Accumulation Account Insurance Guide

Issued 1 July 2019

qsuper.qld.gov.au

Important information

This is the *Accumulation Account Insurance Guide*. It gives you details about insurance available to Accumulation account *members*, including information on costs, eligibility and exclusions.

The information in this document forms part of the *QSuper Product Disclosure Statement for Accumulation and Income Accounts* (PDS) issued on 1 July 2019, as the PDS references information that you will find in this guide. Other important information is contained in the *Accumulation Account Guide*, *Investment Choice Guide* and *Income Account Guide*, which also form part of the PDS.

You should consider the information contained in this document before making any decisions about insurance. If you need copies of any of the documents we refer to in this guide, you can download them from our website at **qsuper.qld.gov.au**, or call us and we will send them to you.

The insurance arrangements detailed in this guide for death and total and permanent disability (TPD) and income protection are provided by QInsure Limited (ABN 79 607 345 853, AFSL 483057) ('QInsure') through a group life policy issued to the QSuper Board. QInsure Limited is ultimately owned by the QSuper Board as trustee for QSuper.

Keeping you informed

There may be changes from time to time to information contained in this document, the PDS and the guides. You can find out information about any changes that are not materially adverse by visiting our website at **qsuper.qld.gov.au** or calling us on **1300 360 750**. We will also send you a copy of the updated information on request, free of charge.

If you need to make an insurance claim

This guide is designed to give you the information you need about our insurance offering, but it does not cover how to make a claim. You will find information about making a claim in the following publications:

- *Permanent Disability Benefit Guide*
- *Income Protection Benefit Guide*
- *Death Benefit Claim Guide*
- *Claiming a Terminal Medical Condition Benefit* factsheet.

If you need copies of any of these documents, you can download them from our website – **qsuper.qld.gov.au** or give us a call and we will send them to you.

Case studies

The case studies in this document are provided for illustrative purposes only and the *members* shown are not real. It is assumed for the purpose of the case studies that all terms and conditions have been met. Additionally, figures may be rounded for ease of understanding.

When you focus on members, awards come as no surprise

SUPER RATINGS

SUPERRATINGS PLATINUM 2019 MYCHOICE SUPER

Super 2019 Chant West 5 Apples · Highest Quality Fund

For further information about the methodology used by Chant West, see chantwest.com.au

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QSuper insurance at a glance

Protecting your future

Superannuation makes up just one part of your overall financial picture. Another important component is insurance. As a QSuper *member*, you have access to various insurance options, all designed to provide you with security and peace of mind throughout your life.

Some benefits:

- Eligible *members* are provided with death and TPD insurance automatically, and many also automatically receive income protection cover (those who do not receive it automatically can often apply for it).
- From the level of cover you take out, to the combination of our different insurance options – you can apply to personalise your cover to suit your needs.
- No medicals required to get default cover.[1]
- We provide one-on-one case management if you need to make a claim.
- The cost of your insurance cover (the premiums) are deducted straight from your Accumulation account.
- You have the ability to apply to make changes through Member Online, so you can make sure your insurance cover is always meeting your needs.
- You can cancel your insurance cover at any time.

It is important to us that you understand what you are entitled to, so we have tried to make this document as clear and straightforward as possible. However, there are some terms that have specific meanings, and where they appear we have *italicised* them. You will find the definitions of all these terms on pages 21-25.

The information in this document addresses the situations of most *members*. Please contact us if you are unsure whether your particular situation is addressed.

Types of insurance

There are three types of insurance through QSuper – death cover, TPD cover, and income protection cover. If you are not sure what your current level of cover is, you can:

- Log in to Member Online
- Call us on **1300 360 750**.

Please note that you can only have one set of insurance with QSuper, even if you have multiple Accumulation accounts.

Death cover

This is insurance that pays a benefit if you die. Additionally, if you are diagnosed with a *terminal illness*, you may be able to receive your death benefit as a *terminal illness* benefit. You will find the definition of *terminal illness* on page 24.

TPD cover

This is insurance that pays a lump sum if you suffer a *total and permanent disablement* due to an illness or injury.

Income protection

This is insurance that pays you a regular income (up to your maximum *benefit period*) if an illness or injury means you are unable to work due to a *total and temporary disablement* or *partial and temporary disablement*.

Eligibility for cover

To receive default cover, and apply for additional cover, you must first meet these basic requirements:

- Have a QSuper Accumulation account, and
- Be an *Australian resident*, and
- Be age 16-64 for TPD and income protection cover, and/or
- Be age 16-69 for death cover, or
- Be age 16-59 for all cover if you are a Queensland police Officer.

If you are not an *Australian resident* and we give you cover, or you stop being an *Australian resident*, you can cancel your cover.

Paying for insurance

You do not need to make any payment arrangements as premiums will be deducted from your Accumulation account monthly in arrears. Just make sure you have enough money to cover the premiums.

Please keep in mind that if you have a Defined Benefit, State or Police account and want to apply for additional cover, you may need to contribute to an Accumulation account to pay your premiums. You can apply for an Accumulation account if you don't have one.

How much insurance cover costs

The cost of your insurance cover will depend on the type and amount of cover you hold, as well as your age and any ways in which you have personalised your cover. Premium rate tables are detailed in Appendix 2 and explained throughout this Guide.

1 Default income protection cover provides a benefit of up to $20,000 per month.

Your cover – the basics

When cover starts

When your cover starts will depend on which of the following four circumstances applies to you.

1	2	3	4
If you become a QSuper *member* because you start working for the Queensland Government or a *default employer*, your default cover starts on the day your job starts or from the date your employer becomes a *default employer*.	If you open your account directly (not through your employer), your death cover and TPD cover will start on the day your account is funded (when the first contribution is received). Income protection is not automatically provided.	If an account is opened for you through a family law split, or if you are an Income account *member* and an Accumulation account is opened for you because you make an additional contribution or transfer money from another super account to QSuper, your death cover and TPD cover will start on the day your account is opened. Income protection cover is not automatically provided.	If you apply for new or additional death, TPD or income protection cover, your cover will start on the day we accept your insurance application. You can apply through Member Online, by completing the *Change of Insurance* form, or by calling us.

Terms and conditions can be found from page 5 for death cover and TPD cover and page 10 or income protection cover.

Changing your cover

Our insurance is designed to be flexible, so as your circumstances change so can your cover.[1]

- You can have any combination of death cover, TPD cover and income protection cover that suits you.
- You can have different levels of death cover and TPD cover and can choose a fixed level of cover or units of cover.
- When it comes to income protection you can choose how much of your salary you cover (up to set limits).
- *Member*s other than police officers can also tailor the *waiting period* and/or *benefit period*.

You will find more information about all these options in the following pages. Managing your insurance is easy through Member Online or by completing a *Change of Insurance* form, which you can download from our website – **qsuper.qld.gov.au** or by calling us to request a copy.

Health and other information

Sometimes you may be required to provide health and other information before we can consider providing you with cover. Where we require you to provide health and other information your application for cover will be assessed by the insurer, and if accepted your cover will start on the date of acceptance.

Cancelling cover

If you feel our insurance is not right for your circumstances, you can cancel any or all of it at any time. You can cancel your insurance via Member Online, or by completing an *Application to Cancel Insurance* form, which you can download from our website – **qsuper.qld.gov.au**. If you have previously cancelled your cover, we will not automatically provide you with cover again, even if your employment situation changes.

When cover will end

There are some situations where your death cover, TPD cover or income protection will be cancelled, and these are outlined on pages 8 and 14.

Permanently opting in to cover

To protect your super balance, we will automatically cancel your insurance cover if we do not receive any money into your account for 13 continuous months. You can prevent this from happening by permanently opting in to cover or by having money added to your account.[2]

You can permanently opt in to cover by:

- Logging in to Member Online and selecting 'I want to permanently opt in to cover' – **memberonline.qsuper.qld.gov.au**
- Sending us a completed *Change of Insurance* form – **qsuper.qld.gov.au/forms**

If you have previously permanently opted in to cover, and decide that this no longer suits your needs, you can cancel your insurance via Member Online or by completing an *Application to Cancel Insurance* form.

1 Subject to eligibility and limits, see pages 5 and 10 for more information.
2 There are various other circumstances when cover will end. Refer to pages 8 and 14.

When cover cancelled by QSuper will automatically start again

If we cancel your death cover, TPD cover or income protection cover because we have not received any money into your account for 13 continuous months, or have not received the premium due, we will still apply default cover to your account if one of the below happens:

- Your Queensland Government employer or *default employer* tells us that you left your job, but this same employer then sends us a *superannuation guarantee contribution*
- You start working for a new Queensland Government employer or *default employer* and they send us a *superannuation guarantee contribution*.

If you applied for an Accumulation account directly with QSuper (not through your employer) and have had cover cancelled involuntarily, you will need to reapply. Any new cover will be subject to a five year *pre-existing exclusion period* and you will need to provide health and other information.

Applying for cover after it's been cancelled

If you are still eligible to hold cover and want to take it out again, you will need to apply. You will be required to provide health and other information, and your cover will start on the day it's accepted. Your cover will be subject to the terms and conditions applying at that time. The current terms and conditions can be found from page 5 for death cover and TPD cover, and page 10 for income protection cover.

Pre-existing conditions

A *pre-existing condition* is an illness or injury where the signs or symptoms existed before the date that your cover started or increased. Some of our cover comes with what's known as a *pre-existing exclusion period*, which is the period during which we will not pay an insurance benefit if the illness or injury you are claiming for relates to a *pre-existing condition*.

In most circumstances, default cover for death, TPD and income protection cover has no *pre-existing exclusion period* as long as you are *at work* on the day your default cover starts. If you are not *at work* on the day your default cover starts, an indefinite *pre-existing exclusion period* will apply until you have been *at work* for 30 consecutive days.

The default cover you obtain will be subject to a five-year *pre-existing exclusion period* if:

- You open your account directly (not through your employer) or your account is opened as a result of a family law split
- You have an Income account and your Accumulation account is opened as a result of a contribution (including a transfer of money from another fund)
- You move from a Defined Benefit account to an Accumulation account. This will only apply to the part of the default cover you receive that is higher than your *prospective benefit*
- Your cover is obtained more than 120 days after starting employment with a Queensland Government employer or *default employer*.

A five-year *pre-existing exclusion period* will also apply:

- To any income protection cover you apply for[1]
- To any additional death cover and TPD cover you apply for
- If you reduce your cover to less than the default level, then increase your cover back up to your default level of cover. The pre-existing exclusion will only apply to the increased amount.

If you are not *at work* on the day your increased cover or personalised cover starts, an indefinite *pre-existing exclusion period* will apply. However, once you have been *at work* for 30 consecutive days the *pre-existing exclusion period* will be reduced to five years.

An indefinite *pre-existing exclusion period* will apply if you were previously eligible to receive, entitled to receive or have received a TPD benefit or similar benefit from QSuper or anyone else, or if you had been diagnosed with a *terminal illness* before your default or increased cover started.

In all cases when a *pre-existing exclusion period* applies, you must be *at work* on the day that it expires, otherwise, the *pre-existing exclusion period* will continue to apply until you have been *at work* for 30 consecutive days.

You can request to have your *pre-existing exclusion period* removed, as long as you provide us with health and other information and we accept your request. You can apply for this via Member Online, or by completing a *Change of Insurance* form. If you want to know more, there is some detailed information about *pre-existing exclusion period*s and how they apply when you increase your cover or personalise it in some other way, in both the death and TPD section and income protection section on pages 6 and 11 respectively.

1 Except where you are casually employed by a Queensland Government employer or *default employer* and you apply for two units of income protection cover with a waiting period of 90 days and a benefit period of two years, within 120 days of starting employment.

Default insurance cover

If eligible, *members* are automatically provided with default death cover and TPD cover, and many are also provided income protection cover. If you do not automatically receive income protection cover you can often apply for it. The default cover you have depends on your situation, as shown in the tables below.

Employment arrangements on joining	Death cover and TPD cover			Income protection cover
	Age	**Units**		
You work for the Queensland Government on a *permanent full-time or part-time basis* and make *standard contributions*.	**16-20**[1]	Death TPD	1 3	**Age 16-64:** 87.75% of your *insured salary*.[3] **Waiting period:** 90 days or *accrued sick leave*, whichever is greater. **Benefit period:** Two years. Members of the Legislative Assembly, Judicial Registrars, and Magistrates are not eligible for income protection cover.
	21-64	Death TPD	3 3	
	65-69	Death TPD	3 Nil	
You work for the Queensland Government or *default employer* on a *permanent full-time or part-time basis* and do not make *standard contributions*.	**16-20**[2]	Death TPD	1 2	
	21-64	Death TPD	2 2	
	65-69	Death TPD	2 Nil	
You work for the Queensland Government or *default employer* on a casual basis.	**16-20**[2]	Death TPD	1 2	Nil. However, if you are eligible, you can apply for units of income protection cover.[4]
	21-64	Death TPD	2 2	
	65-69	Death TPD	2 Nil	
You work for the Queensland Police Service.	**16-20**[1]	Death TPD	1 3	**Age 16-59:** 87.75% of your *insured salary*.[3] **Waiting period:** 180 days or *accrued sick leave* plus approved *Queensland Police Service sick leave bank*, whichever is greater. **Benefit period:** Two years.
	21-59	Death TPD	3 3	

Other situations	Death cover and TPD cover			Income protection cover
	Age	**Units**		
You joined **QSuper directly**[5]	**16-20**	Death TPD	1 2	Nil. However, if you are eligible, you can apply for units of income protection cover.
	21-64	Death TPD	2 2	
	65-69	Death TPD	2 Nil	
Your account is opened as a result of: • A **family law spilt**, or • You already have an **Income account** and we receive a contribution for you.	**16-20**[2]	Death TPD	1 2	Nil. However, if you are eligible, you can apply for units of income protection cover.
	21-64	Death TPD	2 2	
	65-69	Death TPD	2 Nil	
Your account is opened as a result of moving from a **Defined Benefit account**.	The cover you will receive will depend on your new employment situation. Refer to page 18 for more information.			

