

Thriving at our best

A more resilient future for our people.



At QBE, we're committed to creating an inspiring future for our people, in a workplace that is supportive, flexible and inclusive.

Our benefits are designed to help build the resilience we need so that we're all **thriving at our best**, both at work and at home. To be connected to those that matter most; to be involved with our local communities: to be secure, present and well.

Benefits available in:

-  Australia
-  New Zealand
-  Pacific Nations

We have some additional, country-specific benefits for the Pacific Nations. If you'd like to know more, speak to your manager.



Be PRESENT



We want to help you better balance your work and personal commitments. In fact, we believe that a positive workplace culture can support your resilience and wellbeing by helping you be where you need to be.

At QBE, we offer a whole range of leave options and support pathways that give you the flexibility to thrive at your best. Let's check out how we're helping you be present when it matters most.

Parental leave



With our flexible paid parental leave policy, **Share the Care**, we offer all parents of new children the opportunity to take on equal caring responsibilities. You can use this leave on either a full-time or flexible basis, giving you the choice of how you meet the unique needs of your new family.

Purchased leave



We want you to make time for the things that are important to you – a special holiday, spending time with your family during school holidays, or just taking some time for yourself... whatever it is, you can apply to purchase up to four weeks' additional leave each year.

Study assistance



Your growth matters to us. That's why we provide flexibility, leave and financial assistance to help you on your career journey. Fixed Term employees must have at least 12 months' service and a current employment contract for a period of at least the next 12 months.

Flexible leave



Life happens. And that's OK! But to help, we offer up to four days flexible leave each year, so you can manage the important things that can't be scheduled outside of work. Whether you're moving house, attending a religious event or responding to a personal emergency, you know that we've got you covered.

Flexible work



We understand that your needs will change through time and we're here to support you. We have a range of flexible work options to help you balance your work and personal commitments whilst getting the job done.

Gender affirmation leave



Your gender affirmation process is an individual one and we are committed to ensuring you are supported in the way that best suits you and your unique journey. QBE offers 20 days paid leave which can be taken as a block or flexibly to support you during this exciting and important time.



Be
SECURE



We have a wide range of initiatives designed to help you – and your loved ones – plan for the future and be prepared for the 'what ifs'. Discover how we help you build financial resilience.

Death and Total and Permanent Disability Insurance AU NZ P

The future should be something to look forward to, not worry about. So whatever path you're on, your retirement income won't be impacted by paying for the cost of insurance at QBE.

For Australia, it means we pay for Total and Permanent Disability insurance (TPD) if you're under 65, and life insurance if you're under 70 if you're a member of our QBE Super Plan. And if you join the QBE Super Plan from your start date, you will have cover automatically (no underwriting!).

For New Zealand, we pay for TPD if you're under 65, and life insurance if you're under 70.

Income protection (Salary Continuance) insurance AU NZ P

If you are aged under 65, your income protection insurance is on us! You don't even have to do anything – your insurance cover is automatic.

Super on parental leave AU NZ P

Expecting a bundle of joy? Then you can expect our support. We'll continue contributing to your super during the first 12 months of parental leave, for both your paid and unpaid periods of leave.

Employee insurance discounts AU NZ P

We believe in insurance, and want to share it with our people. Which is why permanent QBE employees and fixed term contractors with a minimum of a one year contract can apply for discounted personal insurance products.

For Australia, this means you and your loved ones receive a 10% discount on Compulsory Third Party insurance and a 35% discount on all of our other products.

For New Zealand, this means you'll receive a 50% discount on personal home, contents and vehicle insurance.

Matched super AU NZ P

We're committed to building your future with you. We will contribute additional super when you make voluntary contributions.

For Australia, it means we match 50 cents to the dollar up to 2.5% of your fortnightly pay.

For New Zealand, it means we match dollar for dollar up to 5% of your fortnightly pay.



Be secure continued...

Private health insurance discount

AU NZ P

Your health is the heart of your resilience. That's why we provide access to a whole range of private health plans designed to keep health a top priority for both you and your family.

If you're in Australia, you'll receive a 7% discount on Medibank's corporate range of products. For New Zealand, you'll receive an 8% discount on retail products from Southern Cross.

Goods and services discounts and sponsorships

AU NZ P

Maximise your disposable income by accessing discounts on a range of home and contents goods and services, hotels and car hire. Our partners also provide many benefits, like free and discounted tickets for you and your loved ones.

Lenders Mortgage Insurance

AU NZ P

If you're a permanent QBE employee, you may be eligible to receive a 25% rebate on your QBE Lenders Mortgage Insurance premium when taking out a mortgage if your lender is a customer of QBE LMI.

Novated lease

AU NZ P

If you're a permanent QBE employee, make the most of your income, while still getting from A to B. Apply for a novated lease arrangement to include your personal choice of vehicle in your salary package.



