**IAG Enforceable Undertaking Schedule 2 – Details of Admitted Contraventions**

| **Column A** | **Column B** | **Column C** | **Column D** | **Column E** |
| --- | --- | --- | --- | --- |
| **FW Act provision** | **Enterprise Agreement** | **Enterprise Agreement clause** | **Description of obligation** | **Period** |
| Section 50 | *Insurance Australia Group Enterprise Agreement 2012* | Cl. 6.1.4(f) | Cashing out of annual leave When cashing out part of their accrued annual leave entitlement, an employee will be paid the amount that would have been paid to the employee had the employee taken the annual leave. | FW Act Obligations Review Period |
| *IAG Enterprise Agreement 2016* | Cl. 6.1.5(f) |
| *IAG Enterprise Agreement 2020* | Cl. 5.1.5(f) |
| Section 94(4)  | N/A |  |
| Section 50 | *Insurance Australia Group Enterprise Agreement 2012* | Cl. 7.11.5 | Annual leave on terminationWhere an employee is retrenched, they will receive a payment in lieu of any accrued annual leave entitlement, on which annual leave loading is payable in accordance with FW Act. | Annual Leave on Termination Review Period |
| *IAG Enterprise Agreement 2016* | Cl. 7.11.5 |
| *IAG Enterprise Agreement 2020* | Cl. 6.11.5 |
| Section 90(2) | N/A | N/A | Annual leave on termination If, when their employment ends, an employee has a period of untaken paid annual leave, they will be paid the amount that would have been payable had they taken that period of leave. |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 6.1.5Cl. 4.10.14.1 | Annual leave loading Employees will be paid an annual leave loading when they take a period of annual leave as follows:(a) 17.5% of Base Salary or ordinary time earnings subject to the Annual Leave Loading Limit; or(b) if applicable, the relevant weekend penalty rates and/or the pay they would normally have received had they worked, including shift loadings;whichever is greater but not both. | FW Act Obligations Review Period |
| *IAG EnterpriseAgreement 2016* | Cl. 6.1.6Cl. 4.10.14.1 |
| *IAG EnterpriseAgreement 2020* | Cl. 5.1.6Cl. 3.10.14.1 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.2.2 | Part-time EmployeesPart-time employees required to work or attend training sessions in excess of their normal Pattern of Hours are paid at their single hourly rate for all time up to 37.5 hours per week (or 35 hours in the case of employees covered by *Annexure B: Transitional Arrangement*s of the relevant enterprise agreements), unless this time is overtime.  | FW Act Obligations Review Period |
| *IAG EnterpriseAgreement 2016* | Cl. 4.2.2 |
| *IAG EnterpriseAgreement 2020* | Cl. 3.2.2 |
| Section 90(1) | N/A | N/A | Payment for annual leave If an employee takes a period of paid annual leave, they will be paid at their base rate of pay for their ordinary hours of work in the period. |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 6.4.1(f) | Payment for personal/carers’ leave Full-time and part-time employees are entitled to paid sick/carer’s leave calculated based on their base salary. |
| *IAG EnterpriseAgreement 2016* | Cl. 6.4.1(f) |
| *IAG EnterpriseAgreement 2020* | Cl. 5.4.1(f) |
| Section 99 | N/A | N/A | Payment for personal/carers’ leaveIf an employee takes a period of paid personal/carer's leave, they will be paid at their base rate of pay for their ordinary hours of work in the period. |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 3.4, Condition 3 | Minimum casual payment The contract of employment shall be on an hourly basis with a minimum of 3 hours. |
| *IAG EnterpriseAgreement 2016* | Cl. 3.4, Condition 3 |
| *IAG EnterpriseAgreement 2020* | Cl. 2.4, Condition 3 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 5.9 | Minimum ratesMinimum rates of base salary relevant to classification level payable to an employee. |
| *IAG EnterpriseAgreement 2016* | Cl. 5.9 |
| *IAG EnterpriseAgreement 2020* | Cl. 4.5 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 5.3 | Payment of increases to minimum rates of base salary Subject to meeting the relevant eligibility criteria or managers discretion, employees are eligible for a Fixed Pay/Minimum Performance Increase to their Fixed Pay. |
| *IAG EnterpriseAgreement 2016* | Cl. 5.3 |