1 We will increase your default death cover to three units when you turn 21.
2 We will increase your default death cover to two units when you turn 21.
3 If 87.75% of your insured salary is above our maximum default income protection limit of $20,000 a month, you will need to provide health and other information to apply for cover above this limit. It is also subject to the maximum cover you can have. See pages 2 and 10 for more information. This benefit includes a *contribution replacement benefit* of 12.75% of your insured salary. A *contribution replacement benefit* is a payment made to your QSuper Accumulation account while you are receiving an income protection benefit.
4 Subject to a maximum monthly benefit of $5,000 per month.
5 Your cover will be considered personalised and premiums payable at the occupational rate.

Death cover and TPD cover

Death cover pays a benefit if you die or suffer from a *terminal illness*, while TPD cover pays a lump sum to you if you are unlikely ever to be able to work again after meeting the definition of *total and permanent disablement*. Police officers will find more information on page 20.

Types of death cover and TPD cover

There are two types of death cover and TPD cover you can choose from:

- **Unitised cover:** Cover is based on a multiple of units. The value and cost of each unit depends on your age.
- **Fixed cover:** Cover is based on a fixed amount nominated by you. The cost depends on your age.

How much cover you can have

Default death cover and TPD cover comes in units of cover, with each unit worth a dollar value based on age. You can apply to buy additional units up to the maximum levels of cover shown in the table below. There are some conditions around increasing your cover, which are covered in the next section.

	Maximum death cover	Maximum TPD cover
Full or part-time employee, including self-employed	$3 million	$3 million
Casual employee or unemployed person	$1 million	$1 million

If you have cover over $1 million and you move to casual employment or become unemployed you will be able to keep your current amount of cover, but you will not be eligible to make any increases to your cover while you remain in casual employment or are unemployed. If you want to reduce or personalise your cover it will have to be below the maximum limit of $1 million as this limit will be applied to any changes you make in the future.

You can have different levels of death cover and TPD cover. For example, you could have three units of death cover and five units of TPD cover, or maybe eight units of TPD cover and no units of death cover. It's all down to what suits you and your unique situation.

Personalising your cover

You can change your death cover and TPD cover to suit your needs by:

- Choosing the level of cover you have for each
- Choosing a fixed level of cover
- Occupationally rating your premiums.

You will find information about these options in the following pages.

Choosing your level of cover: conditions

As we mentioned, you can increase your death and/or TPD cover at any time, up to the maximum limit of $3 million ($1 million if you are a casual employee or unemployed). However, if you want to increase your cover above what is known as the automatic acceptance limit, you will need to provide health and other information before we can consider your request for increased cover.

The automatic acceptance limit is age based, and is the higher of the following (but capped at $1 million):

- Below 40: $600,000 or 12 x your total annual *income*
- 40 to 54: $600,000 or 9 x your total annual *income*
- 55 to 59: $300,000 or 6 x your total annual *income*
- 60 to 64: $300,000 or 3 x your total annual *income*

Regardless of your employment situation, you will not be able to increase your cover if:

- You have made or are entitled to make a claim for a TPD benefit or similar benefit with QSuper or anyone else
- You have been discharged from your employment as medically unfit, or retired due to illness or injury
- You have been diagnosed with a *terminal illness*
- You were not *at work* on the date of your application.

If you are applying to increase your cover up to the automatic acceptance limit, you will need to provide health and other information.[1]

If you do not have insurance cover, and we have not received any money into your account in the previous 13 months, you will need to permanently opt in to cover or we will need to receive money into your account if you would like to hold cover.

If you do not permanently opt in to cover or we do not receive any money into your account, your insurance cover will be cancelled effective the date of your application.

1 Not required within the first 120 days of commencing employment with a Queensland Government employer or *default employer*.

Pre-existing exclusion period

In most circumstances, your default cover has no *pre-existing exclusion period* providing you are *at work* on the day your default cover starts. The circumstances where your default cover is subject to a five year *pre-existing exclusion period* are shown on page 3. If you are not *at work* on the day your default cover starts, an indefinite *pre-existing exclusion period* will apply until you have been *at work* for 30 consecutive days.

All additional cover has a five year *pre-existing exclusion period* unless its removal is accepted by our insurer.

Paul's story

Paul is 45 and has three units of default TPD cover, which do not have a *pre-existing exclusion period*. Paul decides to buy an additional three units of TPD cover (which do have a *pre-existing exclusion period*), so his total cover is:

Three units of default TPD cover	$262,080
Three units of additional TPD cover	$262,080
Total cover	**$524,160**

Paul was diagnosed with a heart condition 10 years ago, and a few months after applying for his additional cover develops a disability related to this condition that means he'll be unable to work again, and is entitled to receive a TPD benefit. As his default cover had no *pre-existing exclusion period* he's entitled to receive the $262,080 benefit for those units. As Paul's disability is within the five year *pre-existing exclusion period* for his additional units, he doesn't receive the $262,080 from those additional units.

If you personalise your cover then decide to return to default cover and as a result have an increase in cover, you will have to provide health and other information, and if accepted a five year *pre-existing exclusion period* will apply to the increase in cover.

Choosing fixed cover

Death and TPD units start to decrease in value from age 41. We know that many *members* want to keep the same level of cover for an extended period, especially if they have a family to look out for. That's why up until age 60 you can choose a fixed level of cover for both death and TPD. (If you choose fixed cover, you need to have fixed cover for both death and TPD, but you can have different levels of cover for both). Again, there are some conditions around increasing your level of cover above the default amount, and we will cover these in the following pages.

Fixed cover is bought in multiples of $1,000 of cover, with the cost based on your age.

Once you have fixed your level of cover, it will remain unchanged until you tell us you want to change it. However, based on your fixed cover at age 60, the amount of TPD cover you have will reduce every year from your 61st birthday, reaching zero on your 65th birthday. Here is how it is calculated (using an example of $500,000).

Birthday	Fixed TPD calculated as	Calculation on $500,000 at age 60
61st	4/5 of age 60 cover	$400,000
62nd	3/4 of age 61 cover	$300,000
63rd	2/3 of age 62 cover	$200,000
64th	1/2 of age 63 cover	$100,000
65th	$0	$0

We will write to you every year after you turn 60 to let you know what your new cover amount is.

The value of your fixed death cover will remain unchanged until you turn 70 (or 60 if you are a Queensland police officer), when it will be cancelled.

Occupationally rating your premiums

Instead of paying default premium rates, you can personalise your cover by requesting to be occupationally rated.
If you have personalised any of your cover (this includes purchasing any income protection cover, additional death cover, additional TPD cover, choosing fixed cover or making any other changes to your cover), all your premiums will be payable at the relevant occupation rate. Our *occupational ratings* are:

- *Standard rate*
- *Professional rate*
- *White collar rate*
- *High risk rate*.

If you reduce your default cover and you would then be paying the *high risk rate*, we will keep your premiums at the *default rate*.

However, if you fix your cover below the default and you would then be paying the *high risk rate*, we will change your premiums to the *high risk rate*.

Find out how changing your cover will affect your premiums and what *occupational rating* you are with our Insurance Premium Estimator.

Go to **qsuper.qld.gov.au/calculators** to get started.

You can also choose to go back to default cover at any time, and pay premiums again at the *default rate*. By reverting to default cover, all of your cover will change to the default cover of the category you currently belong to. You can do this through Member Online, completing a *Change of Insurance* form, or by calling us.

The premiums in the tables on pages 26-27 are for the *standard rate*. For the other *occupational rating*s you multiply the premium for your age from the relevant *standard rate* table by the figure from the table below.

Occupational rating	Death	TPD
Standard rate	1.00	1.00
Professional rate	0.60	0.60
White collar rate	0.65	0.65
High risk rate	1.75	3.50

Gary's story below shows how the premium would be calculated if you are occupationally rated.

Gary's story

Gary is 45 with unitised TPD cover and is eligible to pay the *white collar rate*.

Cost per TPD unit at *standard rate* = $3.92 per week

He then multiplies that by 0.65

Cost per TPD unit at *white collar rate* = $2.55 per week

So by choosing to be occupationally rated, Gary saves $1.37 per TPD unit per week while he is 45.

More information

Changing between fixed cover and unitised cover

You can switch between the two types of cover at any time (although you must always switch both death cover and TPD cover at the same time).

Changing from unitised to fixed cover

If you change from unitised cover to fixed cover, you choose your level of cover in multiples of $1,000 and a new five year *pre-existing exclusion period* will apply to any fixed cover that is higher than your previous unitised cover.

From age 41, the value of units decreases. This means that the difference between your fixed cover and the previous value of your units will increase over time.

This means that if you make a claim in the first five years of fixing cover (the *pre-existing exclusion period*) you will be subject to a pre-existing exclusion of the difference between your fixed cover and the underlying unitised cover.

Let's also look at Mona's story to see how this works.

Mona's story

Mona is 40 and has personalised her cover so she has four units of TPD cover worth $125,000 each. Her total cover is worth $500,000. (None of these units have a *pre-existing exclusion period*.) Mona decides she wants to fix her TPD cover at $500,000.

At age 41, the units she previously held would have been worth a total of $478,176. As Mona has fixed her cover at $500,000, $21,824 of her cover is now subject to a *pre-existing exclusion period*.

The following year (at age 42) the value of the four original units will drop again to $457,304, and the amount of Mona's cover with a *pre-existing exclusion period* will be recalculated to $42,696. This will happen every year until five years after the date she fixed her cover, at which time the *pre-existing exclusion period* will expire.

Changing from fixed cover to unitised cover

If you change from fixed cover back to unitised cover, you have the option of choosing how many units of cover you want. If the value of the units you choose is higher than the value of your fixed level of cover, a five year *pre-existing exclusion period* will apply to this additional amount of cover. Also keep in mind that any remaining *pre-existing exclusion period* from the original change from units to fixed cover will stay in place.

Mona is now 48, and her fixed level of cover is $500,000.

She decides she wants nine units of cover. At age 48, units are worth $61,680 each.

9 x $61,680 = $555,120

So the additional $55,120 cover that Mona now has will have a new five year *pre-existing exclusion period*. Next year the units will be worth $490,320 (9 x $54,480) and her five year *pre-existing exclusion period* no longer applies as her cover is now less than $500,000 (her previous fixed level of cover which was not subject to a *pre-existing exclusion period*).

Reducing your cover

If you increase your cover more than once, you may have multiple *pre-existing exclusion periods* on your cover with different timeframes. If you then reduce your cover and as a result some of your *pre-existing exclusion periods* can be removed, the one we will remove first is the one with the longest time remaining on it.

The cost of cover

Units of cover are based on age. This means both the premium and the value of each unit will vary depending on how old you are.

Fixed cover is charged per $1,000 of cover, and again the cost of cover will vary with your age. All premiums include stamp duty, and are deducted monthly in arrears. Premium rate tables are detailed in Appendix 2.

Default cover

If you have default cover and have made no changes to your death, TPD or income protection cover, you will pay premiums at the *default rate*. Death and TPD cover is available in units, with the cost per unit depending on your age. Default premium rates are shown in Table 1 on page 26.

Please note, if you applied for an Accumulation account directly with QSuper (not through your employer), your cover will be considered personalised and premiums for your cover will be payable at the occupational rate.

Fixed cover

Fixed cover is available in multiples of $1,000, with the cost per $1,000 of cover depending on your age. The *standard rate* premiums for fixed cover can be found in Table 3 on page 27. If you have occupationally rated your premiums, multiply the standard premium cost by the relevant factor in the table on page 7.

Carly's story

Carly is 32 and has decided she wants a fixed level of cover. She chooses to have $500,000 of death cover and $750,000 of TPD cover, and is occupationally rated at the *standard rate*.

Cost per $1,000 of death cover per year for a 32 year old	$0.36
Annual death premium	**$180**
Cost per $1,000 of TPD cover per year for a 32 year old	$0.57
Annual TPD premium	**$428**
Total annual premium	**$608**

When death cover and TPD cover ends

There are various circumstances when your death cover and TPD cover would end. These are:

- You are no longer a QSuper *member*
- You no longer hold an Accumulation account
- You cancel your cover (the later of the date requested or date received by QSuper)
- The date a TPD benefit is paid. If the amount of your death cover is greater than the amount of your TPD cover, your death cover will not end on the date a TPD benefit is paid, but will be reduced by the amount of the TPD benefit
- The date a *terminal illness* benefit is paid. If the amount of your TPD cover is greater than the amount of your death cover, your TPD cover will not end on the date a *terminal illness* benefit is paid, but will be reduced by the amount of the *terminal illness* benefit
- You are no longer an *Australian resident*
- You turn 65 for TPD cover (60 if you are a police officer), or 70 for death cover (60 if you are a police officer)
- When we have not received any money into your account for a continuous period of 13 months (unless you have permanently opted in).
- If you are a new *member* employed by a Queensland Government employer or a *default employer*, 120 days after cover starts if the full amount of the monthly premium is due and remain unpaid (cover is cancelled from the date of inception)
- If you are an existing *member* employed by a Queensland Government employer or a *default employer*, 60 days after the full amount of the monthly premium is due and remains unpaid
- If you are a new or existing *member* not employed by a Queensland Government employer or a *default employer*, 60 days after the full amount of the monthly premium is due and remains unpaid
- If you are a State or Police account *member*, the date your Accumulation account balance would reduce to less than the *prescribed percentage*
- If the balance of your account would reduce to less than $0 after a premium payment
- The date the insurance policy terminates
- You die.

When you would not receive a death or TPD insurance benefit

In addition to any *pre-existing condition*s, *pre-existing exclusion periods* and other exclusions applicable, we cannot pay you a benefit where your claim arises from any of the following (directly or indirectly):

- Declared *war* or acts of *war*
- Active service in the armed forces of any country or international organisation. If you are in the Australian Defence Force Reserves, this only applies if you have been called up for active service
- *Criminal activity* you are convicted of
- A *pandemic illness* that occurs within 30 days of your cover starting or recommencing.