Making time for what matters is important for your personal resilience. Which is why we offer all our people – and their families – options to look after their health and wellbeing. Let's see how we're helping you be well.

Wellbeing coaching

AU NZ P

You and your family receive free sessions with specialist coaches through REACH My Best. These practical, solution-focused sessions can help you set a health goal, receive parenting, nutrition, financial or legal support, build resilience and much, much more.

Wellbeing app

AU NZ P

Take control of your wellbeing journey with our mental health app, Unmind. With a holistic suite of tools and content personalised just for you, it's a chance to achieve better balance in all areas of your life. Unmind is free for all employees and their plus one (family or friend).

Confidential counselling

AU NZ P

We know that life can be full of ups and downs. Every experience, whether it's positive or not, has an impact on us in some way, so it's important to take care of our mental health and wellbeing. Knowing where to go for help isn't always easy, so we provide you and your family members with free and confidential sessions with a psychologist. You can all access four sessions per case twice a year.

QBE Family and Domestic Violence First Responders Network

AU NZ P

We recognise it takes significant courage to speak about your personal experience. We're committed to building a workplace where it is safe for you to speak up and seek the support you need directly, or the support your family member or a work colleague may need. Each individual's experience will be unique, and we have a range of support mechanisms available.

Mental Health First Aiders

AU NZ P

Our Mental Health First Aid Officers are a trained network of employees who offer direct support to our people.

Menopause Support & MCafe

AU NZ P

Although menopause is a natural life stage, it's often a topic that is avoided or considered private. Whilst it's an individual experience, to help build awareness and understanding, QBE provides a Menopause Guide and shares support pathways for those experiencing or supporting someone through menopause. You're also invited to join our quarterly MCafe, a supportive environment and safe place to gain practical insights and raise awareness of menopause.

Flu vaccinations

AU NZ P

Keeping you fit and healthy each flu season with our free influenza vaccination.



Be CONNECTED



At QBE, we're committed to creating an inclusive workplace where we all feel valued and respected so that everyone can bring their whole self to work #ValueAllViews. We focus on psychological safety and resilience, making sure everyone feels comfortable and empowered to seek support both now, and in the future. Let's see how we can connect.

Employee networks

Our employee resource groups connect us to others with similar cultures and backgrounds, allowing us to raise awareness, share stories and receive relevant support.



Bunjis at QBE is an employee network in Australia for Indigenous inclusion. It's a place where we can promote awareness of our shared history, as well as the role we can all play in creating positive futures for all Australians.



QBE Pride is an employee resource group that draws on the unique backgrounds, experience and networks of our LGBTIQ+ employees and allies – helping us to create an open and inclusive workplace culture where diversity is acknowledged, respected and celebrated.

Pink Elephants Peer Support Network



We acknowledge all parents and that pregnancy loss at any stage can feel very isolating. Our Pink Elephants Peer Support Network connects expectant parents to those with lived experience for support, validation and nurturing as they navigate this incredibly difficult and personal journey.

Paid parental leave is also available for birth mothers, fathers and LGBTIQ+ partners who have experienced pregnancy loss through their personal experience or surrogacy.



Be INVOLVED



Many of us have a cause close to our hearts. And whatever matters most to you, matters to us. After all, having a positive impact on our communities isn't just good for the world – it's good for our own wellbeing. It's also a great way to fulfil our purpose to enable a more resilient future by creating strong, resilient and inclusive communities. Let's see the ways you can be more involved.

Volunteer leave

AU NZ P

Each calendar year we offer our people one paid day of leave to volunteer with a registered charity, including support for skilled volunteering. This doesn't have to be taken all at once, you can spread the hours across multiple days.

You also don't have to do it on your own. By volunteering as a team, you'll get the chance to connect – making an even bigger difference, #Together.

Local grants

AU NZ P

Local grants are a way for us to provide meaningful support for community initiatives outside our existing community partnerships. We encourage our people to get involved in this annual program by collaborating with a community organisation to apply for a grant and ultimately vote on which grants will be awarded.

Matched fundraising

AU NZ P

Fundraising is always a great way to try something new, push your physical limits, or simply have a good time raising money for your chosen charity.

We want to help you as you help others. If you've raised money for a worthy cause, you can apply to have us match your fundraising efforts up to A\$5,000/NZ\$5,000, doubling your impact!

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Want to know more?

For current Australian and New Zealand employees, find out more on QUBE (People > Working at QBE > Benefits). If you're a current employee in the Pacific Nations, talk to your people leader. Some of the benefits outlined in this brochure are available to contractors.

Please note, some conditions and eligibility criteria apply to individual benefit offerings and benefits above statutory entitlements are discretionary and may be subject to change. Please see QUBE for more information (People > Working at QBE > Benefits).