

SPWU CORE BENEFITS SCHEME REGULATIONS

The Executive Committee in exercise of its powers under Rule 24(xvii) of the Constitution of the Singapore Port Workers Union establishes this SPWU Core Benefits Regulations and makes these Regulations, subject to amendments thereof from time to time, to govern its operation.

The Regulations herein replace the 2002 Regulations and shall take effect from 13 January 2017.

1. Name

This Scheme shall be known as “The SPWU Core Benefits Scheme” under the NTUC Gift (hereinafter called “the Scheme”) and these Regulations shall be known as “The SPWU Core Benefits Scheme Regulations” (hereinafter called “the Regulations”). The Scheme and the Regulations and any amendment thereto shall not take effect before due notification to the members by the Executive Council and before registration by the Registrar of Trade Unions.

2. Objects

The object of the Scheme is to confer on the members of the union and their dependants such benefits in cash or in kind as is provided by the union or provided as part of the core welfare benefits administered by the NTUC for the benefit of all unions affiliated to the NTUC.

3. Finance

The benefits under this Scheme shall be financed out of the general funds of the union and the contributions of members.

4. Benefits

- (a) All Ordinary and Ordinary (General) Members below the age of 65 years and who have at least six months of continuous membership with the union shall be eligible to be covered under the NTUC Gift and be entitled to the benefits in the tables below.
- (b) The benefit amounts stated in the tables below apply where the death or permanent disability occurred on or after 1 May 2015.
- (c) All serving Executive Council Members and branch officials at the time of occurrence of the qualifying events are eligible to claim double the quantum stipulated.
- (d) Members aged 65 years and above may be eligible for extended coverage if they meet the membership tenure criteria.

Table 1 - Benefits Payable on the Death of a Member

	Benefits* Based on Length of Continuous Membership	
	Less than 10 years	10 years or more
Death due to natural causes during working hours and outside working hours	\$6,000	\$7,500
Death due to accidents during working hours	\$6,000	\$7,500
Death due to accidents outside working hours	\$20,000	\$40,000

Table 2 - Benefits Payable for Total and Permanent Disability (TPD) of a Member

	Benefits* Based on Length of Continuous Membership	
	Less than 10 years	10 years or more
TPD due to natural causes (during working hours and outside working hours)	\$6,000	\$7,500
TPD due to accidents during working hours	\$6,000	\$7,500
TPD due to accidents outside working hours	\$20,000	\$40,000

Table 3 - Benefits Payable for Permanent and Partial Disability (PPD) of a Member arising from accidents outside working hours.

	Benefits* Based on Length of Continuous Membership	
	Less than 10 years	10 years or more
PPD due to accident outside working hours	\$10,000	\$20,000

Table 4 - Benefits Payable on the Death or Total and Permanent Disability (TPD) of a Member's Spouse (below 65 years old) due to all causes.

Benefits* Based on Length of Continuous Membership	
Less than 10 years	10 years or more
\$500	\$1,000

* Note: the total payout for all benefits shall not exceed:

- (a) \$20,000 for members with continuous membership tenure of less than 10 years; or
- (b) \$40,000 for members with continuous membership tenure of 10 years or more.

5. Procedure for Claims

- (a) All claims must be made within 90 days of the occurrence of the death or permanent disability.
- (b) Ordinary Members or their next of kin shall make the claim through the union.
- (c) Ordinary (General) Members or their next of kin shall make their claims through the NTUC Membership Department.
- (d) All members shall submit such documents or other information as is required by the union or the NTUC Membership Department in order to process their claims. In the absence of any documentary proof a member shall agree to

submit a statutory declaration if so required by the insurance company covering this Scheme.

6. Payment

In the event that a member dies without making a will or without making a nomination, payment shall be made to the next of kin as determined by the union in accordance with the Intestate Succession Act.

7. Amendments

- (a) The Executive Council may alter, amend, rescind, add to or subtract from the provisions governing the rate of contributions payable by members, the scale of quantum of benefits under the Scheme, the conditions of payment of benefits under the Scheme and the qualifying events for payment of benefits under the Scheme.
- (b) In the event of any dispute arising from the operation of the Scheme or the construction of these Regulations the decision of the Executive Council shall be final.
- (c) In the event of the Executive Council drawing up graduated scale of benefits or making any alteration, amendment, rescission, addition to or subtraction from the provisions, the Executive Council shall inform the Registrar of Trade Unions within seven days thereof. Upon the approval of the Registrar of Trade Unions, the Executive Council shall circularise its decision to the members of the union. Such circular shall be binding on the members until revoked or amended by such subsequent circular.

8. Other Matters

- (a) The specific details applicable to NTUC Gift are set out in the Master Policy kept by the NTUC.