| *IAG EnterpriseAgreement 2020* | Cl. 4.1.3 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 5.11.1 | Higher duties allowanceWhere an employee is required to relieve in a job which is at a level higher than the job in which they usually work for a period of more than four consecutive working days, they will be paid at least the minimum rate for the higher job level. |
| *IAG EnterpriseAgreement 2016* | Cl. 5.11.1 |
| *IAG EnterpriseAgreement 2020* | Cl. 4.7.1 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 6.7.1 | Rate of payment for paid parental leaveEmployees will be paid their normal fortnightly pay from the date the paid leave commences. |
| *IAG EnterpriseAgreement 2016* | Cl. 6.7.2 |
| *IAG EnterpriseAgreement 2020* | Cl. 5.7.2 | Rate of payment for paid parental leaveEmployees will receive an average of their weekly Base Salary and regular loadings during the complete pay period immediately prior to the commencement of the leave. Where employees are working reduced hours in a safe job during their pregnancy, the payment will be based on the complete pay period immediately before their transferred to the safe job. |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 5.11.4 | Tropical allowancesEmployees will be paid a tropical allowance subject to meeting eligibility requirements. | FW Act Obligations Review Period |
| *IAG EnterpriseAgreement 2016* | Cl. 5.11.4 |
| *IAG EnterpriseAgreement 2020* | Cl. 4.7.4 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.7.7(a) | Meal allowancesEmployees will receive a meal allowance or be provided with a suitable meal where required to work overtime for more than two hours on any weekday, or four hours on any weekend day or public holiday. | FW Act Obligations Review Period |
| *IAG EnterpriseAgreement 2016* | Cl. 4.7.7(a) |
| *IAG EnterpriseAgreement 2020* | Cl. 3.7.7(a) |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.10.3Cl. 4.10.5 | Shift loadings Shift Workers are entitled to shift loadings for work performed in accordance with the shift definitions in the applicable enterprise agreement. | FW Act Obligations Review Period |
| *IAG EnterpriseAgreement 2016* | Cl. 4.10.3Cl. 4.10.5 |
| *IAG EnterpriseAgreement 2020* | Cl. 3.10.3Cl. 3.10.5 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.9.2(a) | Public holiday rates In addition to normal pay for an employee’s ordinary working hours, employees required to work on a public holiday, or a substituted day will be paid at the rate of time and one half for hours worked on a public holiday with a minimum payment as for four hours work (if the Employee is available to work for four hours). | FW Act Obligations Review Period |
| *IAG EnterpriseAgreement 2016* | Cl. 4.9.2(a) |
| *IAG EnterpriseAgreement 2020* | Cl. 3.9.2(a) |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.10.6 | Public holiday rates (Shift Workers)For Shift Workers, for any work performed on a shift where the major portion of that shift falls on a public holiday, the rate of payment will be the employee’s ordinary rate plus a loading of 150% for the entire shift. |
| *IAG EnterpriseAgreement 2016* | Cl. 4.10.6 |
| *IAG EnterpriseAgreement 2020* | Cl. 3.10.6 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 3.3.2 | Public holiday absences (Part-time employees)Where a part-time employee’s usual day of work (based on an Employee’s Pattern of Hours) falls on a public holiday, they will not lose pay for the day. |
| *IAG EnterpriseAgreement 2016* | Cl. 3.3.2 |
| *IAG EnterpriseAgreement 2020* | Cl. 2.3.2 |
| Section 116 | N/A | N/A | Public holiday absences If an employee is absent from his or her employment on a day or part-day that is a public holiday, the employer must pay the employee at the employee's base rate of pay for the employee's ordinary hours of work on the day or part-day. |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.6.3(a) | Weekend penalty rates For work performed on Saturday as part of Ordinary Hours, Employees will receive their ordinary pay plus a 50% loading. | FW Act Obligations Review Period |
| *IAG EnterpriseAgreement 2016* | Cl. 4.6.3(a) |
| *IAG EnterpriseAgreement 2020* | Cl. 3.6.3(a)  |