Additionally, if any of the following applied at the time you made an increase to your cover, you would not receive the additional benefit when you make a claim:

- You had left your employment due to being medically unfit or retired due to illness or injury
- You were not *at work* on the date of your application and have not subsequently been *at work* for 30 consecutive days
- Any exclusion applied to additional cover as part of the application process as advised to you when your application was accepted.

If before the start of any cover you have previously received, or are eligible to receive, a TPD benefit (or similar) or you have been diagnosed with a *terminal illness*, then a benefit will not be paid for any injury or illness which is related to a *pre-existing condition* you have. This only applies to any default or increased cover that started on or after the date the TPD or *terminal illness* benefit entitlement arose.

Any additional cover will not be paid if your illness or injury is caused by a deliberate self-inflicted act or injury, attempted suicide or deliberate self destruction (regardless of whether you were sane or insane) within 13 months of recommencing or increasing cover.

Any cover that is subject to a *pre-existing exclusion period* will not be paid if your injury or illness is related either directly or indirectly to an event that happened in the 12 months before you applied for the cover and you have not served the *pre-existing exclusion period*.

Insured benefits paid on terminal illness

If you are diagnosed with a *terminal illness* that is likely to result in your death within 24 months, you may be able to receive an insurance benefit.

Refer to the *Claiming a Terminal Medical Condition Benefit* factsheet for more information.

Can both a TPD benefit and a death benefit be paid?

While death cover and TPD cover are provided separately you cannot claim both – your death cover will be cancelled if you receive a TPD benefit.

The only time you will keep death cover is if your death cover is greater than the TPD benefit that is paid, in which case you will keep the difference. See Li's story below to see how this works. Similarly, if you receive a death benefit due to a *terminal illness* claim, you will only keep the TPD cover that is greater than the death benefit paid.

If you suffer a total and permanent disability but die within three months of your *date of disablement* from a related condition, a death benefit will be paid rather than a TPD benefit, even if your level of TPD cover is higher than your level of death cover. This also means that if you have TPD cover but not death cover, no benefit will be paid. However, if a TPD benefit had been paid before your death, we will not ask for it to be repaid.

Li's story

Li is 45 and has fixed TPD cover worth $400,000 and fixed death cover worth $550,000. After a car accident she is deemed to be totally and permanently disabled, and receives a TPD benefit of $400,000. The first $400,000 of her death cover is cancelled, but she keeps the remaining $150,000 of death cover.

Income protection

Income protection pays you an income if you are temporarily unable to work for a period of time due to illness or injury. To receive an income protection payment, you must be suffering from a *total and temporary disablement* or *partial and temporary disablement*. You will find these definitions on page 25 and page 23.

How much cover you can have

If you are eligible for default income protection cover (refer to page 4), your default cover pays you a total benefit of 87.75% of your *insured salary*. This includes a *contribution replacement benefit* of 12.75% of your *insured salary*. If you receive default cover, we will cap your total benefit at $20,000[1] per month. If 87.75% of your *insured salary* is more than that, you will need to provide us with health and other information in order to apply for cover above the cap.

You can apply at any time for more cover up to a maximum total benefit of $50,000[2] per month. Your benefit can never be more than 87.75% of your *insured salary* (or *pre-disability income*, if you hold unitised cover).[3]

Please note salary-based premiums are calculated as a percentage of your *insured salary*.

If you are not eligible for default cover, you can apply for cover in units. Each unit is worth $500 of cover a month, including a *contribution replacement benefit* of $72.65 for each unit. If you are not eligible for default cover, you cannot choose to switch to salary-based income protection cover. If you hold unitised cover, your monthly benefit will be the lesser of the insured value of your units or 87.75% of your *pre-disability income*.[3]

If you have salary-based cover you can personalise your cover by choosing to switch to unitised cover. You can buy as many units as you need (subject to maximum limits), meaning that your cover can be lower than the default or even higher if you have other employment *income* you want covered. You should also know that salary-based cover is only for your Queensland Government or *default employer* employment. If you get *income* from other employment as well, you can apply for unitised cover and be covered for both.

Let's look at Dev's story to see how this works.

Dev's story

Dev works at Queensland Health and has an annual salary of $75,000. This salary is covered by his default income protection cover. He also works one shift a week at a private hospital, which pays him an annual salary of $15,000. This salary is not covered by default income protection.

Dev's current annual income protection cover (including a *contribution replacement benefit*) is 87.75% of $75,000: $65,812 ($5,484 per month).

Dev chooses to switch to unitised cover so he can also include his part-time salary.

Dev's total annual income: $90,000.

Total amount of annual cover Dev is eligible to receive (including a *contribution replacement benefit*):

87.75% of $90,000: $78,975 ($6,581 per month).

Dev chooses to buy 13 units of cover (each unit worth $500 per month):

(provides $6,500 of cover per month, including a *contribution replacement benefit*).

Personalising cover

You can tailor your income protection cover to meet your needs by:

- Changing your level of cover (up to certain limits)
- Choosing your *waiting period* and *benefit period* (please note that police officers are not able to tailor their waiting or *benefit periods*)
- Being occupationally rated

You will find information about these options in the following pages.

1 Any premiums deducted above the cap will be refunded to your account at the end of the financial year.
2 $50,000 per month is calculated as 87.75% of the first $410,256 of annual income plus 62.75% of the next $382,470 of annual income; expressed as a monthly amount. These figures include a *contribution replacement benefit*. You may apply for additional cover up to the maximum benefits outlined on this page by providing health and other information.
3 In all instances, benefits are limited to 87.75% of your *insured salary* (or *pre-disability income*), up to a monthly benefit of $30,000 reducing to 62.75% of your *insured salary (*or *pre-disability income)* on any further monthly benefit up to $50,000.

Applying for and increasing cover: conditions

If you apply for cover above our automatic acceptance limit you may also have to provide health and other information. Our automatic acceptance limit is $20,000 a month. If you have chosen the option to have benefits paid until you are 65, you may have to provide health and other information. See page 12 for more information on this option.

You can apply for cover up to the limit outlined above. However, if you apply after 120 days of starting employment with the Queensland Government or a *default employer*, or if you don't work for the Queensland Government or a *default employer*, you may also have to provide health and other information.

If you do not have insurance cover, and we have not received any money into your account in the previous 13 months, you will need to permanently opt in to cover or we will need to receive money into your account if you would like to hold cover.

If you do not permanently opt in to cover or we do not receive any money into your account, your insurance cover will be cancelled effective the date of your application.

Casual employees

If you are a casual employee employed by a Queensland Government employer or a *default employer*, you can apply for up to two units of cover with a 90 day *waiting period* and a two year *benefit period* without providing health and other information, provided you do this within 120 days of starting your job.

If you apply for more than two units of cover, a different *benefit period* or *waiting period,* or if you increase or apply for your cover more than 120 days after starting your job, we will ask for health and other information.

You will have a *pre-existing exclusion period* on any additional cover above two units. Any increase in cover is subject to the maximum of ten units.

Pre-existing exclusion periods

Default cover

Your default cover has no *pre-existing exclusion period* provided you were *at work* on the day your cover began. If you increase your cover above the default amount, a new five year *pre-existing exclusion period* will apply to your additional cover. A *pre-existing exclusion period* may also apply if you meet the criteria listed on page 3.

Unitised cover

If you switch from salary-based income protection cover to unitised cover, any increase in cover above your salary-based income protection has a five year *pre-existing exclusion period.* You can apply for more cover at any time, but a new five year *pre-existing exclusion period* will apply on each increase and you may be required to provide us with health and other information before we can assess your request.

When you have unitised cover, you can apply to increase your cover if your salary increases without any additional *pre-exiting exclusion period* as long as the following conditions are met:

- You are not self-employed or unemployed
- You provide us with evidence such as a letter from your employer or payslips (or notification of the increase, if that is later) within 60 days of the increase
- You provide us with health and other information to our and our insurer's satisfaction
- The increase is within the automatic acceptance limits
- You have not already increased your unitised cover in the last 12 months.

If you do meet these conditions, we will not apply a five year *pre-existing exclusion period* to the increased cover. We will, however, include your new increase in any *pre-existing exclusion period* you currently have.

If you do not meet these criteria you can still apply for an increase, but a five year *pre-existing exclusion period* will apply and you may be required to provide us with health and other information before we can assess your request.

You can request to have your *pre-existing exclusion period* removed, as long as you provide us with health and other information and we accept your request. You can apply for this via Member Online, or call us and we will send you the appropriate form/s.

Dev's story

So if we look at Dev again, when he changed to unitised cover to include his additional income, he increased his cover above the default level.

Dev's default income protection cover:
$5,484 per month

Dev's total income protection cover:
$6,500 per month

So the first $5,484 of Dev's cover has no *pre-existing exclusion period*, but the remaining $1,016 ($6,500 – $5,484) has a five year *pre-existing exclusion period*.

Please note, if you have unitised cover, we will increase your cover and therefore the number of units you have every year in line with the *consumer price index* (CPI). If the CPI decreases, your number of units will remain the same. If your current cover is subject to a *pre-existing exclusion period* then the same *pre-existing exclusion period* will apply to any increase in cover resulting from a CPI increase.

Changing your waiting period or benefit period

All *members* except police officers can personalise their income protection cover by tailoring either or both of their:

- *Waiting period.*
- *Benefit period.*

To change your *waiting period* or *benefit period,* log in to Member Online, complete a *Change of Insurance* form, or give us a call.

Waiting periods

A *waiting period* is the period of time between your *date of disablement*, and when you are first eligible to receive a benefit payment.

The *waiting periods* for default cover are shown on page 4. However, all eligible *members* can choose their *waiting period* to be:

- The greater of *accrued sick leave* or 30 days ("30 day").
- The greater of *accrued sick leave* or 60 days ("60 day").
- The greater of *accrued sick leave* or 90 days ("90 day").

Any change to your *waiting period* will have an impact on your premiums.

Keep in mind that if you are shortening your *waiting period*, it will not take effect until the number of days of your previous *waiting period* have passed from the date we accept the change.

Katherine's story

Let's look at Katherine's situation to see how this works. She currently has a 90 day *waiting period*, and wants to change this to a 30 day *waiting period*.

QSuper receives Katherine's application on 1 March. This is day 1. However the change won't come into effect until day 91, which is 30 May.

So if Katherine has an accident on 28 May, she will still have a 90 day *waiting period* until she can receive a benefit. If she has an accident on 30 May, or any day after that, she will have a 30 day *waiting period* until she can receive a benefit.

Benefit periods

A *benefit period* is the maximum period of time we can pay you an income protection payment. Default *benefit periods* are shown on page 4. You also have the option to choose a five year *benefit period*, or to age 65 *benefit period*. This means you may receive payments for five years or to age 65. Any change to your *benefit period* will have an impact on your premiums.

Within 120 days of joining the Queensland Government or a *default employer,* you can apply for a five year *benefit period* up to the automatic acceptance limit without the need to provide health and other information. Otherwise when applying for a five year or to age 65 *benefit period*, or if you do not work for the Queensland Government or a *default employer*, we will ask for health and other information.

If your application is accepted, this cover will start from the date of acceptance.

In all cases:

- A five year *pre-existing exclusion period* will apply unless we advise you otherwise.
- Removal of the five year *pre-existing exclusion period* will depend on the health and other information you provide.
- If you are not *at work* on the day cover starts, an indefinite *pre-existing exclusion period* will apply until you have been *at work* for 30 consecutive days.

You may not be entitled to receive a benefit under your new *benefit period* as a result of the *pre-existing exclusion period*. In this case any benefit entitlement under the previous *benefit period* will continue to apply.

How much cover costs

How much you will pay for income protection cover will depend on the type and level of cover you have, your age and your premium rate. If you are a police officer, refer to the further information on page 20. Premiums include stamp duty and are deducted monthly in arrears.

Default cover

Premiums for default cover are calculated as a percentage of your *insured salary* and are based on age. If you have default cover and have made no changes to your death, TPD or income protection cover, you will pay premiums at the *default rate*. Premiums for default cover are shown in Table 4 on page 27.

If you have salary-based cover and we do not receive a *superannuation guarantee contribution* from the Queensland Government or a *default employer* to your account for three months, we will change your cover to units of cover and your *waiting period* will not change. The *default rate* premiums for unitised income protection cover are shown in Table 5 on page 28.

Personalised cover

Instead of paying default premium rates, you can apply to be occupationally rated. If you have personalised any of your cover, (this includes purchasing any income protection cover, additional death cover, additional TPD cover, choosing fixed cover or making any other changes to your cover), all your premiums will be payable at the relevant occupation rate. Our *occupational ratings* are:

- *Standard rate*
- *Professional rate*
- *White collar rate*
- *High risk rate*.

Find out how changing your cover will affect your premiums and what *occupational rating* you are with our Insurance Premium Estimator.

Go to **qsuper.qld.gov.au/calculators** to get started.

However, if you reduce your default cover and you would then be paying the *high risk rate*, we will keep your premiums at the *default rate*.

If you applied for an Accumulation account directly with QSuper (not through your employer), your occupational rate will be applied from when you commenced membership with QSuper and you will pay premiums at your *occupational rating*.

You can also apply to go back to default cover at any time, and pay premiums at *default rates* again. You can make the change either through Member Online, by completing a *Change of Insurance* form, or by calling us.

Any increase in your cover as a result of applying to return to your default cover will be subject to a five year *pre-existing exclusion period* and you will need to provide us with health and other information.

The premiums in the tables on pages 28-31 are for the *standard rate*. For the other *occupational ratings*, multiply the premium for your age from the relevant *standard rate* table by the figure from the following table.

Occupational rating	
Standard	1.00
Professional	0.65
White collar	0.70
High risk	1.50

Mohammed's story

Mohammed is a 40-year-old office manager and has an *insured salary* of $70,000. He decides he wants a 30 day *waiting period*, but that the two year *benefit period* suits his needs. His *occupational rating* is white collar.

