

AMWU Injury & Illness Cover

Global income protection insurance 24 hours a day 7 days a week



Injury and illness insurance designed for workers across the Victorian manufacturing industry

- Up to \$400,000 death benefit from an at-work injury
- Serious trauma, broken bones and dental injury benefits
- No requirement to exhaust your sick leave
- Cover for amateur & extreme sports injuries



What is covered?

Weekly income protection benefits

NON-WORK-RELATED INJURY OR ILLNESS

Protect Injury and Illness Insurance provides global income protection, 24 hours a day, 7 days a week, for members who are sick or injured and unable to work.

AMWU Vic	Weekly Benefit Rate
Construction / Contracting	up to \$2,200*
Apprentice	up to \$1,000

* The maximum income protection rate is \$2,200. Please check your enterprise agreement or contact your union or Protect to determine your valid weekly benefit coverage.

If you suffer an injury or illness and you become totally or partially disabled as a result, you will receive 100 per cent of your income (including all overtime and allowances) up to the applicable Protect maximum weekly income protection rate, for up to 104 weeks.

A 14 day waiting period applies to each claim, generally commencing from the first day of medically certified disablement.

BETTER INCOME PROTECTION

- Income protection benefits are payable if you are injured training or playing amateur sport or engaging in extreme sport or off road motorcycling, however a reduced benefit period of 13 weeks applies.
- Unlike some other industry insurance schemes, you are not required to exhaust your sick leave before making a Protect income protection claim.

Transport accident / workplace injury claim top-up benefits

Protect Injury and Illness Insurance also provides top-up weekly income benefits for members with an accepted statutory workplace injury or transport accident claim.

The top-up benefit is equal to the difference between the amount you receive from the other insurer and your weekly income protection rate, or 100 per cent of your pre-injury/illness income, whichever is the lesser.

Lump sum death benefits

If you suffer an accident which directly results in your death, your nominated beneficiaries will be eligible for a lump sum payment as follows:

**** Protect benefit
+ extra cover payment**

Accident type	Dependants	Protect	** Protect Extra Cover
Death from an injury outside of work	Yes	\$50,000	\$75,000
	No	\$25,000	\$37,500
Death from an at-work injury*	Yes	\$150,000	\$400,000
	No	\$75,000	\$200,000

* For which a statutory workers' compensation benefit is payable.

Protect Extra Cover provides financial union members with an additional capital lump sum benefit of 50%, or more if involving an accident at work.

PROTECT EXTRA COVER

Should an AMWU Victoria member with dependants be killed as a result of an at-work injury, his or her family would receive the Protect payable benefit of \$150,000 plus an extra \$250,000, equating to \$400,000 in total.



Serious trauma (capital) benefits

** Protect benefit
+ extra cover payment

Accident type	Protect	** Protect Extra Cover
Permanent paraplegia/quadruplegia from an at-work injury*	\$150,000	\$275,000
Total and permanent disablement from an at-work injury*	\$50,000	\$75,000
Total and permanent disablement from an injury outside of work	\$50,000	\$75,000
Permanent paraplegia/quadruplegia from an injury outside of work	\$50,000	\$75,000
Permanent total loss of sight of one or both eyes	\$50,000	\$75,000
Permanent total loss of the lens of both eyes	\$50,000	\$75,000
Permanent total loss of the lens of one eye	\$30,000	\$45,000
Permanent total loss of one or two limbs	\$50,000	\$75,000
Permanent total loss of hearing in both ears	\$40,000	\$60,000
Permanent total loss of hearing in one ear	\$10,000	\$15,000
Third-degree burns and/or resultant disfigurement of more than 40% of the entire body	\$25,000	\$37,500
Permanent total loss of use of:		
- four fingers and thumb of either hand	\$37,500	\$56,250
- four fingers of either hand	\$20,000	\$30,000
- one thumb, both joints	\$15,000	\$22,500
- one thumb, one joint	\$7,500	\$11,250
- a finger, three joints	\$5,000	\$7,500
- a finger, two joints	\$3,750	\$5,625
- a finger, one joint	\$2,500	\$3,750
- all the toes of one foot	\$7,500	\$11,250
- big toe, both joints	\$2,500	\$3,750
- big toe, one joint	\$1,500	\$2,250
- other toe (each toe)	\$500	\$750
Fractured leg or patella with established non-union	\$5,000	\$7,500
Shortening of the leg by five (or more) centimetres	\$3,750	\$5,625

* For which a workers' compensation benefit has been paid.

