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Product Information Sheet – Journey Insurance for NSW workers

If you have employees in NSW, you need to be aware of recent changes to the Workers Compensation legislation. Among the changes is one important change - previously employees were covered on their journey to work from home and from home to work. This cover has been removed in most cases.

Journey claims as defined with Workcover NSW.

A journey claim is an injury sustained while a worker is travelling between home and work while the worker is off duty.

The new laws mean coverage will only be available where there is a substantial connection between the person's employment and the incident out of which the injury arose.

Claims can occur where there is no substantial connection and yet the employer may still be liable under OHS and other laws.

Insurance can still be purchased to cover this risk.

Some insurance companies are now offering "Journey Insurance". This is a policy that replaces the cover previously provided under NSW Workers Compensation.

Cover is provided for the usual journey to work from home and from home to work and any deviation to attend an educational institution to undertake study relevant to the Business's occupation. Cover is also provided for journeys during authorised meal breaks.

Persons are covered up to 65 years of age, unless otherwise agreed with the insurer.

What is covered?

Cover is similar to a Personal Accident Insurance policy:

Capital Benefits – Lump sum payment for accidental death or other permanent disability. It is a condition that any time away from work must occur within 12 months of sustaining the injury.

Weekly Benefits – Paid for up to 104 weeks, following the injury. It is a condition that any time away from work must occur within 12 months of sustaining the injury. Benefits are usually 100% of pre-disability injury or twice the State average award wage, for the first 52 weeks. Remaining period is 85% of % of pre-disability injury or twice the State average award wage, whichever is the lesser.

Weekly benefits are subject to an excess period which is normally 7 or 14 days. Compensation is only paid under the policy once the excess period and sick leave entitlements have been exhausted.

There is no cover for illness, pre-existing conditions or medical expenses or treatment.