Premium at *standard rate* would be: $70,000 x 1.715% (premium for a 40-year-old with a two year *benefit period* and 30 day *waiting period*) = $23.09 per week

He then multiplies that figure by 0.70 (White collar *occupational rating*)

Premium at *white collar rate* = $16.17 per week.

By being occupationally rated, Mohammed saves $6.93 per week, while he is 40 years old.

As Mohammed has personalised his cover, any death cover and TPD cover he holds will be occupationally rated as well.

Keely's story

Keely is a 35-year-old lawyer with an *insured salary* of $120,000. She chooses a to age 65 *benefit period*, but feels she has enough savings that she only needs a 90 day *waiting period*. Her *occupational rating* is professional.

Premium at *standard rate* would be: $120,000 x 2.396% (premium for a 35-year-old with a to age 65 *benefit period* and 90 day *waiting period*) = $55.15 per week

She then multiplies this figure by 0.65 (Professional *occupational rating*)

Premium at *professional rate* = $35.85 per week

By being occupationally rated, Keely saves $19.30 per week, while she is 35 years old.

As Keely has personalised her cover, any death cover and TPD cover she holds will be occupationally rated as well.

Units of cover

Premiums for units of cover are charged per unit of cover and are based on age. *Standard rate* premiums can be found in Tables 9–11 on pages 30-31. Once again, if you are occupationally rated, multiply the premium cost by the relevant factor in the *occupational rating* table on this page.

Sam's story shows how you would calculate your premium if you are occupationally rated.

Sam's story

Sam is a 42-year-old firefighter who wants 13 units of cover. This would give him a benefit of $6,500 a month (including a *contribution replacement benefit* of 12.75%). He decides he wants a 60 day *waiting period* and a five year *benefit period*. His *occupational rating* is high risk.

His weekly premium would be:

13 x $2.35 (weekly premium for a 42-year-old with a five year *benefit period* and 60 day *waiting period*) x 1.5 (*high risk rate* multiple)

= $45.83 per week

As Sam has personalised his cover, any death cover and TPD cover he holds will be occupationally rated as well.

When income protection cover will end

There are various circumstances when your income protection cover will end. These are shown below:

- You are no longer a QSuper *member*
- You no longer hold an Accumulation account
- You cancel your cover (cover will be cancelled on the later of the date requested or date received by QSuper)
- You turn 65 (60 if you are a police officer)
- You are no longer an *Australian resident*
- You are determined to have a *total and permanent disablement*, or a *terminal illness*
- If you are a new *member* employed by the Queensland Government or a *default employer*, 120 days after cover starting if the full amount of the premiums remain unpaid (cover is cancelled from the date of inception)
- If you are an existing *member* employed by the Queensland Government or a *default employer* and the full amount of the monthly premium remains unpaid for 60 days
- If you are a new or existing *member* not employed by the Queensland Government or a *default employer* and the full amount of the monthly premium remains unpaid for 60 days
- When we have not received any money into your account for a continuous period of 13 months (unless you have permanently opted in).
- If the balance of your account would reduce to less than $0 after a premium payment
- The date the insurance policy terminates
- You die.

When you will not receive an income protection payment

We will not pay you an income protection benefit where your claim arises from any of the following (directly or indirectly):

- Declared *war* or acts of *war*
- Active service in the armed forces of any country or international organisation. If you are in the Australian Defence Force Reserves, this only applies if you've been called up for active service
- *Criminal activity* you are convicted of
- A deliberate self-inflicted act or injury, attempted suicide or deliberate self destruction (regardless of whether you were sane or insane)
- If it is determined your condition is a *pre-existing condition* and you have *a pre-existing exclusion period* attached to your cover, or other exclusions apply
- A *pandemic illness* that occurs within 30 days of your cover starting or recommencing
- You are no longer an *Australian resident*.

An income protection benefit is also not payable if you are unemployed at your *date of disablement*. The only exception is if you are a casual employee, where your cover will continue for three months from the last day you attended work (unless your employment has been terminated).

Any cover that is subject to a *pre-existing exclusion period* will not be paid if your injury or illness is related either directly or indirectly to an event that happened in the 12 months before you applied for the cover and you have not served the *pre-existing exclusion period*.

When your benefit will be reduced

If you are entitled to receive any of the following payments, we will reduce your income protection payments by an equivalent amount:

- Motor accident compensation, social security or any other similar legislated payment related to your illness or injury
- Any statutory or other government payments for loss of income relating to your illness or injury.

If you are entitled to receive any other benefit payable under another income protection, disability income or accident or sickness policy (excluding any lump sum TPD benefit you have received under any insurance policy) we may reduce your income protection payments. Your benefit will be reduced so that the combined total from both benefits is equal to 87.75% of your *pre-disability income* (inclusive of a 12.75% *contribution replacement benefit*).

If any of these payments stop because you receive a commuted lump sum benefit from another source, we will calculate the value of 1/60 of this amount, and deduct that dollar value from your monthly benefit or partial monthly benefit for 60 months from the date you receive the lump sum.

It is also important to note that we will not offset any National Disability Insurance Scheme (NDIS) payments against your income protection benefit payments.

If you have previously received an income protection benefit from QSuper and you need to make a claim for the same or a related condition, your maximum *benefit period* will be reduced by the total number of weeks you received a benefit from all previous claims of the same or a related condition.

When your payments will be suspended

If you start receiving Workers' Compensation payments, or your employer starts paying you any annual, recreational, long service, sick, or other personal leave, your income protection payments will be suspended. If we suspend your income protection payments because you receive other income, you may be able to apply to have your income protection benefit paid again once you stop receiving this other income. If you receive a commuted lump sum benefit from WorkCover, the commutation rules in the previous section will apply.

If you commence parental leave (or you were due to commence parental leave before your *total and temporary disablement* or *partial and temporary disablement*), we will not pay any income protection benefit during your parental leave period.

If you did not agree to a period of parental leave with your employer, we will not pay any income protection benefit from four (4) weeks prior to the date you (or your spouse) is due to give birth.

Your income protection benefit will recommence following the parental leave period, provided that you still remain eligible to receive an income protection payment.

Recurrence of claim

A recurrence of claim is when you make a claim for an illness or injury that relates to a condition for which QSuper has paid you an income protection benefit.

Your *waiting period* will be waived if your *date of disablement* is within six months of the previous claim ending and your previous claim will be re-opened.

If your *date of disablement* is six months or more after the previous claim ends, your claim will be considered a new claim and will be newly assessed. You will be required to serve a new waiting period.

In all cases, your *benefit period* will be reduced by any time served under the previous claim.

Helping you return to work

At QSuper, we want to support you through your transition back to work, and we have a graduated return to work program in place to make this process as smooth as possible.

Under a graduated return to work program, an employer will pay you for the hours you work, and we will pay a percentage of the difference between your *insured salary* (or *pre-disability income* if your cover is in units) and your reduced salary. For example, if you return to work at 40% of your *insured salary* (or *pre-disability income*) we will pay you 60% of your income protection benefit.

To help you further, if you return to work for at least 20% of your *substantive hours* you may be eligible for the *graduated return to work additional payment* for a period of up to eight weeks. This benefit may increase your total benefit payment, and the calculation can be found on page 22. Payments will end on the earliest of the following:

- You stop participating in an approved graduated return to work program
- You return to work at your *substantive hours*
- The *graduated return to work additional payment* has been paid for eight weeks.

The combined total of your *return to employment income*, partial monthly benefit and *graduated return to work additional payment* will be capped at 100% of your *pre-disability income*.

When your income protection payments will stop

Your benefit payments will stop on the date one of the following happens:

- You no longer meet the definition of *total and temporary disablement* or *partial and temporary disablement* (please refer to the definition as it changes during the *benefit period*)
- You turn 65 (or 60 if you're a police officer)
- You come to the end of your benefit payment period
- You are determined by the Board to be suffering a *total and permanent disablement* or to have a *terminal illness*, unless you have a five year or to age 65 *benefit period*
- It is determined your condition is a *pre-existing condition*, and you have a *pre-existing exclusion period* attached to your cover
- You become engaged in a new business, employment or occupation (unless it is part of an agreed graduated return to work program)
- You stop following the advice of an appropriate *medical practitioner*
- You choose not to participate, or to continue to participate, in an approved rehabilitation or retraining program
- You are no longer an *Australian resident* or no longer eligible to work in Australia
- You are an *Australian resident* but are residing outside Australia while receiving a benefit. In this case your benefit will cease after 6 months of living outside Australia, unless you return to Australia or as otherwise agreed in writing
- You receive an increase in earnings from an existing business or occupation (unless it is part of an approved graduated return to work program)
- You go on parental leave, or it is within four weeks of your confinement date, or if parental leave had not been agreed with your employer then four weeks before the baby's due date (see page 14)
- You die.

You should also be aware that if QSuper pays you an income protection benefit that you are not entitled to receive, or if we pay you more than we should have, we will recover any overpayments or incorrect payments we made to you.

If you are on leave without pay

If you have salary-based cover and we have not received a contribution from your Queensland Government employer or *default employer* for three months, we will change your income protection cover to unitised cover. This change will be effective from the day we receive the last contribution to your account from your Queensland Government employer or *default employer*.

The number of units we give you will be based on your *insured salary* and rounded up to the nearest $500 unit.

Premiums will be calculated and deducted at the *default rate* (or *default police rate*) from the date of the change, unless you've already personalised your *occupational rating*.

Your *waiting period* will remain unchanged.

If you return to work and we receive a contribution from your Queensland Government employer or *default employer* you can apply to revert back to salary-based cover by contacting QSuper.

If we do not receive any money into your account for a continuous period of 13 months (unless you have permanently opted in), your cover will be cancelled. We will let you know before this happens. To stop this from happening, you can choose to permanently opt in to cover, which means that even if we are not receiving contributions we will not cancel your insurance.

Harriet's story

Harriet is a 25-year-old teacher who takes six months *leave without pay* to travel. While on leave, Harriet's salary-based cover switches to unitised cover. Once Harriet returns to work, she applies to revert back to salary-based cover by sending QSuper a completed *Change of Insurance* form. Harriet's salary-based cover starts from the date QSuper receives her request.

Claiming while on leave without pay

If you go on *leave without pay*, your ability to claim a benefit will continue, provided:

- Your *leave without pay* does not exceed 12 months,
- You have a documented return to work date, and
- You have enough in your Accumulation account balance to deduct premiums from.

If you suffer a *total and temporary disablement* or *partial and temporary disablement* while on approved *leave without pay*, any benefit payable will be based on your *insured salary* (or *income*) on the final day prior to your *leave without pay*.

If your default employer pays your contributions quarterly

If you have salary-based income protection cover and we have not received a contribution from your *default employer* for three months, we will change your income protection cover to unitised cover. This change will be effective from the day we receive the last contribution to your account from your *default employer*.

The number of units we give you will be based on your *insured salary* and rounded up to the nearest $500 unit.

Premiums will be calculated and deducted at the *default rate* from the date of the change, unless you've already personalised your *occupational rating*.

Your *waiting period* will remain unchanged.

Changes to your situation

If you leave your job or your employment situation changes

The table below outlines what will happen to your cover depending on your situation, providing you remain a *member* with an Accumulation account. You will find information about default cover on page 4. If you are not *at work* when you receive any new cover or increase to your cover, you will be subject to an indefinite *pre-existing exclusion period* until you have been *at work* for 30 consecutive days. Subject to eligibility, any increase in default cover due to changing your employment situation will not result in a *pre-existing exclusion period*.

Employment situation	Death cover and TPD cover	Income protection cover
You work for the Queensland Government or a *default employer* and leave Queensland Government or *default employer* employment.	Providing you still meet the eligibility conditions to hold cover, you will have the same level of cover.	Your cover will continue as units rounded up to the nearest $500.[1] The *waiting period* and *benefit period* will remain unchanged.
You continue to work for the Queensland Government or a *default employer*, but change your employment arrangements[2] (including changing whether you make *standard contributions*).	If you have previously personalised any cover, your cover will not change. If you have not previously personalised your cover, you will receive the default cover for your new job, unless your existing cover is greater, in which case you will keep your existing cover.	If you have previously personalised any cover, your cover will not change. If you have not previously personalised your cover, you will receive the default cover for your new job, unless your existing cover is the same as the new cover, in which case you will keep your existing cover.
You continue to work for the Queensland Government or a *default employer*, but commence a second employment with another employer.	Your cover will not change.	Your cover will not change.
You applied for an Accumulation account with QSuper directly (not through your employer) and begin working for a Queensland Government employer or a *default employer*, or your employer becomes a *default employer*.	Your cover will not change.	Your cover will not change.
You start working as a police officer for the Queensland Police Service.	If you currently hold default cover, you will receive the default police cover. If you are age 16–20 your default police cover is: • One unit of death cover • Three units of TPD cover. When you turn 21, your default police cover will become: • Three units of death cover • Three units of TPD cover. If your cover is already higher, or if you have previously personalised your cover, there will be no change to your cover.	If you held default income protection cover it will change to the same *benefit period* and *waiting period* as a default Queensland Police Service *member*. If you held unitised income protection cover you will retain the same number of units but your *benefit period* and *waiting period* will change to the Queensland Police Service arrangements. See the Police officers section on page 20 for more details.

1 This benefit includes a *contribution replacement benefit* of $72.65 for each unit. A *contribution replacement benefit* is a payment made to your QSuper Accumulation account while you are receiving an income protection benefit. Premiums will be backdated to the date of your last employer contribution.
2 Income protection cover is not available if you are a Member of the Legislative Assembly, Judicial Registrar or Magistrate.