Broken bones

NON-WORK-RELATED INJURY

Protect also boasts the nation's leading industry insurance cover for broken bones and fractures.

**** Protect benefit
+ extra cover payment**

Accident type	Protect	** Protect Extra Cover
Neck, skull or spine (full break)	\$5,000	\$8,000
Neck, skull or spine (hairline fracture)	\$1,500	\$2,500
Hip	\$3,750	\$6,250
Pelvis	\$2,500	\$6,250
Ankle or knee	\$2,500	\$4,000
Ankle or knee (hairline fracture)	\$1,000	\$1,600
Leg (full break)	\$2,500	\$4,000
Leg (hairline fracture)	\$1,000	\$1,600
Shoulder blade	\$1,500	\$4,000
Jaw	\$2,500	\$4,000
Cheekbone	\$1,500	\$2,500
Collarbone	\$1,000	\$2,500
Foot or hand (excludes toes and fingers)	\$375	\$2,000
Nose	\$1,000	\$1,600
Rib/s	\$500	\$1,600
Arm, elbow or wrist	\$1,250	\$2,000
Finger/s	\$250	\$1,600

If more than one broken bones lump sum benefit is applicable arising out of the same accident, only the highest applicable benefit will be paid.

A broken bones lump sum benefit will not be paid for a bone that was broken as a result of an injury while engaging in amateur sport or extreme sport/activity or as a result of an off-road motorcycling accident.

Accidental dental injury

Cover is provided to Protect members, dependant spouses/ partners or their dependant children.

A maximum lump sum is payable for an accidental dental injury resulting in multiple teeth damaged or lost. Up to four claims, per family are permitted each year.

**** Protect benefit
+ extra cover payment**

MAXIMUM CLAIM AMOUNT	Protect	** Protect Extra Cover
Dental cover for singles and families	\$2,500	\$3,750

**** Protect benefit
+ extra cover payment**

ACCIDENT TYPE	Protect	** Protect Extra Cover
Loss of front tooth, per tooth	\$250	\$500
Fractured or broken tooth, per tooth	\$150	\$350
Loss of other teeth, per tooth (other than front teeth)	\$150	\$350
Chipping of teeth, per tooth	\$75	\$175
Loss of filling, per filling	\$75	\$175

For the purposes of this cover, a tooth includes a prosthetic tooth or a tooth which forms part of a denture or implant. However, no cover is provided for injuries sustained at work or for normal maintenance of dental health.

EXAMPLE: If you lose a front tooth and your dentist’s bill is \$450, you will receive \$250 or \$500 if you are a financial union member.

Additionally, the maximum benefit payable for damaged dentures, dental bridges or dental plates is \$1,000 per accident.

Additional benefits

1. Over 65 years of age: extended income protection for injuries

Income protection benefits for injuries are payable for Protect members aged 65 to 70 years. The maximum benefit period is 26 weeks; unless a shorter benefit period is specified in the policy.

2. Funeral expenses

In the event that you die as a result of an injury, the policy will pay up to \$5,000 for your burial or cremation.

3. Return to work and rehabilitation assistance

If you are receiving weekly benefits for an injury or illness, you may also be eligible for assistance of up to \$20,000 to support your return to work and to help you regain your independence.

4. Cancer lump sum benefit

To help with treatment and recovery costs, a \$5,000 lump sum is paid if diagnosed with cancer during the policy period (excluding some skin cancers and carcinoma in situ).

5. Heart attack and stroke benefit

If you have a heart attack or stroke during the policy, you'll receive a \$5,000 lump sum to assist with recovery expenses.

6. Diabetes related benefits

A benefit of \$10,000 may be paid to you for the loss of a limb or sight due to some events caused by diabetes. A weekly benefit for up to 13 weeks may also be paid for disablement directly caused by diabetes however, strict criteria apply.

7. Acute mental health cover

After you have been continuously insured under the policy for 12 consecutive months preceding the diagnosis of a mental disorder, you may be eligible for benefits for a 13 week period. Certain criteria apply in order for a claim to be accepted.

