



**AFPA**  
Australian Federal  
Police Association

# MEMBER BENEFIT STATEMENT

## Document Summary

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**Document Authorised By:**  
AFPA National Executive

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# MEMBER BENEFIT STATEMENT



The Australian Federal Police Association is committed to providing a range of legal, industrial, and welfare support for all members.

As part of our welfare support for our members we have a number of scheme in place to provide financial assistance to members or their families when death, illness, injury, or other severe hardship occurs.

We also believe it is important that individual loyalty to our Association is recognised where possible and appropriate.

In keeping with this philosophy our Association has established 4 tiers of membership:

- Bronze 0 – 5 years
- Silver 5 to 15 years
- Gold 15 to 25 years
- Platinum 25 years or more

We believe this approach ensures all members are financially supported when the need arises and also recognises ongoing loyalty.

Access to each of the tiers is generally based on continuous service, however, your Executive may at its absolute discretion waive this requirement on the following basis:

Where a member has for any reason had a break in membership such member on resuming financial membership may be allocated to the tier of membership they held at the time their financial membership of the AFPA ceased. (A member may be required by the Executive to submit a statement of support in relation to reinstatement to their former tier level).

A member would then be able to move through the tiers as follows:

- Silver to Gold would require a further 10 years continuous membership from date of readmission
- Gold to Platinum would require a further 10 years continuous membership from date of readmission
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For the purposes of this provisions continuous service includes members on unpaid maternity or paternity leave.

Members on unpaid maternity or paternity leave who were financial members at the time they commenced unpaid leave will be eligible for all benefits appropriate to their relevant membership tier.

## Schedule of Benefits

### BRONZE

#### Death Benefits

**Member Death Benefit \$100,000** – (This sum will be paid to the members nominated beneficiaries or into the estate of a member – such payment is at the discretion of the Executive)

**Member Funeral Benefit \$5,000** – One Off payment of \$5,000 to assist with funeral expenses upon death of a member

**Immediate Household Welfare Benefit \$5,000** - One Off payment of \$5,000 to assist with immediate household bills/expenses upon death of a member

**Child/s Educational Benefit \$5,000 to \$20,000** – One off payment of \$5,000 to a maximum of \$20,000 to dependent child to a maximum of four children to assist with educational expenses. (Children must be dependent of deceased member receiving full time kindergarten to year 12 education at time of members death, up to and including 18 years of age).

**Member Bereavement Assistance \$5,000** – One off payment to assist with expenses in the event of the death of spouse

#### Financial Assistance

**Trauma (Critical Injury/Illness Assistance)** provides a one-off payment of **\$10,000** in the event of contracting a specified disease or trauma. Details of specified illnesses and relevant conditions can be obtained by contacting our membership services area.

**Severe Hardship Assistance up to \$3,000** - For relieving a member or members dependent of severe financial hardship. (This benefit is assessed on a case by case basis and the Executive may require a member to supply evidence of assets, income and loss of or potential loss of income).

**Injury and Illness Assistance up to \$12,000** – 100% net income up to a total of \$1,000 per week. (Minimum of two weeks recovery time required to be eligible. Maximum 12 weeks of payment on exhaustion of all sick leave and recreation leave. and no access to Comcare, VEA, or civil claim available. Ongoing medical documentation and evidence of leave balances from AFP will be required).

Badge Board – On resignation or retirement the AFPA may provide up to \$150 to cover the costs of a “Badge Board”

### SILVER

#### Death Benefits

**Member Death Benefit \$125,000** – (This sum will be paid to the members nominated beneficiaries or into the estate of a member – such payment is at the discretion of the Executive)

**Member Funeral Benefit \$5,000** – One Off payment of \$5,000 to assist with funeral expenses upon death of a member

**Immediate Household Welfare Benefit \$5,000** - One Off payment of \$5,000 to assist with immediate household bills/expenses upon death of a member

**Child/s Educational Benefit \$5,000 to \$20,000** – One off payment of \$5,000 to a maximum of \$20,000 to dependent child to a maximum of four children to assist with educational expenses. (Children must be dependent of deceased member receiving full time kindergarten to year 12 education at time of members death, up to and including 18 years of age).

**Member Bereavement Assistance \$5,000** – One off payment to assist with expenses in the event of the death of spouse

#### **Financial Assistance**

**Trauma (Critical Injury/Illness Assistance)** provides a one-off payment of **\$15,000** in the event of contracting a specified disease or trauma. Details of specified illnesses and relevant conditions can be obtained by contacting our membership services area.

**Severe Hardship Assistance up to \$3,000** - For relieving a member or members dependent of severe financial hardship. (This benefit is assessed on a case by case basis and the Executive may require a member to supply evidence of assets, income and loss of or potential loss of income).

**Injury and Illness Assistance up to \$18,000** – 100% net income up to a total of \$1,500 per week. (Minimum of two weeks recovery time required to be eligible. Maximum 12 weeks of payment on exhaustion of all sick leave and recreation leave, and no access to Comcare, VEA, or civil claim available. Ongoing medical documentation and evidence of leave balances from AFP will be required).

Badge Board – On resignation or retirement the AFPA may provide up to \$250 to cover the costs of a “Badge Board”

### **GOLD**

#### **Death Benefits**

**Member Death Benefit \$150,000** – (This sum will be paid to the members nominated beneficiaries or into the estate of a member – such payment is at the discretion of the Executive)

**Member Funeral Benefit \$5,000** – One Off payment of \$5,000 to assist with funeral expenses upon death of a member

**Immediate Household Welfare Benefit \$5,000** - One Off payment of \$5,000 to assist with immediate household bills/expenses upon death of a member

**Child/s Educational Benefit \$5,000 to \$20,000** – One off payment of \$5,000 to a maximum of \$20,000 to dependent child to a maximum of four children to assist with educational expenses. (Children must be dependent of deceased member receiving full time kindergarten to year 12 education at time of members death, up to and including 18 years of age).

