

Appendix I – Insurance Cover Minimum Requirements

Leisure Time Accident & Illness and Capital Benefits (Trauma)

1 October 2020 – 1 October 2023

| Circumstance | No Income Protection & Trauma (IPT) (1st year) | No Income Protection & Trauma (IPT) (2nd year) |
|-------------------------------|------------------------------------------------|------------------------------------------------|
| | | |
| With dependents | \$950 | \$997.50 |
| No dependents | \$730 | \$766.50 |
| Apprentice with dependents | \$650 | \$682.50 |
| Apprentice with no dependents | \$595 | \$624.75 |

1 October 2020

| Circumstance | Income Protection & Trauma (IPT) (1st year) | Income Protection & Trauma (IPT) (2nd year) |
|-------------------------------|---------------------------------------------|---------------------------------------------|
| | | |
| With dependents | \$1525 | \$1601.25 |
| No dependents | \$1375 | \$1443.75 |
| Apprentice with dependents | \$1125 | \$1181.25 |
| Apprentice with no dependents | \$1025 | \$1076.25 |

1 October 2021

| Circumstance | Income Protection & Trauma (IPT) (1st year) | Income Protection & Trauma (IPT) (2nd year) |
|-------------------------------|---------------------------------------------|---------------------------------------------|
| | | |
| With dependents | \$1525 | \$1601.25 |
| No dependents | \$1375 | \$1443.75 |
| Apprentice with dependents | \$1125 | \$1181.25 |
| Apprentice with no dependents | \$1025 | \$1076.25 |

1 October 2022

| Circumstance | Income Protection & Trauma (IPT) (1st year) | Income Protection & Trauma (IPT) (2nd year) |
|-------------------------------|---------------------------------------------|---------------------------------------------|
| | | |
| With dependents | \$1550 | \$1627.50 |
| No dependents | \$1400 | \$1470.00 |
| Apprentice with dependents | \$1150 | \$1207.50 |
| Apprentice with no dependents | \$1050 | \$1102.50 |

1 October 2023

| Circumstance | Income Protection & Trauma (IPT) (1st year) | Income Protection & Trauma (IPT) (2nd year) |
|--------------------------------------|---------------------------------------------|---------------------------------------------|
| | | |
| With dependents | \$1550 | \$1627.50 |
| No dependents | \$1400 | \$1470.00 |
| Apprentice with dependents | \$1150 | \$1207.50 |
| Apprentice with no dependents | \$1050 | \$1102.50 |

CPI Applied from 53rd week of claim: 5%

Waiting Period/Excess 2 weeks (14 days)

Benefit Period – Maximum Period

| | | |
|------------------------------------|-----------|-------|
| Up to 65 years of age | 156 | weeks |
| 65 years of age to 70 years of age | 104 weeks | |