



Employee Risk Solutions

Journey Insurance

Scope of cover

Journey insurance provides cover (death and capital benefits and injury weekly benefits) for direct travel to and from an employee's residence to their place of employment.

Why purchase journey insurance for your employees?

Previously, injuries sustained by employees traveling to and from their workplace were covered by various state workers compensation schemes. However, recent changes to workers compensation schemes means that **employee journeys are no long covered under workers compensation in Western Australia, South Australia, New South Wales, Tasmania and Victoria.**

Proactive organisations are now taking out journey insurance as a top-up insurance cover as a duty of care to their employees.

The Gallagher Way

No matter what industry you are in, your employees are vital to the success of your business. Our Employee Risk Solutions place you and your employees at the centre of everything we do. We pride ourselves on our service and can help to deliver flexible and responsive solutions to our clients. We will work alongside you to provide a solution that works for your business at a competitive premium price point.

Policy Highlights

Product benefits include and are not limited to:

- Accidental death
- Lump sum payments
- Weekly wages
 - Benefit period – 104 weeks
 - Weekly benefit amount – 100% of wages to a max of \$3,000 per week
 - Excess period – 7, 14, 28 days

For further information on our Employee Risk Solutions offering, please contact Jane Sullivan on 03 9412 1244 or Jane.Sullivan@ajg.com.au



Gallagher

Insurance | Risk Management | Consulting