

Ambulance Officers' Super Insurance quick guide



There are three types of insurance available to eligible officers of the Ambulance Service of NSW through Aware Super.

If you work for the Ambulance Service of NSW but aren't an Ambulance Officer please read the Employer Sponsored Insurance quick guide.

Compulsory Ambulance Officers' Insurance

You must have this insurance if you're an eligible officer of the Ambulance Service of NSW.

What you're covered for

Death (including terminal illness) until you turn 65. You are covered whether you're on duty or off duty.

Your cover amounts

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 your cover amount depends on your age. The benefit you receive is generally less if you're off duty.

Increasing your cover

You automatically receive cover up to

\$1 million

but you may be able to apply for more cover up to \$2 million



Automatic Death and TPD cover

If your super is with us, you get this insurance automatically and 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 amounts

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 cover at any time, up to certain limits. You can also apply for more cover without going through the full underwriting process at specific times:



When you start within the first six months of your automatic cover starting, you can apply for up to three more units and additional start-up bonus cover (maximums apply).



When big life events happen such as getting married and the birth of your child.

What it costs

The cost for three units of death and TPD for a NSW Ambulance officer, is \$27 per month. We deduct the cost of insurance from your super account at the end of each month.

Optional income protection cover

You need to apply for this insurance. Once you have it you can change, reduce or cancel it at any time.

What you're covered for

Income protection insurance pays a percentage of your salary each month if you become disabled due to illness or injury and can't work.

Choosing your cover amount

When you apply there are four choices you'll need to make:

Income replacement ratio

50% or 75% of your salary (maximums apply)



Benefit period

2 years or 5 years, or to age 65

Waiting period

14 days (if your benefit period is 2 years)
or 30, 60 or 90 days

Include super contributions

Decide whether you want your cover to include super contributions of 10%

What it costs

The cost depends on the choices you make. Your age and the type of work you do will also affect how much you pay. Generally, the older you are and the more physically demanding or dangerous your job, the more your cover costs.

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

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.

After becoming an Aware Super member, if you're eligible for insurance, you can apply to transfer insurance you have with another super fund or insurer. You can transfer death cover up to \$10 million, TPD cover up to \$5 million and income protection cover up to \$40,000 per month. These amounts are all subject to maximum policy limits.

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 (Ambulance Officers' 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.