Union member benefits

Financial union members have exclusive access to additional insurance benefits through Protect Extra Cover, including:

1. Over 65 years of age: extended cover for illness*

Income protection benefits for illnesses are payable for Protect union members aged 65 to 70 years. The maximum benefit period is 26 weeks; unless a shorter benefit period is specified.

* Note: Income protection benefits and income protection top-up benefits for injuries are payable for all Protect members aged 65 to 70 years.

2. Over 65 years of age: death and injury benefits

The following lump sum benefits apply for accidental injury:

- Death
 - up to \$75,000 (outside of work)
 - up to \$400,000 (at work)
- Serious trauma (capital) benefits
 - up to \$75,000 (outside of work)
 - \$275,000 for permanent paraplegia/quadruplegia (at work)

Broken bones and accidental dental injury benefits also apply.

3. Emergency home help

Up to \$350 per week, for up to 26 weeks, reimbursement for professional domestic assistance expenses.

4. Domestic duties assistance

Up to \$300 per week, for up to 10 weeks, reimbursement for professional domestic assistance expenses if your spouse/partner is ill or injured and unable to perform their full-time homemaker duties.

5. Chauffeur plan

Up to \$1,000 per month, for up to six months, reimbursement for hire costs of a taxi or chauffeur driven car to attend scheduled medical or rehabilitation appointments.

6. Extended between job cover

Financial AMWU members may have injury cover continue for up to 39 weeks after ceasing employment, with a maximum benefit period of 52 weeks. Illness cover may continue for up to 13 weeks with a maximum benefit period of 13 weeks, subject to eligibility conditions.

The benefit level is dependent on contribution history. Cessation of employment must be beyond your control, and you must remain continuously unemployed and actively seeking work.

Making a claim

Protect's insurers, ATC Insurance Solutions, try to take the stress out of making a claim.

ATC has a dedicated and experienced claims team who will manage your claim from start to finish.

Protect injury and sickness claim forms are available via a link from Protect's website:

www.protect.net.au

or from the ATC website:

www.atcis.com.au/products/protect-injury-and-sickness

For information or assistance,
contact ATC Insurance Solutions.

Phone (03) 9258 1770 (nationwide)

Fax (03) 9867 5540 (nationwide)

Freecall 1800 994 694

Email claims@atcis.com.au

Web www.atcis.com.au





We believe in providing comprehensive benefits that truly support our membership.

AMWU Victoria proudly works with Protect to offer an exceptional level of income protection, designed to safeguard financial wellbeing and alleviate stress during unexpected events.

Protect's cover is a vital safety net for wage earners battling illness or injury, ensuring income assistance and a focus on recovery.

Tony Mavromatis

AMWU Victorian Branch Secretary

Financial benefit declaration

Protect insurance policy schedules are held by the relevant trade union and are issued by ATC Insurance Solutions.

The union policy holders commit considerable effort and resources to negotiation and implementation of the various policy schedules. As such, consistent with industry and commercial practices, the union policy holder may receive a financial benefit from the issuer. Any such benefit is utilised to support member services.

In addition, financial union members may be entitled to a range of additional insurance benefits negotiated by the relevant union through Protect Extra Cover.

The Protect Extra Cover range of policy schedules, held by the relevant union and administered by Protect, also form part of the commercial arrangements between the policy holder and the issuer.



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Tel: 1300 344 249
Email: info@protect.net.au
Web: www.protect.net.au

Level 7, 380 Docklands Drive
Docklands VIC 3008

PO Box 482, North Melbourne VIC 3051

This brochure is intended to provide a brief summary of ATC's policy wording. It does not purport to contain all information that may be relevant and is provided as a matter of general interest only. Limitations and exclusions apply.

Maximum income protection rates and benefits may vary in the future or with some enterprise agreements. Check with your union delegate or organiser.

For a copy of the current Product Disclosure Statement, contact ATC Insurance Solutions.

Note: All claims are managed and processed by ATC Insurance Solutions.

Protect administers the Protect Injury and Illness Insurance products.

For information in relation to benefits and claims, please contact ATC Insurance Solutions.

ATC Insurance Solutions
Level 4, 451 Little Bourke Street
Melbourne VIC 3000

Web www.atcis.com.au
Phone (03) 9258 1770 (nationwide)
Fax (03) 9867 5540 (nationwide)
Freecall 1800 994 694
Email claims@atcis.com.au