| *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.6.3(b)  | Weekend penalty rates For work performed on Sunday as part of Ordinary Hours, Employees will receive their ordinary pay plus a 75% loading |
| *IAG EnterpriseAgreement 2016* | Cl. 4.6.3(b) |
| *IAG EnterpriseAgreement 2020* | Cl. 3.6.3(b) |
| *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.2.3 | Weekend penalty rates Where a part-time employee works additional hours on a Saturday or Sunday and that day is not one of the Employee's weekend days, they will receive ordinary pay plus the appropriate weekend loading for that day. |
| *IAG EnterpriseAgreement 2016* | Cl. 4.2.3 |
| *IAG EnterpriseAgreement 2020* | Cl. 3.2.3 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.10.6 | Weekend shift loadings For Shift Workers, for any work performed on a shift where the majority of that shift falls between midnight on Friday and midnight on Sunday, the rate of payment will be the Employee’s ordinary rate plus a loading of 75% for the entire shift. |
| *IAG EnterpriseAgreement 2016* | Cl. 4.10.6 |
| *IAG EnterpriseAgreement 2020* | Cl. 3.10.6 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.6.3(c) | Payment for leave taken on a Saturday and/or Sunday A weekend loading is payable where an employee who takes paid sick/carer’s leave, personal and emergency leave, annual leave, paid parental leave or long service leave on a Saturday and/or Sunday that is part of their Pattern of Hours, with one day deducted from their leave entitlement. |
| *IAG EnterpriseAgreement 2016* | Cl. 4.6.3(c) |
| *IAG EnterpriseAgreement 2020* | Cl. 3.6.3(c) |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.7.4 | Minimum payment for weekend overtimeOvertime will be paid on weekend days at double an employee’s hourly rate per hour with a minimum payment as for three hours work. |
| *IAG EnterpriseAgreement 2016* | Cl. 4.7.4 |
| *IAG EnterpriseAgreement 2020* | Cl. 3.7.4 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.7Cl. 4.10.9 | Overtime penalty ratesSubject to an employee’s base salary being below the overtime threshold, employees will be paid overtime for all time they are required to work which meets the overtime triggers in the applicable enterprise agreement at the applicable rate. | FW Act Obligations Review Period |
| *IAG EnterpriseAgreement 2016* | Cl. 4.7Cl. 4.10.9 |
| *IAG EnterpriseAgreement 2020* | Cl. 3.7Cl. 3.10.9 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.10.9.1 | Shift hours off A Shift Worker who resumes or continues work without having had 10 consecutive hours off work must be paid at the rate of double time until they finish work and will then be entitled to 10 consecutive hours off work. |
| *IAG EnterpriseAgreement 2016* | Cl. 4.10.9.1 |
| *IAG EnterpriseAgreement 2020* | Cl. 3.10.9.1 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 4.10.10 | Shift call backA Shift Worker who had has left the premises for the day and is called back after their normal finishing time must be paid overtime rates for all time worked with a minimum payment as for four hours worked. |
| *IAG EnterpriseAgreement 2016* | Cl. 4.10.10 |
| *IAG EnterpriseAgreement 2020* | Cl. 3.10.10 |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | Cl. 7.11 | Redundancy payEntitlement to severance payments on Retrenchment, are to be calculated and paid by reference to an employee’s period of service on a pro-rata basis, in respect to their relevant periods of work. | FW Act Obligations Review Period |
| *IAG EnterpriseAgreement 2016* | Cl. 7.11 |
| *IAG EnterpriseAgreement 2020* | Cl. 6.11 |
| Section 119 | N/A  | N/A | Redundancy pay Entitlement to redundancy payment where an employee’s employment is terminated on the grounds of redundancy, is to be calculated and paid by reference to an employee’s period of service. |
| Section 50 | *Insurance AustraliaGroup EnterpriseAgreement 2012* | 5.9.2 | ReconciliationRequirement to ensure, in the relevant 12 month or 3 month period, that employees receive payment and employment related benefits which are overall no less than the payments they would have been entitled to if they had been paid in accordance with the *Banking, Finance and Insurance Award 2010/2020.* | BFI Award Reconciliation Period  |
| *IAG EnterpriseAgreement 2016* | 5.9.2 |
| *IAG Enterprise**Agreement 2020* | 4.5.2 |