



# Ensuring you're protected from day one

**Insurance was woven into Australia's superannuation scheme from the outset. This is largely due to unions advocating for it to be included within the system, after witnessing the devastating effects of people killed or injured on site, then families left with nothing.**

Many Cbus members' working in building and construction perform high risk work in hazardous conditions.

Cbus is one of the few super funds in Australia that cover members for hazardous occupations, like working from heights and working with heavy machinery.

The recent changes to super laws mean people may be left without automatic insurance cover and are at risk of not being covered.

Our members' stories demonstrate how insurance can help if something were to happen to you.

**Watch Cbus member Shannon Unger's powerful insurance story here:**

<https://www.youtube.com/watch?v=PeFFJ43FKf4>

In 2020, Cbus succeeded in advocating for a Dangerous Occupations Exemption (DOE) for our members. This means all eligible Cbus members receive default insurance cover automatically, no matter what your super balance is or how old you are.

However, under more recent Your Future, Your Super law reforms workers are now 'stapled' to their super fund unless they make an active choice. This means workers are often linked to the first super account they created for their first job - not the one they need in their current job.

Workers new to the building and construction industry are at risk of being tied to a super fund that does not take their higher risk occupation into consideration when designing their insurance.

We want to see laws amended to cater for workers in hazardous environments and ensure their insurance is fit for purpose.

To advocate for our members and their families, Cbus has made a submission to the Treasury review of Your Future, Your Super legislation to ensure workers are with a super fund that is appropriate for their industry and needs.

**Cbus is also encouraging members to check their insurance cover because of these new 'stapling' laws. This is particularly important for workers new to construction who may end up paying for insurance that excludes cover for dangerous occupations.**

**Check your insurance cover today: <https://bit.ly/3VWj3wt>**



Email [advice@cbussuper.com.au](mailto:advice@cbussuper.com.au) or call **1300 361 784** 8.30am to 6pm (AEDT/AEST) Monday to Friday

<sup>1</sup> Building and construction is the third highest sector for fatalities in the workplace sharing a top quintile risk rating with emergency services, including policing and paramedicine Safe Work Australia, Work-related traumatic injury fatalities Australia. <https://www.safeworkaustralia.gov.au/doc/work-related-traumatic-injury-fatalities-australia-2020>

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for Cbus Super Fund ABN 75 493 363 262 offering Cbus and Media Super products.

Insurance is issued under a group policy with our insurer TAL Life Limited ABN 70 050 109 450 AFSL 237848.

This information is about Cbus and doesn't take into account your specific needs. You should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement to decide if Cbus is right for you. Call 1300 361 784 or visit [cbussuper.com.au](http://cbussuper.com.au) for a copy. Also read the relevant Target Market Determination, and the relevant Insurance Handbook for your membership.

