

Factsheet

Pandemic illness and Q-Super insurance

COVID-19 has been declared a pandemic illness by the World Health Organisation (WHO).

The insurance policy QSuper has with their insurer, QInsure, has a pandemic illness exclusion which has taken effect from 18 March 2020.

There is no impact for Defined Benefit members (unless they apply for additional insurance cover through an Accumulation account).

What this means for the member's insurance cover?

Any existing insurance cover members had in place prior to 18 March 2020 is not in any way impacted by this pandemic illness exclusion.

This exclusion only applies to new or additional insurance cover that starts from a pandemic illness where the member's date of disablement or death occurs within the first 30 days of cover starting.

Check your insurance cover

Log into Member Online to see your current level of cover:

<https://memberonline.qsuper.qld.gov.au/login?returnUrl=/your-super/super/insurance>

Phone: 1300 360 750

Looking after those that look after the Community

QSuper are aware that some members may be at a higher risk of becoming sick as a result of the pandemic illness, such as those working for Department of Health, the Department of Education, and the Emergency Services.

To make sure these members are protected, the pandemic illness exclusion will not apply to default cover that:

- ✓ Members receive automatically as a result of starting work with a Queensland Government or default employer, or
- ✓ Members applied for within the first 120 days of starting work with a Queensland Government or default employer.

Website

You can find more information about QSuper's pandemic illness exclusion on the Q-Super website:

<https://qsuper.qld.gov.au/news-hub/category/news>

For Further Information about this process, please contact the Health and Safety Unit on 3139 4540 or 3646 0738.