If you leave a Defined Benefit, State, or Police account

If you are changing jobs and are not able to keep your Defined Benefit, State, or Police account, or moving from a Defined Benefit account to an Accumulation account, we will provide the default level of cover that relates to your new employment situation, as shown in the table below:

Your new employment situation	Death cover and TPD cover	Income protection cover
You work for a Queensland Government employer (other than the Queensland Police Service) and make *standard contributions*.	We automatically give you three units of death cover if you are aged 21–69. We automatically give you three units of TPD cover if you are aged 16–64.	If you are aged 16-64, we will automatically give you salary-based income protection cover of 87.75% of *insured salary* (includes a *contribution replacement benefit* of 12.75% of *insured salary*). This cover will have a *waiting period* of 90 days or *accrued sick leave*, whichever is greater and a *benefit period* of two years.
You start new employment with the Queensland Police Service.	We automatically give you three units of death cover if you are aged 21–59. We automatically give you three units of TPD cover if you are aged 16–59.	If you are aged 16-59, we will automatically give you salary-based income protection cover of 87.75% of *insured salary* (includes a *contribution replacement benefit* of 12.75% of *insured salary*). This is payable for a *benefit period* of two years, with a waiting period of *accrued sick leave* plus approved *Queensland Police Service (QPS) sick leave bank* or 180 days, whichever is greater.
You work for the Queensland Government or a *default employer* or on a *permanent full-time or part-time basis* and do not make *standard contributions*.	We automatically give you two units of death cover if you are aged 21–69. We automatically give you two units of TPD cover if you are aged 16–64.	If you are aged 16-64, we will automatically give you salary-based income protection cover of 87.75% of *insured salary* (includes a *contribution replacement benefit* of 12.75% of *insured salary*). This cover will have a *waiting period* of 90 days or *accrued sick leave*, whichever is greater and a *benefit period* of two years.
You have ceased permanent employment with a Queensland Government employer or *default employer* (including Queensland Police Service) and started casual employment with a Queensland Government employer or *default employer*.	We automatically give you two units of death cover if you are aged 21–69. We automatically give you two units of TPD cover if you are aged 16–64.	If you are aged 16-64, we will automatically give you salary-based income protection cover of 87.75% of *insured salary* (includes a *contribution replacement benefit* of 12.75% of *insured salary*). For members previously employed by the Queensland Police Service, we will *occupationally rate* you at the *high risk rate*.
Any other situation (including not working).[1]	We automatically give you two units of death cover if you are aged 21–69. We automatically give you two units of TPD cover if you are aged 16–64.	If you are aged 16–64, we will give you unitised income protection cover based on your last 1 July Defined Benefit salary. You will have a *waiting period* of 90 days or *accrued sick leave*, whichever is greater and a *benefit period* of two years. If you had a State or Police account, you do not receive default income protection cover, however you can apply for cover if you meet eligibility criteria. For *members* previously employed by the Queensland Police Service, we will occupationally rate you at the *high risk rate*.

If your new death cover and TPD cover is higher than the insurance cover you held in your Defined Benefit account (known as the *prospective benefit*), a *pre-existing exclusion period* of five years will apply to just the part of your new cover that is higher. If you are not *at work* on the day your cover starts, an indefinite *pre-existing exclusion period* will apply until you have been *at work* for 30 consecutive days.

If you held any additional unitised or fixed cover, you will keep this cover and you will be charged based on your *occupational rating* on all cover. Any *pre-existing exclusion period* will remain on your additional cover.

If you held any additional fixed cover, we will calculate the value of your new default cover and add this value to your current value of fixed cover. For example, if you had $300,000 of death cover and receive three default units worth $375,000, your new level of fixed cover will be $675,000.

We will tell you that we have automatically turned cover on. If you tell us within 30 days of this notification that you do not want this cover, we will cancel it effective from the date it was turned on and refund any premiums to your Accumulation account.

1 If you already have an Accumulation account and we have not received any money into this account in the previous 13 months, you will need to permanently opt in to cover or we will need to receive money into your account if you would like to hold insurance cover. If you do not permanently opt in to cover or we do not receive any money into your account, your insurance cover will cancel effective from the date it was turned on.

Transferring your cover from another insurer or fund

You may be able to transfer across existing death cover and TPD cover and income protection from another Australian insurer held either directly or through an Australian super fund.

The maximum of death cover and TPD cover you can transfer to us is $1 million and the maximum of income protection cover you can transfer to us is $20,000 per month. However, the cover you transfer in plus any existing cover you have cannot exceed the maximum cover limit or maximum monthly benefit limit.

If you transfer in units of death cover or TPD cover, it will be converted and rounded up to the nearest equivalent number of units. If you apply to transfer in a fixed amount of death cover or TPD cover, we will convert all your cover to fixed cover rounded up to the nearest $1,000.

Any income protection cover you request to transfer in will be converted and rounded up to the nearest equivalent number of units.

All your cover will be charged at your *occupational rating*.

The *waiting period* of the transferred cover will be matched to an equivalent or nearest longer *waiting period* offered by us (e.g. a 45 day *waiting period* will become a 60 day *waiting period*). The minimum will be a 30 day *waiting period*.

The *benefit period* will be matched to an equivalent or nearest shorter *benefit period* offered by us.

If you already hold salary-based cover with the same *benefit period* as the cover being transferred in (once adjusted), your salary-based cover will also be converted to units (rounded up to the nearest $500) and added to the income protection cover being transferred in.

Where your existing income protection cover does not have the same *benefit period* or cover expiry age as the cover being transferred in, our insurer may offer transfer-in cover on terms at its discretion.

If you are a Queensland police officer, the *benefit period* and *waiting period* will be the same as that which applies to your current income protection insurance cover with QSuper.

Additionally, for death cover, TPD cover and income protection cover:

- There will be no *pre-existing exclusion period* on the transferred-in cover, unless you had one on the cover you are transferring in.
- If there were any exclusions on the cover you transferred in, they will continue on your cover with us.
- You must be *at work* for 30 days before cover can be transferred in, and not absent due to illness or injury.
- Any *pre-existing exclusion period* on your existing QSuper cover will be unchanged.

The following conditions also apply to transferring in cover:

- You must not have been paid, entitled to receive, or made a claim for a *total and permanent disablement* or similar benefit.
- You must not have been previously diagnosed with a *terminal illness*.
- You must be under age 65 at the time to apply to transfer in cover.
- You must provide us with either a copy of your most recent benefit statement or renewal certificate of insurance and the issue date must be within 12 months of the date of application.
- You must be *gainfully employed* on the date of your application.
- You must provide us with written acknowledgment that you are not restricted from performing your usual occupation or any of its duties due to any illness or injury, nor have you received medical advice, been diagnosed with an illness or suffered an injury which does or may restrict you in the future from performing the duties of your usual occupation.
- Your existing death cover, TPD cover and/or income protection cover must be current and transferring from either a super fund or an individual insurance policy.
- You must acknowledge that any non-disclosure to the previous super fund (or its insurer) or the previous policy insurer may be acted upon by us.
- The cover you are applying to transfer in must not contain any premium loadings.

You must also provide us with written proof that your previous cover will be cancelled upon the transfer of insurance being accepted by us. If your previous cover is not cancelled, then your cover with us will be cancelled from inception.

Any cover you transfer in will be subject to the eligibility conditions, exclusions and definitions contained in this guide.

Police officers

The terms and conditions of your insurance cover are as outlined in the rest of the document, with the exception of the information on this page.

Death cover and TPD cover

Like other Accumulation account *members*, you automatically receive default death cover and TPD cover (see page 4). However, as a police officer, both your death cover and TPD cover ends at age 60. The only exception is for commissioned officers who have a contract allowing them to stay in the service after age 60. For those officers, death cover continues to age 70, and TPD cover to age 65.

Premiums for police officers are also different, and *default police rate* premiums for death cover and TPD cover are shown in Table 12 on page 31.

Personalised cover

If you have personalised any of your cover (this includes purchasing any units of income protection cover, additional death cover, additional TPD cover, choosing fixed cover or making any other changes to your cover), all your premiums will be payable at the *high risk rate*. The only exception is if you reduce your cover below the default level, in which case you'll continue to pay the *default police rate*. *High risk rate* premiums for death and TPD cover can be found in Table 13 on page 32.

Fixed cover

Fixed cover is available in multiples of $1,000, with the cost per $1,000 of cover depending on your age. The *high risk rate* premiums for fixed cover can be found in Table 14 on page 32.

Angela's story

Angela is a police officer, is 46 and has decided she wants a fixed level of cover. She chooses to have $600,000 of death cover and $400,000 of TPD cover.

Cost per $1,000 of death cover per year for a 46 year old	$1.77
Annual death premium	**$1,062**
Cost per $1,000 of TPD cover per year for a 46 year old	$8.98
Annual TPD premium	**$3,592**
Total annual premium	**$4,654**

Income protection

As a Queensland police officer, you automatically receive income protection cover that pays you 87.75% (including a *contribution replacement benefit* of 12.75%) of your *insured salary* for two years. You have a *waiting period* of the greater of 180 days or a period of time equivalent to your *accrued sick leave* plus your *Queensland Police Service sick leave bank*. You do not have the option to personalise your *benefit period* or *waiting period*, but you can choose unitised cover and change the level of cover you have (subject to the limits outlined on page 10).

Premiums for police officers are also different. Please note that commissioned officers who have a contract allowing them to stay in the service after age 60 can have income protection until they turn 65. However, from age 60–64, this cover will be the same as is offered to employees of the Queensland Government who make *standard contributions* (as outlined on page 10).

If you have salary-based cover, your premiums are based on a percentage of your salary, and change with age. Premiums for default cover are shown in Table 15 on page 33.

If you have salary-based cover and we do not receive a contribution from your Queensland Government employer or *default employer* to your account for three months, we will change your cover to units of cover effective the receipt of your last contribution from your Queensland Government employer or *default employer*. Premiums are charged per unit of cover, and change with age. You will keep the same *waiting period* and *benefit period*. The premiums for *default police rate* unitised income protection cover are shown in Table 16 on page 33.

Personalised cover

If you have personalised any of your cover, (this includes purchasing any income protection cover, additional death cover, additional TPD cover, choosing fixed cover or making any other changes to your cover), all your premiums will be payable at the *high risk rate*. The only exception is if you reduce your level of default cover, in which case you will still pay the *default police rate*. The *high risk rate* premiums for *salary-based cover* can be found in Table 17 on page 33. The *high risk rate* premiums for unitised income protection cover can be found in Table 18 on page 33.

Michelle's story

Michelle is a 42-year-old police officer and wants ten units of cover, which would give her a benefit of $5,000 a month (which includes a *contribution replacement benefit* of $72.65 for each unit). As she has personalised her cover she will pay premiums at the *high risk rate*. Her weekly premium would be:

10 x $0.93 (weekly cost per unit of cover for a 42-year-old police officer) = $9.30

If you leave your job with the Queensland Police Service

Death cover and TPD cover

Providing you still meet the eligibility conditions to hold cover, you will have the same level of cover, any existing conditions or exclusions will remain in place and you will be charged premiums at the *high risk rate*.

Income protection cover

Providing you still meet the eligibility conditions to hold cover, any cover you have will continue as units rounded up to the nearest $500,[1] but will be converted to a *waiting period* of the greater of *accrued sick leave* or 90 days and a two year *benefit period*, and you will be charged premiums at the *high risk rate*.

1 This benefit includes a *contribution replacement benefit* of $72.65 for each unit. A *contribution replacement benefit* is a payment made to your QSuper Accumulation account while you are receiving an income protection benefit. Premiums will be backdated to the date of your last employer contribution.

Appendix 1: Definitions

Please note that if your claim relates to an injury or illness with a *date of disablement* before 1 July 2019, in most cases your claim will be assessed using the definitions contained in the insurance policy or Self Insurance Terms in force at the time of your *date of disablement*.

To help you better understand these definitions, they have been reworded slightly from the definitions as they appear in the policy. The scope of your cover is determined by the definitions as they appear in the policy.

Accrued sick leave

Paid leave which allows you paid time off as a result of personal illness.

At work

You are at work if you are:

i) Actively performing or capable of performing all of your normal duties, without limitation or restriction due to injury or illness, and where working are working normal hours on the day cover is to commence.

ii) In the insurer's opinion, not restricted by illness or injury from being capable of actively performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though actual employment may be on a full-time, part- time, casual or contract basis, and

iii) Not receiving, or entitled to claim, any income support benefits from any source including Workers' Compensation benefits, statutory transport accident benefits and disability income benefits (including government disability support benefits but excluding benefits under the National Disability Insurance Scheme).

You will be considered to be at work, if you are on approved leave for reasons other than injury or illness and, not taking into account the leave, are able to meet this *at work* definition.

If you are unemployed you will meet this *at work* requirement if you are capable of performing all the duties and work hours of your usual occupation free of limitation or restriction due to injury or illness on the day cover is to start.

If you are not *gainfully employed* and are actively engaged in full-time *home duties,* you will meet this *at work* requirement if you are able to actively perform your normal full-time *home duties* without limitation or restriction due to injury or illness on the day cover is to start.

Australian resident

A person who is a resident of Australia for the purposes of the Income Tax Assessment Act 1936 (Cth). To remove doubt, a person who resides temporarily outside of Australia will be an Australian resident and a person who resides permanently outside of Australia will not be an Australian resident.

Benefit period

The period for payment to you of a monthly benefit or partial monthly benefit.

Consumer Price Index (CPI)

The Brisbane "All Groups Consumer Price Index" produced by the Australian Bureau of Statistics from time to time.

Contribution replacement benefit (CRB)

This is a payment we make to your QSuper Accumulation account while you are receiving income protection benefits from QSuper.

Criminal activity

Means any criminal act or omission for which you are convicted.

Date of disablement

For *total and temporary disablement* or *partial and temporary disablement*, this is the date on which you are unable to work due to the injury or illness for which you are claiming an insurance benefit.

For *total and permanent disablement*, date of disablement means:

i) If you are *gainfully employed*: The date on which you have stopped all work and have been certified by a *medical practitioner* as unable to work due to the injury or illness for which you are claiming the insurance benefit, or

ii) If you are not *gainfully employed*: The date on which you are certified by a *medical practitioner* as no longer being able to perform your usual occupation due to the injury or illness for which you are claiming the insurance benefit, or

iii) If you are not *gainfully employed* and are carrying out unpaid *home duties*: The date on which you are certified by a *medical practitioner* as no longer being able to perform *home duties* for at least 30 hours per week, due to the injury or illness for which you are claiming the insurance benefit.

