



Income Protection

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1 March 2020

NOTIFICATION OF CHANGES TO THE CIPL LEISURE ACCIDENT AND ILLNESS / WORKCOVER TOP-UP POLICY

With effect from 1 March 2020, the following amendments will take effect to the CIPL Leisure Accident and Illness / Workcover Top Up policy:

1. PRE DISABILITY EARNINGS

The nature of how we calculate the weekly benefit of a Casual worker has been amended as follows:

If a worker is a Casual worker, their gross hourly base rate of pay times forty (40) hours (including any allowance for travel up to a maximum of \$100 per week, but excluding all other allowances).

2. CONTINUATION OF COVER

The definition of Continuation of Cover has been amended to remove the exclusion relating to Casuals. Therefore:

A Casual will continue to be covered for a period of 31 consecutive days from the last recorded and paid weekly premium as paid by your employer.

Please note, additional requirements will be incorporated as part of claims lodgement process.

For more information

Refer to enclosed CIPL Leisure Accident and Illness/Workcover Top Up policy (updated 10 February 2020; effective 1 March 2020; QM688-0320). Or visit www.cipq.com.au.

For insurance advice, call Windsor Management Insurance Brokers on 07 3230 9300.

For claims enquiries, call Total Claims Solutions on 07 3230 9300.

Please note: Construction Income Protection Limited (CIPL) is the administrator of the Accident and Illness Benefits Program and Portable Sick Leave Scheme. The insurance policy is arranged by Windsor Management Insurance Brokers and distributed by CIPL. CIPL does not manage or process claims. All claims are managed and processed by Total Claims Solutions, who has been appointed as claims manager of QBE Insurance (Australia) Limited. CIPL does not give any advice in relation to the insurance policy.