

## WHAT'S INCLUDED IN INCOME & WHAT'S NOT

It is better than **ordinary times earning**, it includes ...

**Income** means the average weekly income before personal deductions and income tax, excluding any reimbursement allowances (such as travel, accommodation, laundry, tool and meal), actually paid to the Insured Person which was earned from personal exertion from his or her usual employment with the Insured, during the 52 week period immediately preceding the last pay period prior to the Disablement for an Injury or Sickness resulting in payment of Benefits covered by this Policy.

If an Insured Person has had less than 52 weeks of Continuous Cover their income will be averaged over the period of Continuous Cover.

Income excludes reimbursement of expenses, long service leave paid but not taken, other non-regular income.

### **INCLUDED**

- ✓ Base Salary
- ✓ Overtime
- ✓ Loadings
- ✓ Site allowances
- ✓ Multi-story allowances

### **NOT INCLUDED**

- ✗ Tool allowances
- ✗ Meal allowances
- ✗ Travel allowances
- ✗ Crib allowances
- ✗ Laundry allowances