For a *terminal illness*, date of disablement means the date on which you first have a *terminal illness*.

Default employer

Means an employer registered with the QSuper Board as agreed by QInsure as a default employer who is not a Queensland Government employer.

Default police rate

The premium rate charged for default cover for a sworn police officer.

Default rate

The premium rate charged for default cover.

Gainfully employed

Being employed either as an employee or *self-employed person* for financial gain or reward.

Graduated return to work additional payment

The graduated return to work additional payment will be calculated as follows:

Salary-based income protection

((*Insured salary* – *return to employment income*)/*insured salary*) x (10% of *insured salary*)

Unitised income protection cover

((*Pre-disability income* – *return to employment income*)/ *pre-disability income*) x (10% of monthly benefit)

The combined total of your *return to employment income*, partial monthly benefit, and the graduated return to work additional payment is capped at 100% of your *pre-disability income*.

High risk rate

Means the premium rate charged where you have personalised your insurance and are in a high risk occupation.

Home duties

Unpaid tasks performed by you if your main occupation is to maintain your family home for at least 30 hours per week. These tasks include:

- i) Cooking family meals
- ii) Cleaning the home
- iii) Doing the family grocery shopping
- iv) Doing the laundry, and
- v) Taking care of children or other dependants.

Home duties do not include duties performed outside your home for salary, reward or profit.

Income

- i) Unless you meet the definition of a *self-employed person*, income is the remuneration package paid by your employer including base salary and fees, regular bonuses, regular allowances, regular overtime earnings and regular commissions (but excluding mandated superannuation contributions, irregular bonuses, irregular overtime earnings and irregular commissions and unearned income such as investment or interest earnings).
- ii) If you are a *self-employed person* and directly or indirectly own all or part of the business from which you earn your usual income, your income is the gross monthly amount earned by the business in the 12 months immediately prior to the *date of disablement* (or most recent period of self-employment, if shorter), as a direct result of your personal exertion or activities through your usual occupation after allowing for the costs and expenses incurred in deriving that income.

Bonuses, overtime earnings and commissions will be calculated based on the average of the last three years received by you from your employer.

Insured salary

Means your salary on which employer contributions are paid to QSuper by a Queensland Government employer or *default employer* and for the avoidance of doubt employer contributions do not include salary sacrifice contributions. For the purpose of claims, insured salary will be calculated as at the *date of disablement* or, if you are *gainfully employed* on a casual basis, an averaged amount based on the period of 3 months prior to the *date of disablement* (or over your most recent period of employment, if shorter).

Leave without pay

A period where your employer has approved a bona fide temporary period of absence from the workplace without pay.

Material and substantial duties

Duties that are normally required to perform your regular occupation.

Medical practitioner

A medical practitioner legally qualified and registered to practice in Australia who is not:

- i) You
- ii) The QSuper Board, or
- iii) A relative, business partner, shareholder, employer or employee of the above.

Where the medical practitioner is outside Australia, they must have qualifications equivalent to Australian standards as determined by the insurer in its discretion.

To remove doubt, a medical practitioner does not include a chiropractor, physiotherapist, psychologist or alternative health provider.

Member

A person who is admitted into membership of QSuper in accordance with section 5 of the QSuper Deed.

Occupational rating

The cover and premium level given to you based on your job or your occupation.

Own job

If you are not a *self-employed person*, this is the regular occupation you were performing for your employer at your regular place of work before your *date of disablement*. If you are self-employed, it means your *own occupation*.

Own occupation

Your regular occupation that could be performed at any place of work.

Pandemic illness

An illness for which a pandemic alert, advisory, notification, declaration or other similar publication is issued by:

- i) The Australian Government (including a relevant Australian Government department, authority, minister or officer), or
- ii) The World Health Organisation.

Partial and temporary disablement

Partial and temporary disablement means:

i) Immediately following a period of at least 7 out of 12 consecutive calendar days of *total and temporary disablement* during the *waiting period*, and in the opinion of the insurer, solely due to the same illness or injury that caused *total and temporary disablement*, after the *waiting period* has been served, you're:

   a) From the start of the *benefit period* to the first 6 months of the *benefit period*, unable to perform some but not all of the *material and substantial duties* of your *own job*.

   b) From 6 months of starting the *benefit period* to 24 months of starting the *benefit period*, unable to perform some but not all of the *material and substantial duties* of your *own occupation*, or

   c) From 24 months of starting the *benefit period* to the end of the *benefit period*, unable to perform some but not all of the *material and substantial duties* of any occupation for which you're reasonably able to perform by reason of education, training or experience, and

ii) From the *date of disablement* to the end of the *benefit period*, you:

   a) Satisfied one of the conditions in item (i) of the definition of *total and temporary disablement* or the definition of partial and temporary disablement as a direct result of the same injury or illness and received insurance benefits.

   b) Are under the regular care of a *medical practitioner* whose specialty is appropriate for the illness or injury at a frequency that is appropriate for the condition and in accordance with generally accepted medical standards and are complying with the advice and treatment given by the *medical practitioner*, and

   c) Are not engaged in any occupation whether or not for reward unless otherwise agreed to in writing by the insurer.

Permanent full-time or part-time basis

Employment under an agreement or award in which you work a minimum number of hours and are provided benefits not usually provided to employees employed on a casual basis such as annual leave and sick/carer's leave, including contractors.

Pre-disability income

i) If you are employed by the Queensland Government on a *permanent full or part-time basis*, pre-disability income is the gross monthly *income* earned by you immediately prior to your *date of disablement*, and

ii) If you are not employed by the Queensland Government on a *permanent full or part-time basis*, pre-disability *income* is the average gross monthly *income* earned over the 12 months immediately prior to your *date of disablement* (or over your most recent period of employment, if shorter).

The pre-disability income is calculated as at the *date of disablement*.

Pre-existing condition

An injury or illness the signs or symptoms of which existed before the date cover or additional cover began.

Pre-existing exclusion period

A period in which an insurance benefit will not be payable if the illness or injury of which the claim is subject to is related to a *pre-existing condition*. A *pre-existing exclusion period* starts on the date you became covered for the relevant type of cover.

Prescribed percentage

If you have a State or Police account, this is the accumulated employer contributions made under paragraph (b) of the definition of prescribed percentage under section 73(3) of the QSuper Deed.

Professional rate

The premium rate charged where you have personalised your insurance and are in a professional occupation.

Prospective benefit

A standard defined benefit category *member*'s prospective membership benefit under section 47 of the QSuper Deed, as calculated on the day the *member* left the standard defined benefit category, or for State category or Police category *members*, the equivalent provision in the QSuper Deed.

Queensland Police Service (QPS) sick leave bank

The QPS sick leave bank arrangements as provided under the relevant award or agreement.

Return to employment income

The gross *income* you received or are capable of receiving (taking into account your medical capacity), during the pay period that the insurer is paying a partial and temporary disablement benefit for you, that is earned (or you are capable of earning) as a consequence of your personal exertion (including commissions, bonus and other payments that the insurer reasonably considers form part of your remuneration package) and if you are a *self-employed person*, less all expenses incurred by you in connection with earning that *income* during that pay period.

Self-employed person

Someone who operates a business (as defined in the Income Tax Assessment Act 1997 (Cth)) and is not an employee.

Standard contribution

A contribution to your super of 2-5% (3-6% for police officers) that you may be required to make to your super as a condition of your Queensland Government employment.

Standard rate

The premium rate charged for standard risk occupations where the *member* has personalised their insurance.

Substantive hours

The usual number of hours per week you worked before your *date of disablement*.

Superannuation Guarantee Contribution

A superannuation contribution made by, or on behalf of, your employer, that:

i) Reduces the employer's potential liability for the superannuation guarantee charge imposed by section 5 of the Superannuation Guarantee Charge Act 1992 (Cth), or any succeeding legislation.

ii) Are payments of shortfall components (as that expression is defined in the Superannuation Guarantee (Administration) Act 1992 (Cth) or any succeeding legislation).

iii) Are superannuation contributions made by, or on behalf of, your employer in relation to the satisfaction of the employer's obligation under an agreement certified by or registered with an industrial authority or an award made by an industrial authority or under any legislation, or

iv) Are superannuation contributions made by, or on behalf of, your employer in relation to you in satisfaction of the employer's binding obligation to make contributions for you under a legally enforceable contract between the employer and you.

Terminal illness

Means you are suffering a terminal medical condition within the meaning of regulation 6.01A of the Superannuation Industry (Supervision) Regulations, subject to the qualification that the prognosis takes into account reasonable medical treatment.

Total and permanent disablement

In the opinion of the insurer, you:

i) Are under the care and following the advice of a *medical practitioner* whose specialty is appropriate for the illness or injury at a frequency that is appropriate for the condition and in accordance with generally accepted medical standards and are complying with the advice and treatment given by the *medical practitioner*, and meet one of the following definitions in Parts A, B or C as applicable, and

ii) Meet the 'Permanent Incapacity' definition contained in the Superannuation Industry (Supervision) Regulations 1994 (Cth), as amended from time to time.

Where at the *date of disablement*, you were:

i) *Gainfully employed* or unemployed for less than six months, *Part A* applies.

ii) Not *gainfully employed* and unemployed for more than six months, *Part B* applies, or

iii) Not *gainfully employed* and unemployed for more than six months and performing *home duties*, *Part C* applies.

Part A – Standard definition

Where at the *date of disablement* you were *gainfully employed* or unemployed for less than six months, *total and permanent disablement* means solely because of an injury or illness, you have been absent from work and in the opinion of the insurer, after obtaining the advice of not fewer than two *medical practitioner*s, which the insurer may require to be a specialist in the condition or related conditions, you are unlikely ever to be able to work again in a job for which you are reasonably qualified by education, training or experience that you have acquired or could reasonably be expected to be able to acquire in the future within a suitable rehabilitation/retraining program.

In determining what could be acquired in the future, the insurer will consider if the injury or illness prevents you from being able to undertake retraining or rehabilitation to acquire education, training or experience.

Part B – Activities of daily working

Total and permanent disablement means that solely because of injury or illness, in the opinion of the insurer, after obtaining the advice of not fewer than two *medical practitioner*s, which the insurer may require to be a specialist in the condition or related conditions, and after considering all medical evidence, you are continuously unable to perform (with aids and adaptations) at least three of the following activities of daily working:

i) Rising/sitting: The ability to rise and sit using a chair with arms without the help of another person.

ii) Hearing: The ability to clearly hear (with a hearing aid or other aid if normally used) conversational speech in a quiet room in your first language.

iii) Communicating through speech: The ability to speak with sufficient clarity to be able to hold a conversation in a quiet room in your first language.

iv) Seeing: Decreased visual ability such that, even when tested with visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen chart.

v) Walking: The ability to walk more than 200 metres on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body.

vi) Lifting and carrying: The ability to lift (from bench height) and carry a 2kg weight a distance of 10 metres and place the item back down at bench height.

vii) Communicating through written words: The ability to write legibly with a pen or pencil or use a keyboard with either hand.

Part C – Home duties

Total and permanent disablement means that you:

i) Are under the regular care of a *medical practitioner* whose specialty is appropriate for the illness or injury at a frequency that is appropriate for the condition and in accordance with generally accepted medical standards,

ii) Are unable to perform home duties,

iii) Are unable to leave your home unaided,

iv) From the *date of disablement*, have not engaged in any employment for a period of three consecutive months after the occurrence of the injury or illness, and

v) At the end of the three months, in the insurer's opinion after consideration of all relevant evidence, and after obtaining the advice of not fewer than two *medical practitioners*, of which the insurer may require one or more to be a specialist in the condition or related conditions, are disabled to such an extent as to render you unlikely ever to perform home duties or engage in any gainful occupation.

Total and temporary disablement

This means that:

i) In the opinion of the insurer, solely due to the injury or illness that caused you to stop work, you, after the *waiting period* has been served:

  a) From the start of the *benefit period* to the first six months of the *benefit period* are unable to perform all of the *material and substantial duties* of your *own job*, or

  b) From six months of starting the *benefit period* to 24 months of starting the *benefit period*, are unable to perform all of the *material and substantial duties* of your *own occupation*, or

  c) From 24 months of starting the *benefit period* to the end of the *benefit period* are unable to perform any of the *material and substantial duties* of any occupation for which you are reasonably able to perform by reason of education, training or experience, and

ii) From the *date of disablement* to the end of the *benefit period*, you:

  a) Satisfied one of the conditions in item (i) of the definition of total and temporary disablement or the definition of *partial and temporary disablement* as a direct result of the same injury or illness and received insurance benefits, and

  b) Are under the regular care of a *medical practitioner* whose specialty is appropriate for the illness or injury at a frequency that is appropriate for the condition and in accordance with generally accepted medical standards and are complying with the advice and treatment given by the *medical practitioner*, and

  c) Are not engaged in any occupation whether or not for reward unless otherwise agreed to in writing by the insurer.

Waiting period

The period of time between *date of disablement* and when you are first eligible to receive a benefit payment.

War

Declared *war* or any act of *war* (including conditions similar to civil war, rebellion, armed hostilities with any other country or occupation by a foreign power).

White collar rate

The premium rate charged where you have personalised your insurance and are in a white collar occupation.

Refer to the table on page 7 for how to calculate your death and TPD premium for other *occupational ratings*.

