

Register your interest: Journey cover

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During the 2014 Sydney and NSW Trains Enterprise Agreement bargaining process, a big victory for the Combined Rail Unions was to get an agreement from Sydney Trains and NSW Trains to investigate how Journey Cover Insurance could be provided for employees.

Since legislation changes introduced by the State Liberal Government meant that workers were no longer covered by workers compensation in the case of an accident which occurs on their journey to or from work, we've been pushing for a scheme funded by employers to give our members peace of mind. While we were unable to get the Government to agree to an employer funded scheme we were able to get agreement to set up a project and look at a low cost employee funded scheme.

Union representatives have been working for many months with the project team to deliver a proposal to take to our members which would offer them journey cover insurance at a very low cost.

The Proposal

The proposal at this stage for the 'Employee Funded Journey Accident Insurance' developed by the Working Party would cost employees no more than \$2.20 per week - provided 5,000 employees across NSW and Sydney Trains take up the insurance.

Here are the summarised details of the proposal:

- Non-Medicare Medical Expenses
 - 100% of the actual amount incurred up to \$3,000
- In the event of accidental death or permanent total disablement, following an injury sustained in an accident, a lump payment will be paid
 - Two times salary up to a maximum of \$200,000
- Weekly injury benefits - 90% of your average weekly income:
 - up to a maximum of \$1,800 per week, with no waiting period, payable up to the maximum benefit period of 156 weeks.
- Cover up to the age of 75 years

Interested?

For the Working Party to progress this proposal, we would need at least 5,000 employees to express their interest in taking up the insurance, it should also be noted that the more people we have involved the better position we will be in to negotiate a cost reduction.

We think this is a good deal for members, so we'd encourage all members to register their interest by clicking on one of the below links:

YES — [I am interested in Employee Funded Journey Accident Insurance.](#)

NO — [I am not interested in Employee Funded Journey Accident Insurance.](#)

If you have any issues accessing the above links, you can also email ea2014@transport.nsw.gov.au with 'Yes' or 'No' in the subject line.

If you have any questions please contact our office or your local delegate.

As always, we'll keep you updated on this as it progresses.