



**DID YOU KNOW
YOU'RE COVERED
FOR AN ACCIDENT
OUTSIDE OF WORK?**

SDA Insurance
Scheme
FREE
for every financial
member of the
Union

WHEN ARE YOU COVERED?

The SDA Accident Insurance Scheme is in place to assist our financial members injured in accidents that occur outside of work.

SDA members are covered by the policy worldwide (subject to sanction exclusions), irrespective of where the accident occurs – absolutely free to every financial member of the SDA.

See the following list of benefits payable by injury type.[^]

HOW TO CLAIM

If you suffer an injury, please contact the SDA Office for advice on the procedure to follow.

Claims should be submitted within 30 days of the accident.

The benefits of the SDA Accident Insurance Scheme are not affected if you have other insurance cover.

[^] Conditions apply.

* For accidents that happen after 30 June 2025.



ACCIDENTS CAN HAPPEN

The SDA's Accident Insurance Scheme covers you in the event of:

- death
- total incapacity to work in the job you were trained and/or educated to perform
- the need for surgery to repair a rupture of a tendon
- the breaking of bones
- the loss of limbs, sight or hearing
- other defined injuries as listed in the policy, when they are caused by violent, external and visible means and are not attributable to an illness.

WHAT YOU SAVE

The SDA Insurance Scheme is absolutely free for every financial member of the Union.*

If you had to insure yourself with a similar type of policy, it could cost you more than \$800 each year.

The buying power of more than 200,000 SDA members nationally enables the Union to cover you for free.

ACCIDENTS NOT COVERED

The policy does not apply to any event arising directly or indirectly out of:

- Any consequence of war (whether declared or not), invasion, civil war or act of terrorism;
- The insured person engaging in any aerial activity, except as a passenger and not as a pilot or crew member in any aircraft licensed to carry passengers;
- Intentional self-injury, suicide, or criminal or illegal act of the insured person who is the subject of the claim;
- A criminal or illegal act or as a result of the injured being intoxicated;
- Pregnancy, childbirth or miscarriage;
- Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (AIDS) disease or Human Immunodeficiency Virus (HIV) infection (unless accidental);
- Training for or participating as a professional in any sport;
- Racing in or on any motor-powered device other than as part of a volunteer organisation or emergency and rescue service activities;
- Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise;
- Benefits considered to be 'health insurance business' or those prohibited from being paid by law may not be covered.

Please note: the information contained in this leaflet is an outline only. The Union is bound by the full terms and conditions of the policy, which is available for inspection at the Union office.

WANT TO KNOW MORE?

For full terms and conditions, scan the QR code below:



sdavic.org
info@sdavic.org
(03) 9698 1400 or
Freecall 1800 133 048

MESSAGE FROM YOUR SECRETARY



MICHAEL DONOVAN

The SDA Accident Insurance Scheme is in place to assist our members when they have been injured outside of work. In this way, members have 24-hour cover: workers compensation while at work, and the SDA Insurance Scheme at other times.

Our free accident insurance scheme is another example of how your Union cares for its members, both at home and at work.

For more information on this, or our other services and benefits, please contact the SDA.

Authorised by Michael Donovan, State Secretary,
Shop, Distributive and Allied Employees' Association, Victorian Branch.
Level 3, 65 Southbank Boulevard, Southbank VIC 3006.

SDA MEMBERS
ACCIDENT
INSURANCE NOW
PAYS UP TO
\$112,000

For many years, all financial members of the SDA have been covered by the Union's free Accident Insurance Scheme.

The SDA works hard to continually improve our cover to provide additional benefits, as well as increasing the amount payable for injuries — still at no cost to you.



Up to \$60,000 death benefit



Up to \$32,000 educational supplement for dependent children



Up to \$20,000 funeral benefit refund



Workplace assault benefit for \$1,000 for unprovoked workplace assault^

BENEFITS PAYABLE BY INJURY TYPE*

Death (member with dependant/s)	\$60,000
Death (member without dependant/s)	\$20,000
Permanent paraplegia	\$60,000
Permanent quadriplegia	\$60,000
Permanent total loss of use of one or two limbs	\$60,000
Permanent total loss of the entire sight of one or both eyes	\$60,000
Permanent total loss of the lens of:	
– both eyes	\$60,000
– one eye	\$36,000
Permanent total loss of hearing in:	
– both ears	\$48,500
– one ear	\$18,000
Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than:	
– 20% of the entire external body	\$30,000
Second degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than:	
– 20% of the entire external body	\$15,000
Permanent total loss of use of four fingers and thumb of either hand	\$48,000
Permanent total loss of use of four fingers of either hand	\$30,000
Permanent total loss of use of one thumb of either hand:	
– both joints	\$24,000
– one joint	\$12,000
Permanent total loss of use of fingers of either hand:	
– three joints	\$9,000
– two joints	\$6,000
– one joint	\$3,000
Permanent total loss of use of toes of either foot:	
– all, one foot	\$9,000
– great, both joints	\$3,000
– great, one joint	\$1,800
– other than great, each toe	\$600
Shortening of leg by at least 5cm	\$4,500
Fractured leg or patella with established non-union	\$6,000

Permanent partial disablement not otherwise provided for under the previous events..... **Max. \$50,000**
Allowance for approved alteration to home or vehicle, or relocation to a suitable home, subsequent to disability as defined **up to \$12,000**
Reimbursement of reasonable road, air or water transportation costs (excluding those that are prohibited from being paid by law, or are recoverable for any other source) **up to \$2,600**

ADDED VALUE

Dislocation Benefit

Dislocation of hip, knee, wrist, elbow, shoulder blade, collarbone or jaw **\$800**
Dislocation of thumb, finger or toe or other joint not specified (each) **\$450**
The maximum compensation for any one event for this benefit is: **\$1,800**

Fractured Bones Benefit

Accidental bodily injury resulting in breaks or simple fractures to:
– Neck or spine (full break) **\$1,150**
– Hip or pelvis **\$1,150**
– Skull or shoulder blade **\$1,150**
– Collarbone or upper leg **\$1,150**
– Upper arm, kneecap, forearm, elbow, lower leg, jaw, wrist, cheek, ankle, hand, or foot **\$1,150**
– Vertebrae or ribs (per rib) **\$450**
– Thumbs, fingers or toes (per thumb, finger, toe) **\$450**
– Other bones (not specified) **\$450**
The maximum compensation for any one event for this benefit is: **\$1,800**

Ruptured Tendon Benefit

Accidental bodily injury resulting in rupture of any tendon resulting in surgery to repair: **\$3,750**
If claiming, a claim form must be submitted including a doctor's certificate verifying the break, fracture, dislocation or ruptured tendon requiring surgery.

Workplace Assault Benefit

If medical treatment by a doctor is required after an unprovoked workplace assault that is reported to the police and a police report is provided: **\$1,000**

Emergency Transport Benefit

Reimbursement of reasonable and necessary emergency transport, where permissible under any relevant health legislation, for the purpose of obtaining urgent medical treatment at a registered medical facility: **\$2,600**