

Electech insurance scale

Effective 28 September 2024

This is your scale if you're an electrical worker in a classification set out in either schedule A of the *Electrical, Electronic and Communications Contracting Award 2020* or schedule A of the *Electrical Power Industry Award 2020*.

You'll be covered under this scale if you choose the electech occupation category when you join Cbus Super, or change to electech after you join, and your application is accepted by the insurer.

Age	1 unit				2 units				3 units			
	Death	Weekly cost	TPD	Weekly cost	Death	Weekly cost	TPD	Weekly cost	Death	Weekly cost	TPD	Weekly cost
15–24	\$50,000	\$0.63	\$50,000	\$0.36	\$100,000	\$1.26	\$100,000	\$0.72	\$150,000	\$1.89	\$150,000	\$1.08
25–34	\$50,000	\$0.70	\$50,000	\$0.94	\$100,000	\$1.40	\$100,000	\$1.88	\$150,000	\$2.10	\$150,000	\$2.82
35–49	\$50,000	\$1.14	\$50,000	\$1.73	\$100,000	\$2.28	\$100,000	\$3.46	\$150,000	\$3.42	\$150,000	\$5.19
50–54	\$50,000	\$1.81	\$50,000	\$2.14	\$100,000	\$3.62	\$100,000	\$4.28	\$150,000	\$5.43	\$150,000	\$6.42
55	\$50,000	\$1.81	\$46,000	\$2.14	\$100,000	\$3.62	\$92,000	\$4.28	\$150,000	\$5.43	\$138,000	\$6.42
56	\$50,000	\$1.81	\$42,000	\$2.14	\$100,000	\$3.62	\$84,000	\$4.28	\$150,000	\$5.43	\$126,000	\$6.42
57	\$50,000	\$1.81	\$37,500	\$2.14	\$100,000	\$3.62	\$75,000	\$4.28	\$150,000	\$5.43	\$112,500	\$6.42
58	\$50,000	\$1.81	\$33,000	\$2.14	\$100,000	\$3.62	\$66,000	\$4.28	\$150,000	\$5.43	\$99,000	\$6.42
59	\$50,000	\$1.81	\$28,500	\$2.14	\$100,000	\$3.62	\$57,000	\$4.28	\$150,000	\$5.43	\$85,500	\$6.42
60	\$50,000	\$1.81	\$24,000	\$2.14	\$100,000	\$3.62	\$48,000	\$4.28	\$150,000	\$5.43	\$72,000	\$6.42
61	\$50,000	\$1.81	\$19,500	\$2.14	\$100,000	\$3.62	\$39,000	\$4.28	\$150,000	\$5.43	\$58,500	\$6.42
62	\$50,000	\$1.81	\$15,000	\$2.14	\$100,000	\$3.62	\$30,000	\$4.28	\$150,000	\$5.43	\$45,000	\$6.42
63	\$50,000	\$1.81	\$10,500	\$2.14	\$100,000	\$3.62	\$21,000	\$4.28	\$150,000	\$5.43	\$31,500	\$6.42
64	\$50,000	\$1.81	\$5,000	\$2.14	\$100,000	\$3.62	\$10,000	\$4.28	\$150,000	\$5.43	\$15,000	\$6.42
65–69	\$10,000	\$1.81	\$5,000	\$2.14	\$20,000	\$3.62	\$10,000	\$4.28	\$30,000	\$5.43	\$15,000	\$6.42

Age	4 units				5 units				6 units			
	Death	Weekly cost	TPD	Weekly cost	Death	Weekly cost	TPD	Weekly cost	Death	Weekly cost	TPD	Weekly cost
15–24	\$200,000	\$2.52	\$200,000	\$1.44	\$250,000	\$3.15	\$250,000	\$1.80	\$300,000	\$3.78	\$300,000	\$2.16
25–34	\$200,000	\$2.80	\$200,000	\$3.76	\$250,000	\$3.50	\$250,000	\$4.70	\$300,000	\$4.20	\$300,000	\$5.64
35–49	\$200,000	\$4.56	\$200,000	\$6.92	\$250,000	\$5.70	\$250,000	\$8.65	\$300,000	\$6.84	\$300,000	\$10.38
50–54	\$200,000	\$7.24	\$200,000	\$8.56	\$250,000	\$9.05	\$250,000	\$10.70	\$300,000	\$10.86	\$300,000	\$12.84
55	\$200,000	\$7.24	\$184,000	\$8.56	\$250,000	\$9.05	\$230,000	\$10.70	\$300,000	\$10.86	\$276,000	\$12.84
56	\$200,000	\$7.24	\$168,000	\$8.56	\$250,000	\$9.05	\$210,000	\$10.70	\$300,000	\$10.86	\$252,000	\$12.84
57	\$200,000	\$7.24	\$150,000	\$8.56	\$250,000	\$9.05	\$187,500	\$10.70	\$300,000	\$10.86	\$225,000	\$12.84
58	\$200,000	\$7.24	\$132,000	\$8.56	\$250,000	\$9.05	\$165,000	\$10.70	\$300,000	\$10.86	\$198,000	\$12.84
59	\$200,000	\$7.24	\$114,000	\$8.56	\$250,000	\$9.05	\$142,500	\$10.70	\$300,000	\$10.86	\$171,000	\$12.84
60	\$200,000	\$7.24	\$96,000	\$8.56	\$250,000	\$9.05	\$120,000	\$10.70	\$300,000	\$10.86	\$144,000	\$12.84
61	\$200,000	\$7.24	\$78,000	\$8.56	\$250,000	\$9.05	\$97,500	\$10.70	\$300,000	\$10.86	\$117,000	\$12.84
62	\$200,000	\$7.24	\$60,000	\$8.56	\$250,000	\$9.05	\$75,000	\$10.70	\$300,000	\$10.86	\$90,000	\$12.84
63	\$200,000	\$7.24	\$42,000	\$8.56	\$250,000	\$9.05	\$52,500	\$10.70	\$300,000	\$10.86	\$63,000	\$12.84
64	\$200,000	\$7.24	\$20,000	\$8.56	\$250,000	\$9.05	\$25,000	\$10.70	\$300,000	\$10.86	\$30,000	\$12.84
65–69	\$40,000	\$7.24	\$20,000	\$8.56	\$50,000	\$9.05	\$25,000	\$10.70	\$60,000	\$10.86	\$30,000	\$12.84

