

Police Blue Ribbon Super Insurance quick guide



There are two types of insurance available to eligible sworn NSW Police Officers – compulsory insurance and, if your super is with us, automatic death and TPD cover.

If you work for NSW Police but aren't a sworn Police Officer please read the Employer Sponsored Insurance quick guide.

Compulsory Police Blue Ribbon Insurance (PBRI)

You must have this insurance if you're an eligible sworn officer of the NSW Police Force.

What you're covered for

Death, terminal illness and total and permanent disablement (TPD) until you turn 65. Income protection is provided up to age 60.

You are covered whether you're on duty or off duty. Your cover starts on the date you're sworn in or meet the 'At work' requirements.

Your cover amounts

Death and terminal illness

If you're on duty the amount of cover you have depends on your salary, age and the hours you work. If you're off duty the amount you receive depends on your age. The benefit you receive is generally less if you're off duty.

The maximum cover you can have is a lump sum of

 **\$2 million**

Total and permanent disablement (TPD)

Your cover is a multiple of your salary based on your age when you become totally and permanently disabled. **This amount can't be more than your death cover.**

Income protection

You're covered for 75% of your pre-disability income or up to \$14,000 per month.

Increasing your cover

You can't increase or decrease your cover.

What it costs

While you're eligible, you share the cost of this cover with NSW Police. Your share of the cost is

1.8% of your salary

Contribution caps

You may be eligible for a reimbursement if you:

- exceeded the before tax (concessional) cap due to compulsory PBRI contributions, and
- receive an excess concessional contributions tax notice from the ATO.

Important! See the NSW Police Force intranet for more information on how to claim a reimbursement.

Automatic Death and TPD cover

If your super account is also with us you receive this insurance automatically as we consider what you do to be a 'dangerous occupation'. You can change, reduce or cancel it at any time.

What you're covered for

Death (including terminal illness to age 69) and total and permanent disablement (TPD) insurance if you're aged 15 to 70. This cover is in addition to your compulsory insurance.

Your initial cover amount

If you're eligible, you automatically receive three units of death and TPD cover based on your age and insurance category. Your cover starts when we receive your first SG contribution from your employer.

Increasing your cover

You can apply to increase your death cover at any time, up to certain limits. You can also apply for more death cover without going through the full underwriting process within the first six months of your automatic cover starting. You can apply for up to three more units of death cover, and additional Start-up bonus cover (maximums apply).

What it costs

We deduct the cost of insurance from your super account at the end of each month.

The cost for three units of death and TPD cover for police is

\$102 per month



Other things you should know

Know how much you need

Work out how much cover is right for you using our calculator at aware.com.au/insurancecalculator.

Or talk to a super adviser over the phone about your insurance needs, at no additional cost.



Transferring other cover to us

Police officers aren't able to transfer other cover to us, but they can increase their insurance once it's set up.

If you have more than one super account you may have multiple insurance policies, and could be paying premiums for policies you can't claim on. To find out go to aware.com.au/combine

If you need to make a claim

Call us and we'll tell you what you need to do, and send you a claim pack.

1300 650 873

For more information

Go to aware.com.au/pds and read the *Member Booklet Supplement: Insurance (Police Blue Ribbon Super)*.



We're here to help

Contact us

Phone: 1300 650 873
8.30am to 6pm (AEST)
Monday to Friday
Int'l: +61 3 9131 6373
Email: enquiries@aware.com.au



Get advice

Phone: 1800 620 305
8.15am to 8.15pm (AEST)
Monday to Friday
Book: aware.com.au/advice
Email: clientservicecentre@aware.com.au



Visit us

Come and see us at one of our local offices around Australia for help with your super account, including setting up your account online. aware.com.au/locations



Important information

This is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement (PDS) and Target Market Determination (TMD) before making a decision about Aware Super. These documents are available on our website at aware.com.au/pds or call us and we'll send you a copy. Issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, the trustee of Aware Super ABN 53 226 460 365. Financial planning services are provided by our financial planning business, Aware Financial Services Australia Limited ABN 86 003 742 756 AFSL No. 238430. Aware Financial Services Australia Limited (ABN 86 003 742 756, AFSL 238430) is wholly owned by Aware Super.