



AFPA

Australian Federal
Police Association

MEMBER BENEFIT STATEMENT

MEMBER BENEFIT STATEMENT

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MEMBER BENEFIT STATEMENT

Introduction

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, and all members engaged on a casual basis as AFP Reserves
- **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 needed.

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 assigned to the membership tier they previously held when 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 circumstances, particularly previous and recent financial circumstances.

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

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 ten years' continuous membership from the date of readmission.
- Gold to Platinum would require a further ten years' continuous membership from the date of readmission.

For this provision, "continuous membership" includes members on unpaid maternity or

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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.

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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.

Child's Educational Benefit – Upon the death of a member, a 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
- 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.

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

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.

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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 (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 will only be paid for a maximum of 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.

Resignation / Retirement Options

On resignation or retirement from the AFP, the AFPA provides one of the following options for members to consider:

- Contribution of up to \$150 toward the cost of a “Badge Board”.
- Contribution of \$150 towards the cost of fees for updating a Will or towards financial planning in the member's home state or territory. This will be by reimbursement on proof of payment by the member.
- The member may request that the AFPA donate up to \$150 on their behalf to AUSPOL or an alternate charity by agreement with the AFPA and the member. In the event of non-agreement, the default charity will be AUSPOL. All applications must be made in writing.
- The value of \$150 toward any other purpose the member makes an application for, subject to the approval of the President and General Manager.

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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.

Child's Educational Benefit – Upon the death of a member, a 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
- 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.

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

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

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(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 will only be paid for a maximum of 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.

Resignation / Retirement Options

On resignation or retirement from the AFP, the AFPA provides one of the following options for members to consider:

- Contribution of up to \$250 towards the cost of a “Badge Board”.
- Contribution of up to \$250 towards the cost of fees for updating a Will or towards financial planning in the member's home state or territory. This will be by reimbursement on proof of payment by the member.
- The member may request that the AFPA donate up to \$250 on their behalf to AUSPOL or an alternate charity by agreement with the AFPA and the member. In the event of non-agreement, the default charity will be AUSPOL. All applications must be made in writing.
- The value of \$250 toward any other purpose the member makes an application for, subject to the approval of the President and General Manager.

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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, a 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
- 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.

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

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

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(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 will only be paid for a maximum of 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.

Resignation / Retirement Options

On resignation or retirement from the AFP, the AFPA provides one of the following options for members to consider:

- Contribution of up to \$400 toward the cost of a “Badge Board”.
- Contribution of up to \$400 towards the cost of fees for updating a Will or towards financial planning in the member's home state or territory. This will be by reimbursement on proof of payment by the member.
- The member may request that the AFPA donate up to \$400 to AUSPOL on their behalf or an alternate charity by agreement with the AFPA and the member. In the event of non-agreement, the default charity will be AUSPOL. All applications must be made in writing.
- The value of \$400 toward any other purpose the member makes an application for, subject to the approval of the President and General Manager.

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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 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, a 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
- 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.

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

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

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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 (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 will only be paid for a maximum of 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.

Resignation / Retirement Options

On resignation or retirement from the AFP, the AFPA provides one of the following options for members to consider:

- Contribution of up to \$600 toward the cost of a “Badge Board”.
- Contribution of \$600 towards the cost of fees for updating a Will or towards financial planning in the member's home state or territory. This will be by reimbursement on proof of payment by the member.
- The member may request that the AFPA donate on their behalf up to \$600 to AUSPOL on their behalf or an alternate charity by agreement with the AFPA and the member. In the event of non-agreement, the default charity will be AUSPOL. All applications must be made in writing.
- The value of \$600 toward any other purpose the member makes an application for, subject to the approval of the President and General Manager.

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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

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 are 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*).

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Other Assistance – All Members and Former Members

Legal Assistance – Available to all financial members and former members (who were financial at the time of the 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 the time the matter arose) through the AFPA Legal and Industrial team.

Conditions applying to all AFPA Benefits/Assistances

The AFPA reserves the right to make or refuse any payment of monies relating to these benefits and assistance schemes. If a potential recipient 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 outlining the nature of the dispute and suggested action the financial member believes would settle the dispute.

This will initiate 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 assistance 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 assistance. 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.