Appendix 2: Premium rate tables[1]

Table 1: Default unitised cover – Death and TPD

Age	Value of one unit of insurance ($)	Weekly cost per unit of death cover ($)	Weekly cost per unit of TPD cover ($)
16	100,000	0.49	0.03
17	100,000	0.48	0.04
18	100,000	0.47	0.05
19	100,000	0.47	0.07
20	100,000	0.47	0.09
21	102,384	0.49	0.11
22	104,824	0.51	0.15
23	107,323	0.56	0.21
24	109,881	0.61	0.28
25	112,500	0.66	0.38
26	114,896	0.69	0.50
27	117,343	0.73	0.65
28	119,841	0.79	0.80
29	122,394	0.84	0.96
30	125,000	0.89	1.15
31	125,000	0.91	1.33
32	125,000	0.92	1.53
33	125,000	0.97	1.70
34	125,000	1.02	1.88
35	125,000	1.06	2.10
36	125,000	1.11	2.30
37	125,000	1.16	2.55
38	125,000	1.24	2.79
39	125,000	1.31	3.03
40	125,000	1.37	3.26
41	119,544	1.39	3.38
42	114,326	1.36	3.40
43	107,760	1.35	3.41
44	97,200	1.34	3.42
45	87,360	1.34	3.42
46	78,240	1.33	3.43
47	69,600	1.32	3.44
48	61,680	1.33	3.43
49	54,480	1.33	3.43
50	48,000	1.31	3.35
51	38,880	1.27	3.22
52	34,560	1.21	3.09
53	30,240	1.17	2.94
54	25,920	1.14	2.81
55	22,800	1.08	2.67
56	19,200	1.02	2.48
57	16,320	0.93	2.24
58	12,612	0.83	1.97
59	9,726	0.76	1.73
60	7,500	0.67	1.53
61	6,667	0.61	1.33
62	5,833	0.56	1.21
63	5,000	0.55	1.17
64	4,500	0.54	1.13
65	4,000	0.58	-
66	3,500	0.64	-
67	3,200	0.69	-
68	2,900	0.75	-
69	2,600	0.81	-

Table 2: Standard rate unitised cover – Death and TPD

Age	Value of one unit of insurance ($)	Weekly cost per unit of death cover ($)	Weekly cost per unit of TPD cover ($)
16	100,000	0.42	0.03
17	100,000	0.42	0.03
18	100,000	0.41	0.04
19	100,000	0.41	0.05
20	100,000	0.41	0.08
21	102,384	0.42	0.10
22	104,824	0.45	0.13
23	107,323	0.49	0.18
24	109,881	0.53	0.25
25	112,500	0.57	0.34
26	114,896	0.61	0.44
27	117,343	0.65	0.56
28	119,841	0.69	0.70
29	122,394	0.74	0.85
30	125,000	0.78	1.01
31	125,000	0.81	1.18
32	125,000	0.83	1.37
33	125,000	0.89	1.56
34	125,000	0.94	1.74
35	125,000	1.00	1.97
36	125,000	1.06	2.20
37	125,000	1.13	2.47
38	125,000	1.21	2.75
39	125,000	1.30	3.02
40	125,000	1.39	3.29
41	119,544	1.45	3.55
42	114,326	1.49	3.74
43	107,760	1.53	3.85
44	97,200	1.54	3.92
45	87,360	1.53	3.92
46	78,240	1.50	3.86
47	69,600	1.46	3.81
48	61,680	1.44	3.71
49	54,480	1.39	3.55
50	48,000	1.32	3.39
51	38,880	1.27	3.22
52	34,560	1.21	3.09
53	30,240	1.17	2.94
54	25,920	1.14	2.81
55	22,800	1.08	2.67
56	19,200	1.02	2.48
57	16,320	0.93	2.24
58	12,612	0.83	1.97
59	9,726	0.76	1.73
60	7,500	0.67	1.53
61	6,667	0.61	1.33
62	5,833	0.56	1.21
63	5,000	0.55	1.17
64	4,500	0.54	1.13
65	4,000	0.58	-
66	3,500	0.64	-
67	3,200	0.69	-
68	2,900	0.75	-
69	2,600	0.81	-

1 Premiums are subject to rounding.

Refer to the table on page 7 for how to calculate your death and TPD premium for other *occupational ratings*.

Table 3: Standard rate fixed cover – Death and TPD

Age	Cost per $1,000 death cover per year ($)	Cost per $1,000 TPD cover per year ($)
16	0.23	0.02
17	0.23	0.02
18	0.22	0.03
19	0.22	0.04
20	0.22	0.05
21	0.22	0.06
22	0.23	0.07
23	0.24	0.10
24	0.26	0.12
25	0.28	0.16
26	0.29	0.20
27	0.30	0.25
28	0.31	0.31
29	0.32	0.37
30	0.33	0.43
31	0.35	0.49
32	0.36	0.57
33	0.38	0.65
34	0.41	0.73
35	0.43	0.82
36	0.45	0.92
37	0.48	1.03
38	0.51	1.15
39	0.55	1.26
40	0.59	1.37
41	0.64	1.54
42	0.69	1.71
43	0.75	1.86
44	0.83	2.10
45	0.91	2.34
46	1.01	2.57
47	1.10	2.85
48	1.23	3.13
49	1.34	3.39
50	1.44	3.67
51	1.70	4.32
52	1.83	4.66
53	2.02	5.07
54	2.29	5.65
55	2.48	6.10
56	2.76	6.71
57	2.98	7.14
58	3.45	8.12
59	4.06	9.26
60	4.66	10.59
61	4.73	10.39
62	5.03	10.81
63	5.75	12.16
64	6.26	13.01
65	7.60	-
66	9.49	-
67	11.26	-
68	13.40	-
69	16.23	-

Table 4: Default rate salary-based income protection cover (two year benefit period)

Premium rate – % of insured salary	
Age	90-day waiting period
16	0.178%
17	0.179%
18	0.181%
19	0.186%
20	0.193%
21	0.198%
22	0.208%
23	0.222%
24	0.236%
25	0.253%
26	0.267%
27	0.283%
28	0.301%
29	0.316%
30	0.332%
31	0.359%
32	0.382%
33	0.412%
34	0.446%
35	0.480%
36	0.508%
37	0.542%
38	0.575%
39	0.604%
40	0.627%
41	0.659%
42	0.680%
43	0.700%
44	0.719%
45	0.742%
46	0.767%
47	0.789%
48	0.806%
49	0.838%
50	0.868%
51	0.906%
52	0.950%
53	1.007%
54	1.050%
55	1.111%
56	1.172%
57	1.251%
58	1.327%
59	1.438%
60	1.532%
61	1.675%
62	1.775%
63	1.757%
64	0.962%

Refer to the table on page 13 for how to calculate your income protection premium for other *occupational ratings*.

Table 5: Default rate unitised income protection cover (two year benefit period)

Weekly premium per $500 monthly benefit (inclusive of *CRB*)	
Age	**90-day waiting period ($)**
16	0.28
17	0.29
18	0.29
19	0.30
20	0.31
21	0.32
22	0.33
23	0.35
24	0.37
25	0.39
26	0.41
27	0.43
28	0.46
29	0.48
30	0.51
31	0.55
32	0.59
33	0.63
34	0.68
35	0.72
36	0.77
37	0.81
38	0.86
39	0.90
40	0.95
41	0.99
42	1.04
43	1.08
44	1.12
45	1.16
46	1.21
47	1.26
48	1.31
49	1.36
50	1.42
51	1.48
52	1.55
53	1.62
54	1.70
55	1.79
56	1.89
57	2.00
58	2.13
59	2.27
60	2.43
61	2.62
62	2.76
63	2.71
64	1.49

Table 6: Standard rate salary-based income protection cover (two year benefit period)

Premium rate – % of insured salary			
Age	**30-day waiting period**	**60-day waiting period**	**90-day waiting period**
16	0.623%	0.334%	0.214%
17	0.623%	0.335%	0.216%
18	0.623%	0.336%	0.218%
19	0.633%	0.344%	0.224%
20	0.648%	0.354%	0.233%
21	0.665%	0.365%	0.240%
22	0.686%	0.378%	0.251%
23	0.718%	0.396%	0.266%
24	0.749%	0.416%	0.280%
25	0.784%	0.437%	0.295%
26	0.818%	0.458%	0.312%
27	0.852%	0.480%	0.328%
28	0.892%	0.504%	0.347%
29	0.930%	0.527%	0.366%
30	0.970%	0.553%	0.384%
31	1.036%	0.593%	0.414%
32	1.105%	0.634%	0.445%
33	1.178%	0.678%	0.478%
34	1.256%	0.724%	0.513%
35	1.336%	0.773%	0.548%
36	1.409%	0.817%	0.582%
37	1.484%	0.863%	0.616%
38	1.562%	0.909%	0.651%
39	1.639%	0.954%	0.686%
40	1.715%	0.999%	0.719%
41	1.792%	1.045%	0.753%
42	1.871%	1.092%	0.787%
43	1.949%	1.137%	0.820%
44	2.024%	1.181%	0.853%
45	2.099%	1.225%	0.885%
46	2.187%	1.275%	0.921%
47	2.277%	1.327%	0.960%
48	2.366%	1.380%	0.997%
49	2.457%	1.432%	1.036%
50	2.553%	1.488%	1.076%
51	2.666%	1.554%	1.126%
52	2.781%	1.622%	1.176%
53	2.907%	1.698%	1.232%
54	3.040%	1.778%	1.294%
55	3.186%	1.866%	1.361%
56	3.344%	1.964%	1.437%
57	3.515%	2.072%	1.523%
58	3.704%	2.193%	1.619%
59	3.916%	2.330%	1.731%
60	4.126%	2.470%	1.847%
61	4.384%	2.645%	1.994%
62	4.674%	2.808%	2.100%
63	4.752%	2.820%	2.060%
64	3.493%	1.879%	1.136%

Refer to the table on page 13 for how to calculate your income protection premium for other *occupational ratings*.

Table 7: Standard rate salary-based income protection cover (five year benefit period)

	Premium rate – % of insured salary		
Age	30-day waiting period	60-day waiting period	90-day waiting period
16	0.864%	0.483%	0.334%
17	0.868%	0.489%	0.339%
18	0.872%	0.493%	0.345%
19	0.891%	0.505%	0.355%
20	0.917%	0.524%	0.370%
21	0.946%	0.543%	0.385%
22	0.981%	0.565%	0.403%
23	1.032%	0.597%	0.428%
24	1.082%	0.629%	0.454%
25	1.139%	0.664%	0.482%
26	1.195%	0.700%	0.511%
27	1.252%	0.736%	0.541%
28	1.317%	0.778%	0.575%
29	1.379%	0.819%	0.608%
30	1.446%	0.862%	0.642%
31	1.554%	0.929%	0.696%
32	1.663%	0.998%	0.750%
33	1.782%	1.073%	0.809%
34	1.908%	1.151%	0.872%
35	2.037%	1.232%	0.935%
36	2.159%	1.308%	0.996%
37	2.285%	1.388%	1.058%
38	2.414%	1.467%	1.120%
39	2.543%	1.547%	1.184%
40	2.672%	1.626%	1.246%
41	2.802%	1.707%	1.307%
42	2.937%	1.788%	1.371%
43	3.069%	1.868%	1.433%
44	3.199%	1.947%	1.493%
45	3.330%	2.026%	1.554%
46	3.480%	2.116%	1.622%
47	3.631%	2.207%	1.692%
48	3.789%	2.301%	1.763%
49	3.945%	2.394%	1.834%
50	4.109%	2.494%	1.910%
51	4.305%	2.612%	2.000%
52	4.502%	2.732%	2.094%
53	4.720%	2.865%	2.197%
54	4.948%	3.007%	2.308%
55	5.196%	3.162%	2.431%
56	5.465%	3.332%	2.569%
57	5.757%	3.520%	2.722%
58	6.079%	3.731%	2.896%
59	6.439%	3.969%	3.096%
60	6.361%	3.888%	2.999%
61	5.800%	3.537%	2.714%
62	5.367%	3.255%	2.471%
63	4.944%	2.941%	2.159%
64	3.497%	1.879%	1.136%

Table 8: Standard rate salary-based income protection cover (to age 65 benefit period)

	Premium rate – % of insured salary		
Age	30-day waiting period	60-day waiting period	90-day waiting period
16	1.907%	1.127%	0.842%
17	1.936%	1.149%	0.862%
18	1.966%	1.171%	0.882%
19	2.027%	1.212%	0.917%
20	2.109%	1.264%	0.961%
21	2.196%	1.322%	1.008%
22	2.296%	1.388%	1.062%
23	2.434%	1.476%	1.135%
24	2.571%	1.565%	1.207%
25	2.719%	1.659%	1.286%
26	2.869%	1.757%	1.367%
27	3.019%	1.855%	1.449%
28	3.184%	1.963%	1.537%
29	3.338%	2.064%	1.622%
30	3.495%	2.167%	1.709%
31	3.749%	2.330%	1.843%
32	3.998%	2.491%	1.974%
33	4.265%	2.661%	2.114%
34	4.538%	2.836%	2.255%
35	4.811%	3.010%	2.396%
36	5.054%	3.164%	2.523%
37	5.295%	3.317%	2.645%
38	5.528%	3.463%	2.763%
39	5.752%	3.603%	2.874%
40	5.954%	3.727%	2.972%
41	6.150%	3.847%	3.064%
42	6.333%	3.957%	3.148%
43	6.494%	4.052%	3.219%
44	6.627%	4.130%	3.275%
45	6.742%	4.194%	3.319%
46	6.868%	4.264%	3.368%
47	6.975%	4.321%	3.406%
48	7.062%	4.366%	3.434%
49	7.119%	4.392%	3.446%
50	7.159%	4.408%	3.451%
51	7.217%	4.436%	3.464%
52	7.241%	4.442%	3.462%
53	7.254%	4.443%	3.457%
54	7.241%	4.429%	3.440%
55	7.206%	4.404%	3.415%
56	7.129%	4.354%	3.373%
57	6.993%	4.270%	3.303%
58	6.788%	4.143%	3.201%
59	6.496%	3.969%	3.096%
60	6.361%	3.888%	2.999%
61	5.800%	3.537%	2.714%
62	5.367%	3.255%	2.471%
63	4.944%	2.941%	2.159%
64	3.497%	1.879%	1.136%

Refer to the table on page 13 for how to calculate your income protection premium for other *occupational ratings*.

