

LIPP and Leave Without Pay

1. **If I take leave without pay, do I have a choice of maintaining cover or suspending cover?**

Yes, if you take approved Leave Without Pay for maternity/paternity reasons, to pursue studies, or for a holiday/travel, you have the choice of continuing cover if you wish. In all cases the insurer must be notified in writing (your Business Manager will notify GLIA), and arrangement made for payment of the total insurance premiums for the period of absence.

Should you wish to suspend cover during the leave of absence, it may be re-instated upon your return to work on the agreed date. However there are some risks associated with suspending your cover and Q2 should help you understand these better. (Your Business Manager will advise GLIA the date on which cover is to cease and the date of recommencement)

Note: No benefit would be payable if an injury or illness was suffered during the leave. (See Q2)

Note: If you take Leave without Pay for longer than 12 months and wish to remain covered for the extended period, prior approval must be sought from the insurer. A letter or email can be addressed to GLIA stating the dates of, and reasons for, the leave. This will be passed on to the insurer.

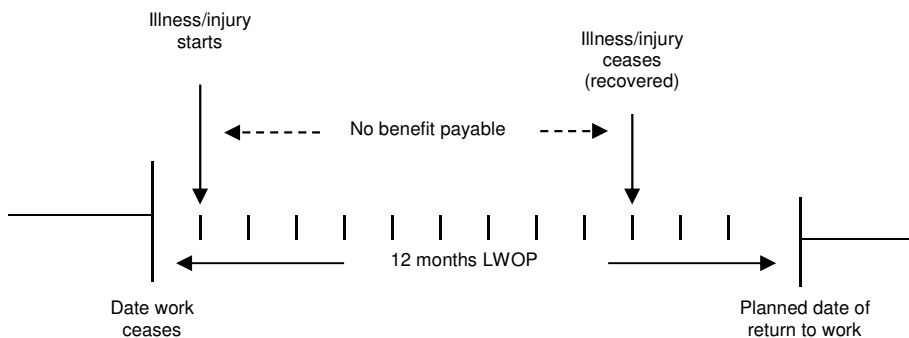
Note: If you take leave without pay but are then going to work somewhere overseas, Comminsure will provide cover up to the current Australian level of salary SUBJECT to approval from the reinsurers. We would need an email with name, current salary, expected salary, destination, leaving date and occupation. We would forward that to the insurer and we should have an answer within 72 hours.

2. **Can you explain what would happen if I suffered an illness or injury while on Leave Without Pay?**

1a) **If cover is maintained during Leave Without Pay.**

Illness/injury starts while on LWOP and ceases while still on LWOP.

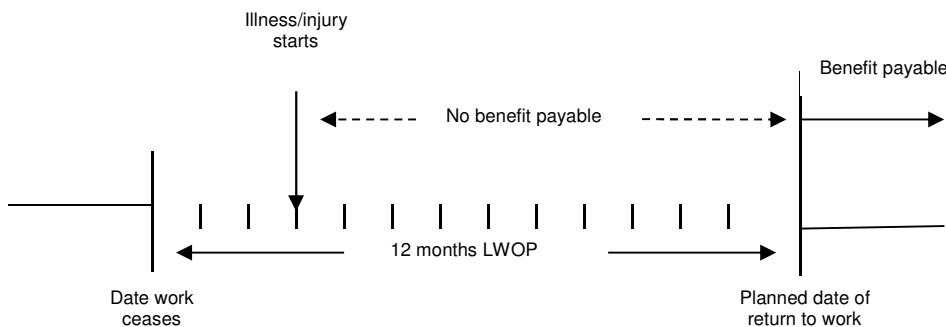
No benefit is payable because there is no loss of income – you are on Leave Without Pay.



1b) **If cover is maintained during Leave Without Pay.**

Illness/injury starts while on LWOP but continues beyond the planned date of return to work.

