

AFPA 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, we have schemes 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, based on duration 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.

Access to each of the tiers is generally based on continuous membership, however, the AFPA 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. The member may be required to submit a statement to support their reinstatement to their former tier level.

A member would then be able to move through the membership 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

For the purposes of this provision, continuous membership 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 during their period of unpaid leave.

Schedule of Benefits

BRONZE

Death Benefits

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

Member Funeral Benefit \$5,000 – Upon death of a member, one off payment of \$5,000 to assist with funeral expenses.

Immediate Household Welfare Benefit \$5,000 – Upon death of a member, one off payment of \$5,000 to assist with immediate household bills/expenses.

Child/s Educational Benefit \$5,000 to \$20,000 – Upon death of a member, one off payment of \$5,000 to a dependent child (to a maximum of \$20,000 for 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 or immediate dependent child*.

Note: * Immediate dependent child would be defined as an AFPA financial member's unmarried dependent children (including step and adoptive children) who are under 18 years of age and living with the parent(s) or who are under 25 years of age and are full time students at an accredited institution of higher learning and are primarily dependent upon member for maintenance and support.

Financial Assistance

All Financial Assistance is provided at the discretion of the AFPA Executive, who may require a member to provide further evidence to support a request for 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 their dependents 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 from the AFP, the AFPA may provide up to \$150 toward the cost of a “Badge Board”.

SILVER

Death Benefits

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

Member Funeral Benefit \$5,000 – Upon death of a member, one off payment of \$5,000 to assist with funeral expenses.

Immediate Household Welfare Benefit \$5,000 – Upon death of a member, one off payment of \$5,000 to assist with immediate household bills/expenses.

Child/s Educational Benefit \$5,000 to \$20,000 – Upon death of a member, one off payment of \$5,000 to a dependent child (to a maximum of \$20,000 for 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 or immediate dependent child*.

Note: * Immediate dependent child would be defined as an AFPA financial member's unmarried dependent children (including step and adoptive children) who are under 18 years of age and living with the parent(s) or who are under 25 years of age and are full time students at an accredited institution of higher learning and are primarily dependent upon member for maintenance and support.

Financial Assistance

All Financial Assistance is provided at the discretion of the AFPA Executive, who may require a member to provide further evidence to support a request for 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 their dependents 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 from the AFP, the AFPA may provide up to \$250 toward the cost of a “Badge Board”.

GOLD

Death Benefits

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

Member Funeral Benefit \$5,000 – Upon death of a member, one off payment of \$5,000 to assist with funeral expenses.

Immediate Household Welfare Benefit \$5,000 – Upon death of a member, one off payment of \$5,000 to assist with immediate household bills/expenses.

Child/s Educational Benefit \$5,000 to \$20,000 – Upon death of a member, one off payment of \$5,000 to a dependent child (to a maximum of \$20,000 for 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 or immediate dependent child*.

Note: * Immediate dependent child would be defined as an AFPA financial member's unmarried dependent children (including step and adoptive children) who are under 18 years of age and living with the parent(s) or who are under 25 years of age and are full time students at an accredited institution of higher learning and are primarily dependent upon member for maintenance and support.

Financial Assistance

All Financial Assistance is provided at the discretion of the AFPA Executive, who may require a member to provide further evidence to support a request for 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 their dependents 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 from the AFP, the AFPA may provide up to \$400 toward the cost of a “Badge Board”.

PLATINUM

Death Benefits

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

Member Funeral Benefit \$5,000 – Upon death of a member, one off payment of \$5,000 to assist with funeral expenses.

Immediate Household Welfare Benefit \$5,000 – Upon death of a member, one off payment of \$5,000 to assist with immediate household bills/expenses.

Child/s Educational Benefit \$5,000 to \$20,000 – Upon death of a member, one off payment of \$5,000 to a dependent child (to a maximum of \$20,000 for 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 or immediate dependent child*.

Note: * Immediate dependent child would be defined as an AFPA financial member's unmarried dependent children (including step and adoptive children) who are under 18 years of age and living with the parent(s) or who are under 25 years of age and are full time students at an accredited institution of higher learning and are primarily dependent upon member for maintenance and support.

Financial Assistance

All Financial Assistance is provided at the discretion of the AFPA Executive, who may require a member to provide further evidence to support a request for 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 their dependents 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.

Badge Board – On resignation or retirement from the AFP, the AFPA may provide up to \$600 toward the cost 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, 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 AFPA 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 – All Members and Former Members

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

Conditions applying to all AFPA benefits/assistances

The AFPA reserves the right to refuse and the right to make any payment of monies under these benefits and assistances. If a potential receiver of the benefit or assistance 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 assistance are only available to a member who was a financial member at the time of the incident or event for which the member requires AFPA benefits or assistance. To avoid doubt, membership is not retrospectively applied¹. 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

¹ The AFPA General Manager in conjunction with the AFPA 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.