



DentistPlus
Insurance Solutions



innovative **insurance** solutions for your dental practice

JOURNEY COVER INSURANCE

JOURNEY COVER INSURANCE

Journey Cover provides compensation when an injury occurs to an employee whilst they are engaged in direct travel to or from their home and their place of employment.

Until recently, injury sustained by employees travelling to and from their workplace was covered by the various state Workers Compensation schemes.

The recent harmonisation of Workers Compensation insurance came into effect in July, 2012. All states except QLD and ACT now **do not** have journey cover included in their workers compensation. Unfortunately, the common misconceptions are:

- if an event is not covered by workers compensation, the practice does not carry liability for the event, or
- the practice's Public Liability covers for all events not covered by workers compensation.

This is false.

Your Public Liability DOES NOT cover incidents involving employees travelling to and from their workplace.

As an employer, you may still have a responsibility and legal liability to your employees whilst they are travelling to and from their workplace, particularly if they perform work related activities during this journey eg. collecting the mail, picking up the milk for the office etc.

Who does this policy cover?

The harmonization of workers compensation came into affect in July, 2012. Workers compensation in the following states now have reduced or non-existent journey cover:

- NSW
- VIC
- SA
- WA
- NT
- TAS

What does this policy cover?

This policy provides compensation, usually a nominated weekly amount for up to 104 weeks when an injury occurs to an employee whilst they are engaged in direct travel to or from their home and their play of employment.

This policy has an aggregate limit of 104 weeks and an excess or elimination period of 7 days.

Further Information

If you would like further information on the **Dentist Plus Journey Cover Insurance Policy**, please call: **1800 177 163**. You can also email us at: admin@dentistplus.com.au



IMPORTANT INFORMATION:

This document is only designed to explain the basics of coverage & does not contain all the terms & conditions of the policy. For full details on coverage, excesses & exclusions, please read the **Product Disclosure Statement**.

For a copy of the **Product Disclosure Statement** please visit our website www.dentistplus.com.au



DentistPlus
Insurance Solutions

Insurance Marketing Group of Australia Pty Ltd – **Dentist Plus**
11a 44 Station Rd Yeerongpilly Q 4105
Po Box 6013 Fairfield Q 4103

Ph: 1800 177 163 Fax: 07) 3426 0444
admin@dentistplus.com.au
www.dentistplus.com.au
AFSL: 234421

innovative insurance solutions for your dental practice