

# Member Invitation Pack

**Electrical and Plumbing 2007/2008**  
**JLT Discretionary Trust**  
(ABN 25 170 298 009)

**"The Schedule"**

Presented by



**JLT Group Services Pty Ltd**

ABN 26 004 485 214  
Trustee's Office

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## 1. Definitions

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- **Trust Deed Title:** The JLT (Electrical and Plumbing) Discretionary Trust (herein referred to as "JDT") activated 1<sup>st</sup> November 2006
- **JDT Promoter:** Communications Electrical Electronic Energy Information Postal Plumbing & Allied Services Union of Australia Electrical Energy & Services – South Australian Branch
- **Jardine means:** JLT Group Services Pty Ltd ABN 26 004 485 214 (herein referred to as "Trustee").
- **JDT Period:** 31<sup>st</sup> December 2007 to 31<sup>st</sup> December 2008.
- **Broker:** Jardine Lloyd Thompson, Adelaide Risk Services
- **Insurer:** QBE Insurance Australia Limited
- **Actuaries:** Cumpston Sarjeant Pty Ltd
- **Auditors:** PKF Chartered Accountants & Business Advisers
- **Bankers:** National Australia Bank
- **Claims Management:** Echelon Claims Services
- **Legal Adviser:** David Greenwell (Barrister) and Thomson Playford (Solicitors)
- **Tax Agent:** PKF Chartered Accountants & Business Advisers

## 2. Privacy Act Notice

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Due to the Privacy Act, we have included a statement within the Acceptance Form whereby you acknowledge our practice of declaring in reports the detailed claims data of all members to contractors performing specific tasks on behalf of the JDT.

**PLEASE NOTE YOU ARE NOT A MEMBER OF THIS JDT UNTIL WE RECEIVE YOUR REMITTANCE AND SIGNED ACCEPTANCE FORM**

## 3. JDT Information

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Your JDT coverage (losses paid by the JDT before any involvement of the Insurance Policy) and the granting of any indemnity is solely at the discretion of the Trustee. The Trustee will consider all 'notifications', noting that their discretion only relates to the application of the JDT - not the Insurance Policy.

In order that claims reported to the JDT will not be prejudiced due to late notification, you must notify Echelon Claims Services of any potential claim, within 3 months of the closure of your JDT, otherwise the JDT will not be able to accept the claim. Please note that this relates to the JDT only and does not apply to the insurance policy whose time limits are determined by the policy and relative legislation.

## 4. Fee Disclosures

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JLT Groups Services Pty Ltd – 54.77% of the contribution for Administration  
Echelon Claims Services - \$200.00 per claim plus GST  
JLT Broking Office – as per your Acceptance Form

## 5. Disclosure Notices

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The Trustee will make available two distinct covers:-

### Section 1 - The Scheme Cover

The JLT Discretionary Trust is operated at the sole discretion of the Trustee (JLT Group Services Pty Ltd) for all matters including claims. The Trustee is obliged to consider all matters referred whether or not the event would be covered under the Insurance Cover (2 below). Following notification and if the Trustee's discretion is applied in the members favour, the Trustee will pay for losses up to the Scheme Cover's Annualised Aggregate limit.

- *The Discretionary Trust is neither authorised under, nor subject to, the Provisions of the Insurance Act 1973.*
- *This Discretionary Trust is not a product regulated by APRA, and*
- *The Scheme is "fully funded" to meet its budgeted liabilities.*

### Section 2 - The Insurance Cover

The Insurance Cover protects insured events subject to the insurer's policy terms and conditions in excess of the Scheme Cover limits (1 above). The insurance is arranged by Jardine Lloyd Thompson Pty Ltd for the JDT. This cover is not subject to the Trustees discretion. Claims against the insurer are managed jointly by the Trustee and the insurer subject to the insurer's policy terms and conditions. Any loss that is not covered by the Scheme Cover &/or Insurance Cover will be borne by the Member.

## 6. Summary of Insurance Cover Arranged for the 2007/2008 JDT

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The following is a copy of the insurance policy placement document(s) provided by our insurance broker describing the insurance programme protecting the 2007/2008 JDT and its members.