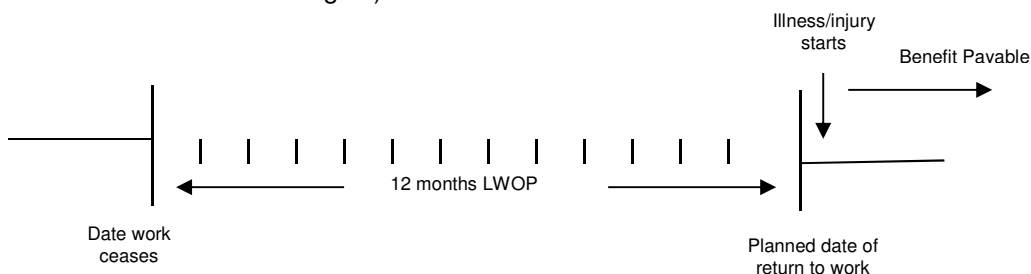
No benefit is payable until either the end of the Waiting Period, or the planned date of return to work (whichever is the later) but then the benefit would continue to be paid until you return to work or reach age 65 if you're unable to work again.



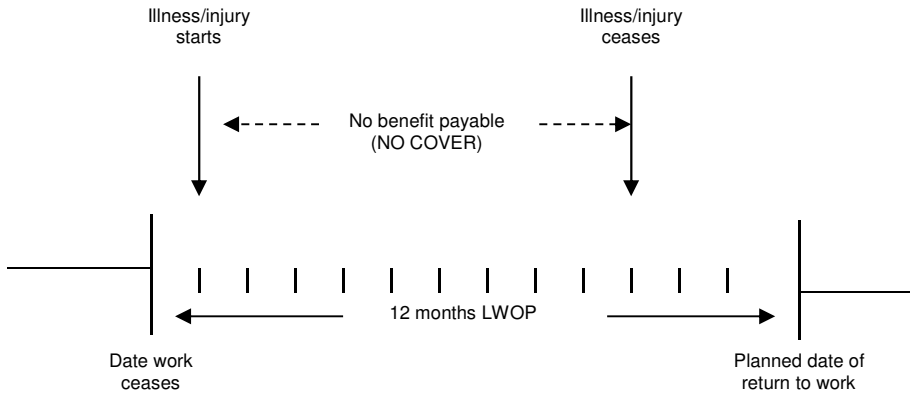
1c) **If cover is maintained during Leave Without Pay.**

Illness/injury starts after you have returned to work.

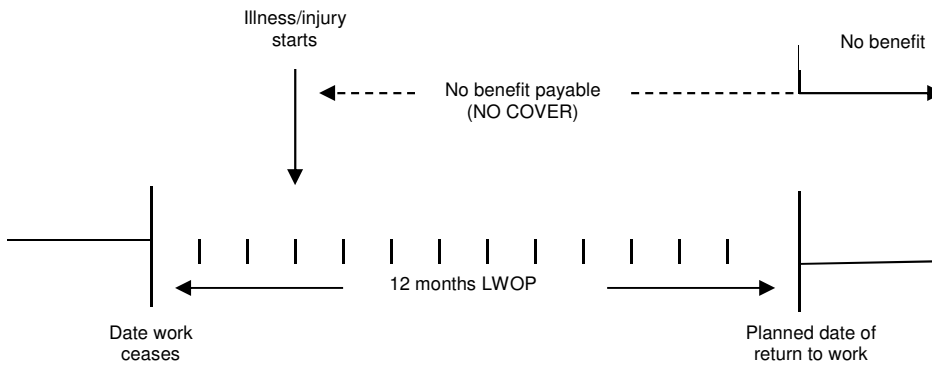
Benefit is payable as normal after completion of the Waiting Period (payable to Age 65 if you are unable to work again).



2a) If cover is suspended during Leave Without Pay.
Illness/injury starts while on LWOP and ceases while still on LWOP.
 No benefit is payable because cover has been suspended



2b) If cover is suspended during Leave Without Pay.
Illness/injury starts while on LWOP but continues beyond the planned date of return to work.
 No benefit is payable at all (even after the planned date of return to work) because the cover was suspended at the time the illness/injury occurred.



2c) If cover is suspended during Leave Without Pay.
Illness/injury starts after you have returned to work.
 Benefit is payable as normal after completion of Waiting Period because cover has been re-instated upon return to work.

