



MUTUAL BENEFIT FUND

LEADING THE WAY ON EMPLOYEE COVER

A FANTASTIC OPPORTUNITY FOR REDDIFUND EMPLOYER MEMBERS TO PROVIDE A LIFESTYLE COVER PACKAGE FOR YOUR EMPLOYEES BY JOINING THE MUTUAL BENEFIT FUND.

The Mutual Benefit Fund (MBF) has been developed exclusively for ReddiFund members and their families providing competitive, value added protection for:



LEISURE TRAVEL

Protection for members and their accompanying family who may be travelling on holidays overseas and/or within Australia.

KEY FEATURES & BENEFITS

- Emergency Travel assistance/repatriation up to \$200,000
- Baggage and personal effects up to \$10,000 or \$2,000 any one item or set of items
- Money up to \$1,000, personal travel cheques and credit cards up to \$7,500
- Cancellation costs or loss of travel deposits up to \$10,000



CHILD CARE BENEFIT

Cover for child care costs for a maximum of 2 years following the death of a member's spouse.

KEY FEATURES & BENEFITS

- Children under 5 years of age up to a maximum of \$13,000 per year (Limited to \$250 per week per dependent child)
- Children aged 5 to 14 years up to a maximum of \$5,200 per year (limited to \$100 per week per dependent child)



EMERGENCY TRANSPORT COVER

- To a maximum of \$10,000 any one event. A \$50 excess applies to each claim



DEATH BENEFITS

(INCURRED FUNERAL EXPENSES)

Assists the families of the deceased with the financial burden of paying for the funeral costs.

KEY FEATURES & BENEFITS

- Funeral costs – death by any cause \$10,000 for a member and \$7,500 for Spouse and dependent Children



JOURNEY PERSONAL ACCIDENT

Covers the member for bodily injury whilst travelling directly between their place of residence and their place of employment as described in the Workers' Compensation and Injury Management Act 1981.

KEY FEATURES & BENEFITS

- \$100,000 Accidental Death & Capital Benefit
- Covers up to 100% of pre-disability earnings to a maximum of \$1,000 per week
- Maximum two year (104) week benefit period
- Limitations of cover apply to those aged between 70-75

FOR FURTHER INFORMATION REGARDING THIS GREAT EMPLOYEE BENEFIT CONTACT THE TEAM AT REDDIFUND ON:



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Cover under these benefits expire at age 75.

Any advice contained within this brochure is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. Please contact Reddifund for the relevant Product Disclosure Statement, or for further information contact the team at Reddifund on 08 9481 0259 or email info@reddifund.com.au

The JLT WA Construction Industry Discretionary Trust (ReddiFund JDT) is a trust established at law for the management of risk and provides an alternative to conventional insurance. The Insurance Cover of the JDT is arranged by Jardine Lloyd Thompson Pty Ltd (JLT). Eligible Workers are entitled to cover under the ReddiFund JDT, and are defined as those workers nominated by employers who make contributions and or workers who are financial members of the CFMEU Construction Division. Jardine Lloyd Thompson Pty Ltd ABN 69 009 098 864 AFS Licence 226827 www.au.jlt.com