



Income protection for auxiliary firefighters

Income protection insurance can help maintain the lifestyle you've built if you're unable to work due to serious illness or injury, by paying a weekly benefit.

If you're an auxiliary firefighter and have superannuation contributions going into QSuper, Income Protection cover isn't provided automatically when you start your role.

How much can you be covered for?

With unitised cover, you can buy cover in "units". Each unit is worth \$500 a month, and the cost per unit changes with your age. You can apply for a maximum of 10 units. There are limits to the amount of benefit you can claim.¹



New employees can apply for two units of cover **without providing health and other information**, as long as it's within 120 days of starting employment. There will also be a waiting period of 90 days and a benefit period of up to two years.

You will need to supply health and other information if you:

- Apply for more than two units of cover
- Apply for a different benefit period or waiting period
- If you increase your cover, or
- Apply for your cover more than 120 days after starting your job.

If you have a pre-existing medical condition, there will be an exclusion on benefits for a period of time on any additional cover above two units.

How is insurance paid?

The premiums (costs) will be deducted from your QSuper account monthly, so it's important you check that it's affordable as it will reduce your super balance. You can do this by logging into Member Online or giving us a call.



Log onto Member Online today to check your cover.

Need help?

To find out more about QSuper's insurance cover visit qsuper.qld.gov.au/insurance. You can also access a copy of our Insurance Guide (Accumulation account) or give us a call **1300 360 750**.

¹ QSuper offers death cover, total and permanent disability cover, and income protection cover. The insurance cover provided will vary depending upon your circumstances. Please refer to *Accumulation Account Insurance Guide* for full details or check your insurance cover by logging into Member Online.

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