If you are uncertain whether you are eligible for Ambulance Officers' Insurance, or if you have any questions about the changes in the cover explained in this Notice, call the First State Super Service Centre, 8.30 am to 6.00 pm Monday to Friday, on 1300 650 873.



Service and advice

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Issued by FSS Trustee Corporation Pty Ltd (ABN 11 118 202 672) as trustee of the First State Superannuation Scheme (ABN 53 226 460 365).