**Member Bereavement Assistance \$5,000** – One off payment to assist with expenses in the event of the death of spouse

#### **Financial Assistance**

**Trauma (Critical Injury/Illness Assistance)** provides a one-off payment of **\$20,000** in the event of contracting a specified disease or trauma. Details of specified illnesses and relevant conditions can be obtained by contacting our membership services area.

**Severe Hardship Assistance up to \$3,000** - For relieving a member or members dependent of severe financial hardship. (This benefit is assessed on a case by case basis and the Executive may require a member to supply evidence of assets, income and loss of or potential loss of income).

**Injury and Illness Assistance up to \$24,000** – 100% net income up to a total of \$2,000 per week. (Minimum of two weeks recovery time required to be eligible. Maximum 12 weeks of payment on exhaustion of all sick leave and recreation leave and no access to Comcare, VEA, or civil claim available. Ongoing medical documentation and evidence of leave balances from AFP will be required).

Badge Board – On resignation or retirement the AFPA may provide up to \$400 to cover the costs of a “Badge Board”

## PLATINUM

### Death Benefits

**Member Death Benefit \$200,000** – (This sum will be paid to the members nominated beneficiaries or into the estate of a member – such payment is at the discretion of the Executive)

**Member Funeral Benefit \$5,000** – One Off payment of \$5,000 to assist with funeral expenses upon death of a member

**Immediate Household Welfare Benefit \$5,000** - One Off payment of \$5,000 to assist with immediate household bills/expenses upon death of a member

**Child/s Educational Benefit \$5,000 to \$20,000** – One off payment of \$5,000 to a maximum of \$20,000 to dependent child to a maximum of four children to assist with educational expenses. (Children must be dependent of deceased member receiving full time kindergarten to year 12 education at time of members death, up to and including 18 years of age).

**Member Bereavement Assistance \$5,000** – One off payment to assist with expenses in the event of the death of spouse

### Financial Assistance

**Trauma (Critical Injury/Illness Assistance)** provides a one-off payment of **\$25,000** in the event of contracting a specified disease or trauma. Details of specified illnesses and relevant conditions can be obtained by contacting our membership services area.

**Severe Hardship Assistance up to \$3,000** - For relieving a member or members dependent of severe financial hardship. (This benefit is assessed on a case by case basis and the Executive may require a member to supply evidence of assets, income and loss of or potential loss of income).

**Injury and Illness Assistance up to \$30,000** – 100% net income up to a total of \$2,500 per week. (Minimum of two weeks recovery time required to be eligible. Maximum 12 weeks of payment on exhaustion of all sick leave and recreation leave and no access to Comcare, VEA, or civil claim available. Ongoing medical documentation and evidence of leave balances from AFP will be required).

All Financial Assistance is provided at the discretion of the Executive who may require a member to provide further evidence to support a request for assistance

**Badge Board** – On resignation or retirement the AFPA may provide up to \$250 to cover the costs of a “Badge Board”

## Other Cover Options all members

### Increased Cover for you and cover for your spouse

All members and their spouses, irrespective of tier, are able Members and spouses may select voluntary cover of up to 10 units of insurance in addition to their basic level of term life cover.

All voluntary and spouse cover is subject to a medical underwriting.

Your age determines the level of term Life cover provided per unit.

Age Next Birthday	Amount of Cover
Up to 35	\$110,100
36-40	\$77,850
41-45	\$47,800
46-50	\$26,980
51-55	\$15,010
56-60	\$8,760
61-65	\$5,000

### Continuation

Members leaving the Police Force can maintain their term life insurance cover level through an alternative retail life Insurer without the need for any medical underwriting.

### Exclusions

The Member Death Benefit is not available to members over 70 years of age.

The Member Death Benefit is only available to members between the ages of 65 and 70 subject to medical underwriting.

### Other Assistance, Available all members and former members

**Legal Assistance** – Available to all financial members, and former members, (who were financial at time of alleged incident) in accordance with the Legal Assistance Policy. All initial support provided by the AFPA Inhouse Legal and Industrial team. This includes limited support for Comcare matters.

**Industrial Support** – Industrial services and advocacy is available to all financial members, and former members, (who were financial at time matter arose through the AFPA Inhouse Legal and Industrial team).

### **Conditions applying to all AFPA benefits/assurances**

The AFPA reserves the right to refuse and right to make any payment of monies under these benefits and assurances. If a potential receiver of the benefit or assurance disagrees with how the payment process is being conducted or not conducted they can provide a written notice of dispute to the AFPA General Manager; which includes: the nature of the dispute and what action the financial member believes will settle the dispute. This will start a dispute resolution process within the AFPA. This leaflet is conditioned on the definitions, explanations and elaborations found in the AFPA's internal policies. Terms and conditions may be altered including monies/benefits (being increased or decreased) by AFPA National Executive Resolution to ensure fiduciary responsibility to our membership as a whole.

Under the Fair Work Act and under AFPA rules, benefits and assurance only applies to a member who was a financial member at the time of the incident or event of which the member requires AFPA benefits or assurance. To avoid doubt, membership is not retrospectively applied<sup>1</sup> Membership is subject to Terms and Conditions as amended from time to time. Your personal information will be handled and distributed in accordance with the AFPA policies and business practices.

Terms and conditions of AFPA membership can be found on the AFPA website [www.afpa.org.au](http://www.afpa.org.au)

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<sup>1</sup> The GM in conjunction with the National President may approve certain representation on a case by case basis, where it is found to be in the interest of the greater AFPA membership.