

NSW POLICE FORCE DEATH AND DISABILITY

FACT SHEET 1

NEW INSURANCE ARRANGEMENTS

The NSW Government intends to purchase an insurance policy which will provide death and disability benefits to police officers who die or who are incapacitated as a result of being injured while either on or off duty.

This will replace the previous arrangements provided under the *Crown Employees (Police Officers Death & Disability) Award 2005*.

This scheme will only apply to police officers employed after 1 April 1988, including probationary constables. Special arrangements will apply to some SASS members (refer to Fact Sheet 3).

The insurance policy will provide the following benefits:

- A lump sum benefit should an officer die while either on or off duty. The benefit scale remains unchanged from the benefits available under the Award. See TAB 1 – PBRI Death Cover Scale
- A lump sum benefit if an officer is totally and permanently disabled due to an injury that occurs while the officer is either on or off duty. See TAB 1 – PBRI TPD Cover Scale
- An income protection benefit for on duty injuries begins after a nine month waiting period following injury (during which time an officer's salary is maintained at 100% by the NSW Police Force).

The on duty income protection benefit will provide 75% of base salary (plus 17% loading) for non-commissioned officers and 75% of award salary for commissioned officers for up to five years and will commence immediately after the nine month period at 100%.

- The income protection benefit for off duty injuries will commence after a sixty day waiting period following injury (the officer will use available sick leave during this time) and will provide non-commissioned police officers with 75% of their base salary (plus 17% loading) and 75% of the award salary to commissioned officers for up to two years.

Ongoing payment of the income protection benefit will be subject to the insurer's assessment of the officer's fitness to work.

In the event of a total and permanent disability the insurance policy will pay both the lump sum benefit and the income protection benefit, which can be commuted to a lump sum at the insurer's discretion.

An officer need not be medically discharged to be eligible for these benefits.

Other benefits provided under the proposed insurance policy include:

- A rehabilitation expense benefit to support an injured officer's rehabilitation and return to work, either with the NSW Police Force or an external organisation. The insurer will pay the costs of an approved rehabilitation program direct to the rehabilitation provider in addition to the income protection benefits.
- A recurrent disability benefit – if an injured officer returns to work after a period of disability, but their injury re-occurs or deteriorates to a point that they have to leave work again, they can recommence their benefits without a further waiting period.

Police officer contributions to the cost of the insurance policy will remain capped at 1.8% of salary and will continue to be made by way of a pre-tax salary sacrifice.

Disclaimer:

This document is produced by the NSW Police Force and the information contained herein is of a general nature. It is not designed to address an individual's specific circumstances. All benefits described above are subject to the terms contained in the relevant insurance policy documents. While every effort has been taken to ensure the information is complete and accurate at the date this document is produced, the information may be subject to change.

5. Appendix

5.1.1. PBRI Death Cover Scale

Age last birthday	on duty	off duty
	Lump Sum as Multiple of Salary	Fixed amount (at 1/7/10 - indexed by salary increase each July)
18-44	8.50	310,246
45	8.20	310,246
46	7.95	310,246
47	7.69	310,246
48	7.42	310,246
49	7.15	310,246
50	6.88	310,246
51	6.59	310,246
52	6.29	310,246
53	5.98	310,246
54	5.67	310,246
55	5.35	310,246
56	5.02	310,246
57	4.69	310,246
58	4.34	310,246
59	4.00	310,246
60	3.71	310,246
61 *	248,197	248,197
62 *	186,148	186,148
63 *	124,042	124,042
64 *	62,049	62,049

* From age 61 – 64, the on duty benefit changes from a multiple of salary to a lump sum benefit.

5.1.2. PBRI TPD Cover Scale

Age last birthday	on or off duty		
	Lump Sum as Multiple of Salary		
18	4.80	42	2.49
19	4.80	43	2.44
20	4.79	44	2.30
21	4.73	45	2.06
22	4.65	46	1.90
23	4.58	47	1.74
24	4.54	48	1.61
25	4.45	49	1.48
26	4.38	50	1.37
27	4.17	51	1.20
28	4.05	52	1.19
29	3.95	53	1.04
30	3.81	54	0.95
31	3.77	55	0.91
32	3.71	56	0.78
33	3.61	57	0.76
34	3.57	58	0.64
35	3.47	59	0.62
36	3.39	60	0.50
37	3.26	61	0.43
38	3.21	62	0.38
39	3.04	63	0.38
40	2.88	64	0.36
41	2.73		