

United Firefighters Union Victoria

Spouse Life Insurance Coverage Guide



Who may be eligible for cover?

Howden Insurance Brokers (Australia) Pty Ltd (ABN 79 644 885 389, AFSL 539613) has arranged group life insurance cover for the United Firefighters' Union of Australia Victorian Branch (UFUV).

This cover is relevant for the spouses of operational members of the UFUV, who when cover commences, are not terminally ill and are an Australian Resident residing in Australia or residing in Australia on a relevant Visa. Please note that the operational member and their spouse must be between the ages of 15 and 69, inclusive when cover commences.

Cover commenced from 2 August 2023, and for new operational members of the UFUV, from the date of your commencement.

Who is Howden?

Howden is the appointed broker of the UFUV. Howden is there to provide assistance and support to you, in relation to understanding your benefit and to assist in the event of a claim.

Who is the insurer?

The insurer of the policy is TAL Life Limited (ABN 70 050 109 450, AFSL 237848).

What is Spouse Life Insurance?

The Spouse Life Insurance plan may provide death cover which pays a lump sum benefit in the unfortunate event of your spouse's death.

The policy also includes a terminal illness benefit. The insurer will generally pay this benefit as an advance of the death benefit if your spouse is certified by two registered medical practitioners that they are suffering from an illness, or have incurred an injury, which is likely to result in their death within a period of 12 months from the date of certification. One of the medical practitioners will be nominated by the insurer and they will be a specialist in an area related to your spouse's illness or injury.

What is the benefit?

In the unfortunate event of your spouse's death or diagnosis of a terminal illness, the policy may pay \$100,000.

What is the definition of a Spouse?

A spouse, under the policy means:

- another person who is legally married to the operational member of the UFUV;
- another person (whether of the same sex or a different sex) with whom the operational member of the UFUV is in a prescribed kind of relationship that is registered under a State or Territory law prescribed for the purposes of the Acts Interpretation Act 1901 (Cth); and
- another person who, although not legally married to another person, lives with the operational member of the UFUV on a genuine domestic basis in a relationship as a couple.

Some key limitations

The policy provides cover on a 24/7 worldwide basis, however there are some exclusions and limitations as follows:

- attempted suicide or intentional self-inflicted injury suicide occurring in the first thirteen (13) months after the date that the cover commences or is reinstated after lapsing for any reason;
- war (whether declared or not), hostilities or rebellion, civil war, revolution, insurrection, military or usurped power, invasion, or act of a foreign enemy; or
- service or active deployment in the armed forces of any country, or any national or international organisation (reserve service training or in non-combat and disaster relief activities is not excluded).

Is cover applicable overseas?

Yes, if your spouse intends to travel overseas for a period of less than three months, cover will be provided for up to three months. If your spouse is delayed returning to Australia this will require an application and approval from the insurer. Any travel overseas longer than three months requires a prior application and approval from the insurer.

In each instance where the policy needs this cover to be confirmed, please contact Howden who will assist you.

When does cover cease?

Cover for your spouse will cease when any of the following occurs:

- the date your spouse no longer qualifies as an eligible person (which is defined in the policy wording);
- The date your spouse no longer meets the definition of a Spouse;
- The date you cease being an operational member of the UFUV;
- In the unfortunate event of you (as an operational member) or your spouse's death.

Where can I obtain further information?

This document provides a limited summary of the policy. Terms, conditions, limits and exclusions apply. For more detailed information about policy terms, conditions, limits, benefits, and exclusions please get in touch with the Howden team.

If you have a question about the insurance policy and how it works or wish to discuss a claim, please get in touch with Lyndall Ridley or Sam Buckingham.



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This document relates to the policy document issued by Integrity Life Australia Limited, dated 2 August 2023, and Insurance Transition Deed dated 23 August 2024.

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