

AFPA MEMBER BENEFIT STATEMENT



The Australian Federal Police Association (AFPA) 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 the AFPA is recognised where possible and appropriate. In keeping with this philosophy four (4) membership tiers were established which recognise duration of AFPA membership:

- **BRONZE** 0 to 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 may at its absolute discretion waive this requirement on the following basis:

- Where a member has for any reason had a break in membership, said member on resuming financial membership may be allocated to the tier of membership they previously held at the time their financial membership of the AFPA ceased.

A member may seek to have this requirement waived by written or electronic application supporting this request.

The Executive Management Team (EMT) will consider each request based on the member's individual circumstances, particularly previous and recent financial circumstances.

The General Manager will notify the applicant of the outcome of their request for waiver.

Where the waiver request is approved, the applicant 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.

Where a waiver request is refused, an applicant may request a review of this decision by the AFPA Executive in writing. All decisions by the AFPA Executive are final and shall not be bound by precedent.

Schedule of Benefits by Tier

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

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

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

Child’s Educational Benefit – Upon the death of a member, one-off payment of \$5,000 to a dependent child/ren* (to a maximum of \$20,000 for four children) to assist with educational expenses.

***Note:** Dependent children are 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 member, 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 the 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) – A one-off payment of \$10,000 in the event of contracting a specified disease or trauma. Details of specified illnesses and conditions can be obtained by contacting the AFPA membership services area.

Severe Hardship Assistance – A one-off payment of up to \$3,000 to relieve a member, or their dependent(s), of severe financial hardship. This benefit is assessed on a case by case basis, and the AFPA Executive may require a member to supply evidence of assets, income and loss of (or potential loss) of income.

Injury and Illness Assistance – Payments up to \$12,000 (maximum) covering up to 100% net income, and up to a total of \$1,000 per week. An injury requiring a minimum of two weeks recovery time is required to be considered eligible. The assistance is will only be paid for a maximum 12 weeks, on exhaustion of all sick leave and recreation leave and where no access to Comcare, VEA, or civil claim is 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 contribute 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 – Upon the death of a member, a one-off payment of \$5,000 to assist with funeral expenses.

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

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

Child’s Educational Benefit – Upon the death of a member, one-off payment of \$5,000 to a dependent child/ren* (to a maximum of \$20,000 for four children) to assist with educational expenses.

***Note:** Dependent child/ren are 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 member, 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 the 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)– A one-off payment of \$15,000 in the event of contracting a specified disease or trauma. Details of specified illnesses and conditions can be obtained by contacting the AFPA membership services area.

Severe Hardship Assistance – A one-off payment of up to \$3,000 to relieve a member, or their dependent(s), of severe financial hardship. This benefit is assessed on a case by case basis, and the AFPA Executive may require a member to supply evidence of assets, income and loss of (or potential loss) of income.

Injury and Illness Assistance – Payments up to \$18,000 (maximum) covering up to 100% net income, and up to a total of \$1,500 per week. An injury requiring a minimum of two weeks recovery time is required to be considered eligible. The assistance is will only be paid for a maximum 12 weeks, on exhaustion of all sick leave and recreation leave and where no access to Comcare, VEA, or civil claim is 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 contribute 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 – Upon the death of a member, a one-off payment of \$5,000 to assist with funeral expenses.

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

Child’s Educational Benefit – Upon the death of a member, one-off payment of \$5,000 to a dependent child/ren* (to a maximum of \$20,000 for four children) to assist with educational expenses.

Member Bereavement Assistance – In the event of the death of a spouse or dependent child* a one-off payment of \$5,000 to assist with expenses.

***Note:** Dependent child/ren are 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 member, 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 the 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) – A one-off payment of \$20,000 in the event of contracting a specified disease or trauma. Details of specified illnesses and conditions can be obtained by contacting the AFPA membership services area.

Severe Hardship Assistance – A one-off payment of up to \$3,000 to relieve a member, or their dependent(s), of severe financial hardship. This benefit is assessed on a case by case basis, and the AFPA Executive may require a member to supply evidence of assets, income and loss of (or potential loss) of income.

Injury and Illness Assistance – Payments up to \$24,000 (maximum) covering up to 100% net income, and up to a total of \$2,000 per week. An injury requiring a minimum of two weeks recovery time is required to be considered eligible. The assistance is will only be paid for a maximum 12 weeks, on exhaustion of all sick leave and recreation leave and where no access to Comcare, VEA, or civil claim is 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 contribute 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 – Upon death of a member, one off payment of \$5,000 to assist with funeral expenses.

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

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

Child's Educational Benefit – Upon the death of a member, one-off payment of \$5,000 to a dependent child/ren* (to a maximum of \$20,000 for four children) to assist with educational expenses.

***Note:** Dependent child/ren are an AFPA financial member's unmarried dependent children (including step and adoptive children) who are under 18 years of age and living with the member 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 the 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) – A one-off payment of \$25,000 in the event of contracting a specified disease or trauma. Details of specified illnesses and conditions can be obtained by contacting the AFPA membership services area.

Severe Hardship Assistance – A one-off payment of up to \$3,000 to relieve a member, or their dependent(s), of severe financial hardship. This benefit is assessed on a case by case basis, and the AFPA Executive may require a member to supply evidence of assets, income and loss of (or potential loss) of income.

Injury and Illness Assistance – Payments up to \$30,000 (maximum) covering up to 100% net income, and up to a total of \$2,500 per week. An injury requiring a minimum of two weeks recovery time is required to be considered eligible. The assistance is will only be paid for a maximum 12 weeks, on exhaustion of all sick leave and recreation leave and where no access to Comcare, VEA, or civil claim is 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 contribute 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 apply for additional cover of up to 10 units of insurance, in addition to their basic level of Member Death Benefit.

All voluntary and spouse cover is subject to medical underwriting (*contact the AFPA for an application form*).

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

Age Next Birthday	Amount of Cover (per unit)
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
65-70	\$5,000

*Continuation

With medical underwriting AFPA Members reaching 65 years of age maintain their term life cover insurance until age 70. **NOTE:** *Members' applications must be approved prior to reaching 65 years of age.*

Exclusions – Member Death Benefit and voluntary and spouse cover

The Member Death Benefit and voluntary and spouse cover 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 (*contact the AFPA for an application form*).

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 AFPA's Legal Assistance Policy. All initial support is provided by the AFPA Legal and Industrial team. This includes limited support for Comcare matters.

Industrial Support – Industrial services and advocacy are 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/assurances

The AFPA reserves the right to refuse and the 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 such action the financial member believes will settle the dispute. This will start a dispute resolution process within the AFPA. This leaflet is subject to the definitions, explanations and elaborations found in the AFPA's internal policies. Terms and conditions may be altered including monies/benefits payable (being increased or decreased) by the AFPA's National Executive Resolution Committee, to ensure fiduciary responsibility to our membership as a whole.

Under the Fair Work Act and AFPA Rules, benefits and assurance are only available to a member who was a financial member at the time of the incident or event for which the member is seeking AFPA benefits or assurance. Membership will not be retrospectively applied¹ as a result of a benefit being paid to a former member. 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.