Table 9: Standard rate unitised income protection cover (two year benefit period)

Weekly premium per $500 monthly benefit (inclusive of *CRB*)			
Age	**30-day waiting period ($)**	**60-day waiting period ($)**	**90-day waiting period ($)**
16	0.82	0.44	0.28
17	0.82	0.44	0.29
18	0.82	0.45	0.29
19	0.83	0.46	0.30
20	0.85	0.47	0.31
21	0.88	0.48	0.32
22	0.90	0.50	0.33
23	0.95	0.52	0.35
24	0.99	0.55	0.37
25	1.03	0.58	0.39
26	1.08	0.61	0.41
27	1.12	0.63	0.43
28	1.17	0.67	0.46
29	1.22	0.70	0.48
30	1.28	0.73	0.51
31	1.36	0.78	0.55
32	1.45	0.84	0.59
33	1.55	0.89	0.63
34	1.65	0.95	0.68
35	1.76	1.02	0.72
36	1.85	1.08	0.77
37	1.95	1.14	0.81
38	2.05	1.20	0.86
39	2.15	1.26	0.90
40	2.25	1.31	0.95
41	2.35	1.38	0.99
42	2.46	1.44	1.04
43	2.56	1.50	1.08
44	2.66	1.55	1.12
45	2.76	1.61	1.16
46	2.87	1.68	1.21
47	2.99	1.74	1.26
48	3.11	1.81	1.31
49	3.23	1.88	1.36
50	3.35	1.96	1.42
51	3.50	2.04	1.48
52	3.65	2.13	1.55
53	3.82	2.23	1.62
54	3.99	2.34	1.70
55	4.18	2.45	1.79
56	4.39	2.58	1.89
57	4.61	2.72	2.00
58	4.86	2.88	2.13
59	5.14	3.06	2.27
60	5.42	3.24	2.43
61	5.75	3.47	2.62
62	6.13	3.69	2.76
63	6.24	3.70	2.71
64	4.58	2.47	1.49

Table 10: Standard rate unitised income protection cover (five year benefit period)

Weekly premium per $500 monthly benefit (inclusive of *CRB*)			
Age	**30-day waiting period ($)**	**60-day waiting period ($)**	**90-day waiting period ($)**
16	1.14	0.64	0.44
17	1.14	0.65	0.45
18	1.15	0.65	0.46
19	1.17	0.67	0.47
20	1.21	0.69	0.49
21	1.24	0.72	0.51
22	1.29	0.75	0.53
23	1.36	0.79	0.57
24	1.42	0.83	0.60
25	1.50	0.88	0.64
26	1.57	0.92	0.67
27	1.65	0.97	0.71
28	1.73	1.03	0.76
29	1.81	1.08	0.80
30	1.90	1.13	0.85
31	2.04	1.22	0.92
32	2.19	1.31	0.99
33	2.34	1.41	1.07
34	2.51	1.51	1.15
35	2.68	1.62	1.23
36	2.84	1.72	1.31
37	3.00	1.82	1.39
38	3.17	1.93	1.47
39	3.34	2.03	1.56
40	3.51	2.14	1.64
41	3.68	2.24	1.72
42	3.86	2.35	1.80
43	4.03	2.45	1.88
44	4.20	2.56	1.96
45	4.37	2.66	2.04
46	4.57	2.78	2.13
47	4.77	2.90	2.22
48	4.97	3.02	2.32
49	5.18	3.14	2.41
50	5.39	3.28	2.51
51	5.65	3.43	2.63
52	5.91	3.59	2.75
53	6.19	3.76	2.89
54	6.49	3.95	3.03
55	6.82	4.15	3.19
56	7.17	4.37	3.37
57	7.55	4.62	3.57
58	7.98	4.90	3.80
59	8.45	5.21	4.06
60	8.35	5.10	3.94
61	7.61	4.64	3.56
62	7.04	4.27	3.24
63	6.49	3.86	2.84
64	4.59	2.47	1.49

Refer to the table on page 13 for how to calculate your income protection premium for other *occupational ratings*.

Table 11: Standard rate unitised income protection cover (to age 65 benefit period)

Weekly premium per $500 monthly benefit (inclusive of *CRB*)

Age	30-day waiting period ($)	60-day waiting period ($)	90-day waiting period ($)
16	2.50	1.48	1.11
17	2.54	1.51	1.13
18	2.58	1.54	1.16
19	2.66	1.59	1.21
20	2.77	1.66	1.26
21	2.88	1.74	1.33
22	3.02	1.82	1.40
23	3.20	1.94	1.49
24	3.38	2.06	1.59
25	3.57	2.18	1.69
26	3.77	2.31	1.80
27	3.96	2.44	1.90
28	4.18	2.58	2.02
29	4.38	2.71	2.13
30	4.59	2.85	2.25
31	4.92	3.06	2.42
32	5.25	3.27	2.59
33	5.60	3.49	2.78
34	5.96	3.72	2.96
35	6.31	3.95	3.15
36	6.63	4.15	3.31
37	6.95	4.35	3.47
38	7.25	4.55	3.63
39	7.55	4.73	3.77
40	7.81	4.89	3.90
41	8.07	5.05	4.02
42	8.31	5.19	4.13
43	8.52	5.32	4.23
44	8.70	5.42	4.30
45	8.85	5.50	4.36
46	9.01	5.60	4.42
47	9.15	5.67	4.47
48	9.27	5.73	4.51
49	9.34	5.76	4.52
50	9.39	5.79	4.53
51	9.47	5.82	4.55
52	9.50	5.83	4.54
53	9.52	5.83	4.54
54	9.50	5.81	4.52
55	9.45	5.78	4.48
56	9.35	5.71	4.43
57	9.17	5.60	4.34
58	8.91	5.44	4.20
59	8.52	5.21	4.06
60	8.35	5.10	3.94
61	7.61	4.64	3.56
62	7.04	4.27	3.24
63	6.49	3.86	2.84
64	4.59	2.47	1.49

Table 12: Default police rate unitised cover – Death and TPD

Age	Value of one unit of insurance ($)	Weekly cost per unit of death cover ($)	Weekly cost per unit of TPD cover ($)
16	100,000	0.98	0.07
17	100,000	0.96	0.09
18	100,000	0.94	0.11
19	100,000	0.94	0.14
20	100,000	0.94	0.18
21	102,384	0.98	0.22
22	104,824	1.02	0.31
23	107,323	1.13	0.42
24	109,881	1.22	0.57
25	112,500	1.33	0.76
26	114,896	1.39	1.00
27	117,343	1.46	1.30
28	119,841	1.58	1.61
29	122,394	1.69	1.93
30	125,000	1.78	2.30
31	125,000	1.82	2.67
32	125,000	1.84	3.06
33	125,000	1.95	3.40
34	125,000	2.04	3.77
35	125,000	2.13	4.20
36	125,000	2.23	4.61
37	125,000	2.32	5.11
38	125,000	2.49	5.59
39	125,000	2.62	6.06
40	125,000	2.75	6.52
41	119,544	2.78	6.76
42	114,326	2.73	6.80
43	107,760	2.71	6.82
44	97,200	2.69	6.84
45	87,360	2.69	6.84
46	78,240	2.67	6.86
47	69,600	2.65	6.89
48	61,680	2.67	6.86
49	54,480	2.67	6.86
50	48,000	2.62	6.71
51	38,880	2.54	6.45
52	34,560	2.43	6.19
53	30,240	2.34	5.89
54	25,920	2.28	5.63
55	22,800	2.17	5.35
56	19,200	2.04	4.96
57	16,320	1.87	4.48
58	12,612	1.67	3.94
59	9,726	1.52	3.47

Table 13: High risk rate unitised cover – Death and TPD

Age	Value of one unit of insurance ($)	Weekly cost per unit of death cover ($)	Weekly cost per unit of TPD cover ($)
16	100,000	0.74	0.12
17	100,000	0.74	0.12
18	100,000	0.72	0.16
19	100,000	0.72	0.19
20	100,000	0.72	0.27
21	102,384	0.74	0.35
22	104,824	0.80	0.46
23	107,323	0.86	0.65
24	109,881	0.93	0.88
25	112,500	1.01	1.18
26	114,896	1.07	1.56
27	117,343	1.14	1.97
28	119,841	1.22	2.47
29	122,394	1.29	3.00
30	125,000	1.37	3.53
31	125,000	1.43	4.13
32	125,000	1.46	4.81
33	125,000	1.56	5.46
34	125,000	1.65	6.10
35	125,000	1.75	6.90
36	125,000	1.86	7.69
37	125,000	1.97	8.64
38	125,000	2.13	9.62
39	125,000	2.28	10.57
40	125,000	2.43	11.52
41	119,544	2.54	12.43
42	114,326	2.62	13.11
43	107,760	2.67	13.49
44	97,200	2.69	13.71
45	87,360	2.67	13.71
46	78,240	2.64	13.52
47	69,600	2.56	13.34
48	61,680	2.52	12.99
49	54,480	2.43	12.43
50	48,000	2.32	11.86
51	38,880	2.22	11.29
52	34,560	2.13	10.84
53	30,240	2.05	10.31
54	25,920	1.99	9.85
55	22,800	1.90	9.36
56	19,200	1.78	8.68
57	16,320	1.63	7.84
58	12,612	1.46	6.90
59	9,726	1.33	6.06
60	7,500	1.18	5.34
61	6,667	1.07	4.66
62	5,833	0.99	4.25
63	5,000	0.97	4.09
64	4,500	0.95	3.94
65	4,000	1.03	-
66	3,500	1.12	-
67	3,200	1.22	-
68	2,900	1.31	-
69	2,600	1.43	-

Table 14: High risk rate fixed cover – Death and TPD (rates applicable to Queensland police officers only)

Age	Cost per $1,000 death cover per year ($)	Cost per $1,000 TPD cover per year ($)
16	0.40	0.04
17	0.40	0.04
18	0.38	0.08
19	0.38	0.12
20	0.38	0.16
21	0.38	0.19
22	0.40	0.23
23	0.42	0.35
24	0.46	0.42
25	0.48	0.54
26	0.50	0.69
27	0.52	0.88
28	0.54	1.07
29	0.55	1.29
30	0.57	1.48
31	0.61	1.71
32	0.63	1.97
33	0.67	2.28
34	0.71	2.54
35	0.74	2.85
36	0.78	3.22
37	0.84	3.60
38	0.89	4.02
39	0.95	4.40
40	1.03	4.78
41	1.12	5.38
42	1.20	5.99
43	1.31	6.48
44	1.44	7.35
45	1.60	8.18
46	1.77	8.98
47	1.92	9.96
48	2.14	10.95
49	2.33	11.86
50	2.52	12.84
51	2.98	15.12
52	3.21	16.29
53	3.53	17.73
54	4.00	19.77
55	4.34	21.33
56	4.83	23.48
57	5.21	24.96
58	6.03	28.41
59	7.11	32.38
60	8.15	37.04
61	8.28	36.36
62	8.79	37.84
63	10.06	42.53
64	10.95	45.52
65	13.30	-
66	16.61	-
67	19.70	-
68	23.45	-
69	28.41	-

Table 15: Default police rate salary-based income protection cover

Age	Premium rate % of insured salary
16	0.205%
17	0.209%
18	0.211%
19	0.216%
20	0.225%
21	0.228%
22	0.237%
23	0.247%
24	0.259%
25	0.272%
26	0.286%
27	0.299%
28	0.315%
29	0.333%
30	0.346%
31	0.376%
32	0.404%
33	0.434%
34	0.467%
35	0.500%
36	0.528%
37	0.555%
38	0.589%
39	0.615%
40	0.644%
41	0.670%
42	0.702%
43	0.737%
44	0.771%
45	0.806%
46	0.853%
47	0.895%
48	0.923%
49	0.959%
50	0.999%
51	1.060%
52	1.109%
53	1.175%
54	1.259%
55	1.334%
56	1.398%
57	1.504%
58	1.142%
59	0.145%

Table 16: Default police rate unitised income protection cover

Age	Weekly premium per $500 monthly benefit (inclusive of *CRB*) ($)
16	0.27
17	0.28
18	0.28
19	0.29
20	0.30
21	0.30
22	0.32
23	0.33
24	0.34
25	0.36
26	0.38
27	0.40
28	0.42
29	0.44
30	0.46
31	0.50
32	0.53
33	0.57
34	0.62
35	0.66
36	0.70
37	0.73
38	0.78
39	0.81
40	0.85
41	0.88
42	0.93
43	0.97
44	1.02
45	1.06
46	1.12
47	1.18
48	1.22
49	1.26
50	1.32
51	1.40
52	1.46
53	1.55
54	1.66
55	1.75
56	1.84
57	1.98
58	1.50
59	0.20

Table 17: High risk rate salary-based income protection cover (police officers only)

Age	Premium rate % of insured salary
16	0.205%
17	0.209%
18	0.211%
19	0.216%
20	0.225%
21	0.228%
22	0.237%
23	0.247%
24	0.259%
25	0.272%
26	0.286%
27	0.299%
28	0.315%
29	0.333%
30	0.346%
31	0.376%
32	0.404%
33	0.434%
34	0.467%
35	0.500%
36	0.528%
37	0.555%
38	0.589%
39	0.615%
40	0.644%
41	0.670%
42	0.702%
43	0.737%
44	0.771%
45	0.806%
46	0.853%
47	0.895%
48	0.923%
49	0.959%
50	0.999%
51	1.060%
52	1.109%
53	1.175%
54	1.259%
55	1.334%
56	1.398%
57	1.504%
58	1.142%
59	0.145%

Table 18: High risk rate unitised income protection cover (police officers only)

Age	Weekly cost per unit ($)
16	0.27
17	0.28
18	0.28
19	0.29
20	0.30
21	0.30
22	0.32
23	0.33
24	0.34
25	0.36
26	0.38
27	0.40
28	0.42
29	0.44
30	0.46
31	0.50
32	0.53
33	0.57
34	0.62
35	0.66
36	0.70
37	0.73
38	0.78
39	0.81
40	0.85
41	0.88
42	0.93
43	0.97
44	1.02
45	1.06
46	1.12
47	1.18
48	1.22
49	1.26
50	1.32
51	1.40
52	1.46
53	1.55
54	1.66
55	1.75
56	1.84
57	1.98
58	1.50
59	0.20

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