Electech insurance scale effective 28 September 2024 (continued)

Age	7 units				8 units			
	Death	Weekly cost	TPD	Weekly cost	Death	Weekly cost	TPD	Weekly cost
15–24	\$350,000	\$4.41	\$350,000	\$2.52	\$400,000	\$5.04	\$400,000	\$2.88
25–34	\$350,000	\$4.90	\$350,000	\$6.58	\$400,000	\$5.60	\$400,000	\$7.52
35–49	\$350,000	\$7.98	\$350,000	\$12.11	\$400,000	\$9.12	\$400,000	\$13.84
50–54	\$350,000	\$12.67	\$350,000	\$14.98	\$400,000	\$14.48	\$400,000	\$17.12
55	\$350,000	\$12.67	\$322,000	\$14.98	\$400,000	\$14.48	\$368,000	\$17.12
56	\$350,000	\$12.67	\$294,000	\$14.98	\$400,000	\$14.48	\$336,000	\$17.12
57	\$350,000	\$12.67	\$262,500	\$14.98	\$400,000	\$14.48	\$300,000	\$17.12
58	\$350,000	\$12.67	\$231,000	\$14.98	\$400,000	\$14.48	\$264,000	\$17.12
59	\$350,000	\$12.67	\$199,500	\$14.98	\$400,000	\$14.48	\$228,000	\$17.12
60	\$350,000	\$12.67	\$168,000	\$14.98	\$400,000	\$14.48	\$192,000	\$17.12
61	\$350,000	\$12.67	\$136,500	\$14.98	\$400,000	\$14.48	\$156,000	\$17.12
62	\$350,000	\$12.67	\$105,000	\$14.98	\$400,000	\$14.48	\$120,000	\$17.12
63	\$350,000	\$12.67	\$73,500	\$14.98	\$400,000	\$14.48	\$84,000	\$17.12
64	\$350,000	\$12.67	\$35,000	\$14.98	\$400,000	\$14.48	\$40,000	\$17.12
65–69	\$70,000	\$12.67	\$35,000	\$14.98	\$80,000	\$14.48	\$40,000	\$17.12

Age	9 units				10 units			
	Death	Weekly cost	TPD	Weekly cost	Death	Weekly cost	TPD	Weekly cost
15–24	\$450,000	\$5.67	\$450,000	\$3.24	\$500,000	\$6.30	\$500,000	\$3.60
25–34	\$450,000	\$6.30	\$450,000	\$8.46	\$500,000	\$7.00	\$500,000	\$9.40
35–49	\$450,000	\$10.26	\$450,000	\$15.57	\$500,000	\$11.40	\$500,000	\$17.30
50–54	\$450,000	\$16.29	\$450,000	\$19.26	\$500,000	\$18.10	\$500,000	\$21.40
55	\$450,000	\$16.29	\$414,000	\$19.26	\$500,000	\$18.10	\$460,000	\$21.40
56	\$450,000	\$16.29	\$378,000	\$19.26	\$500,000	\$18.10	\$420,000	\$21.40
57	\$450,000	\$16.29	\$337,500	\$19.26	\$500,000	\$18.10	\$375,000	\$21.40
58	\$450,000	\$16.29	\$297,000	\$19.26	\$500,000	\$18.10	\$330,000	\$21.40
59	\$450,000	\$16.29	\$256,500	\$19.26	\$500,000	\$18.10	\$285,000	\$21.40
60	\$450,000	\$16.29	\$216,000	\$19.26	\$500,000	\$18.10	\$240,000	\$21.40
61	\$450,000	\$16.29	\$175,500	\$19.26	\$500,000	\$18.10	\$195,000	\$21.40
62	\$450,000	\$16.29	\$135,000	\$19.26	\$500,000	\$18.10	\$150,000	\$21.40
63	\$450,000	\$16.29	\$94,500	\$19.26	\$500,000	\$18.10	\$105,000	\$21.40
64	\$450,000	\$16.29	\$45,000	\$19.26	\$500,000	\$18.10	\$50,000	\$21.40
65–69	\$90,000	\$16.29	\$45,000	\$19.26	\$100,000	\$18.10	\$50,000	\$21.40



Need help working out the right cover for you?



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