A full copy of the JDT arranged insurance policy arranged for the JDT is available on request from your Jardine Lloyd Thompson insurance broker's office. We urge you to obtain not only a copy of the Insurance Policy wording but also an advice from your Insurance Broker regarding the exposures/risks not covered under the Insurance Policy Wording.

### Please Note:

1. Claims within the JDT limits (as detailed in "JDT Information") are not subject to this Insurance policy wording, rather they are determined at the Trustee's discretion; and
2. Claims passed to the Insurer that are in excess of 1 above are subject to the policy wording.

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### **INSURED**

The JLT (Electrical and Plumbing) Discretionary Trust (JDT) and Members of the JLT (Electrical and Plumbing) Discretionary Trust (JDT)

### **BUSINESS**

South Australian electrical, plumbing, fire protection and allied industries

### **GEOGRAPHICAL SCOPE**

Worldwide

### **JURISDICTIONAL SCOPE**

Australia

### **GOVERNING LAW OF CONTRACT**

Australian

### **24/7 Cover**

#### **SCHEDULE OF BENEFITS**

#### **Each Insured Person**

Death and Permanent Total Disablement \$50,000

(Accidents other than Journey Claims)

#### **Weekly Benefit**

Temporary total disablement:

100% of gross weekly basic wage up to a Maximum of \$1,100 per week payable (Worker) or \$660 per week payable (Apprentice) for up to 104 weeks from the date of accident or illness except Psychological Illness claims which are payable for a maximum period of 26 weeks only

Temporary Partial Disablement

100% of gross weekly basic wage less adjustments for any partial return to work up to a maximum of \$1,100 per week payable (Worker) or \$660 per week payable (Apprentice) for up to 104 weeks from the date of accident or illness except Psychological Illness claims which are payable for a maximum period of 26 weeks only

## SCHEDULE OF BENEFITS

Injury resulting in	Compensation as % of Capital Benefit
Death	100%
Additional Death from an at work injury	\$200,000
Permanent Total Disablement	100%
Additional Permanent Total Disablement from an at work injury	\$200,000
Permanent Quadriplegia	100%
Permanent Paraplegia	100%
Permanent Unsound Mind to the extent of legal incapacity	100%
Permanent & incurable paralysis of all limbs	100%
Permanent total loss of entire sight in one or both eyes	100%
Permanent total loss of hearing in both ears	100%
Permanent total loss of the use of both hands	100%
Permanent total loss of the use of both arms	100%
Permanent total loss of the use of both feet	100%
Permanent total loss of the use of both legs	100%
Permanent total loss of the use of one hand and one foot	100%
Permanent total loss of the use of one hand and one arm	100%
Permanent total loss of the lens of one eye	50%
Permanent total loss of the hearing in one ear	50%
Permanent total loss of the use of one foot or one leg	50%
Permanent total loss of the use of four fingers and thumb of Either hand	75%
Permanent total loss of the use of one thumb, both joints	50%
Permanent total loss of the use of one thumb, one joint	15%
Permanent total loss of the use of a finger, three joints	10%
Permanent total loss of the use of a finger, two joints	8%
Permanent total loss of the use of a finger, one joint	5%
Permanent total loss of the use of all the toes of one foot	15%
Permanent total loss of the use of great toe, both joints	5%

Permanent total loss of the use of great toe, one joint	3%
Permanent total loss of the use of other toe (each toe)	1%
Fractured leg or patella with established non union	10%
Shortening of leg by at least 5cm	7.5%
Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body	50%

### BROKEN BONES BENEFIT

Neck, Skull or Spine (full break)	\$8,000
Hip	\$6,250
Pelvis	\$6,250
Ankle or Knee (full break)	\$4,000
Ankle or Knee (hairline fracture)	\$1,500
Cheekbone	\$2,500
Shoulder Blade	\$4,000
Hairline fracture of skull or spine	\$2,500
Arm, elbow or wrist	\$2,000
Upper leg (full break)	\$4,000
Upper leg (hairline fracture)	\$1,500
Lower leg (full break)	\$4,000
Lower leg (hairline fracture)	\$1,500
Jaw	\$4,000
Nose	\$1,500
Collar bone	\$2,500
Ribs	\$1,500
Foot or hand	\$2,000

## 7. Claims Settlement – Member's Liability (Excess)

Waiting Period – minimum 14 days except for:

1 Psychological Illness	28 Days
2 Football Injuries	21 Days

