

**Protect**



# Firefighter Injury and Illness Cover

Kaipatu ahi moni whiwhi whakamarumaruru



**Injury and illness insurance designed for professional Firefighters of New Zealand**

- 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

**ATC**  
INSURANCE SOLUTIONS  
AFS Licence No. 305802

*Proudly insuring NZ workers*

# What is covered?

## Weekly income protection benefits

### NON-WORK-RELATED INJURY OR ILLNESS

The injury and illness insurance policy administered by Protect provides global income protection, 24 hours a day, 7 days a week, for covered members who are sick or injured and unable to work.

Claim type	Weekly Cover	Waiting Period
Injury	100% of income up to \$3,000	7 days
Illness	100% of income up to \$3,000	14 days

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 up to \$3,000, for up to 104 weeks.

A 7 day waiting period applies to each injury claim and a 14 day waiting period applies to each illness claim. Waiting periods generally commence from the first day of medically certified disablement.

### BETTER INCOME PROTECTION

- Cover is included for cancers, strokes, heart attacks and other sicknesses that are diagnosed and prevent you from working during your insured period.
- If you are are injured training or playing amateur sport or engaging in extreme sport, an income protection benefit period of 26 weeks applies.
- Unlike some other industry insurance schemes, you are not required to exhaust your sick leave before making a Protect income protection claim.

## Accident Compensation Corporation top-up benefits

The injury and illness insurance policy provides top-up weekly income benefits for covered members with an accepted Accident Compensation Corporation (ACC) claim.

The top-up benefit is equal to the difference between the amount you receive from the ACC and your weekly income protection rate, or 100 per cent of your pre-injury 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:

Accident type	Dependants	Benefit Payable
Death from an injury outside of work	Yes/No	\$100,000
Death from an at-work injury*	Yes	\$400,000
	No	\$200,000

\* For which an Accident Compensation Corporation benefit is payable.

## Broken bones

### NON-WORK-RELATED INJURY

Accident type	Benefit Payable
Neck, skull or spine (full break)	\$9,500
Skull or spine (hairline fracture)	\$2,970
Hip	\$7,400
Pelvis	\$7,400
Ankle or knee	\$4,750
Ankle or knee (hairline fracture)	\$4,750
Leg	\$4,750
Leg (hairline fracture)	\$1,900
Shoulder blade	\$4,750
Jaw	\$4,750
Cheekbone	\$2,970
Collarbone	\$2,970
Foot or hand (excludes toes and fingers)	\$2,375
Nose	\$1,900
Rib/s	\$1,900
Arm, elbow or wrist	\$2,375
Finger/s	\$1,900

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.

## Serious trauma (capital) benefits

Accident type	Benefit Payable
Permanent paraplegia/quadriplegia from an at-work injury*	\$400,000
Total and permanent disablement from an at-work injury*	\$87,500
Total and permanent disablement from an injury outside of work	\$87,500
Permanent paraplegia/quadriplegia from an injury outside of work	\$87,500
Permanent total loss of sight of one or both eyes	\$87,500
Permanent total loss of the lens of both eyes	\$87,500
Permanent total loss of the lens of one eye	\$52,500
Permanent total loss of one or two limbs	\$87,500
Permanent total loss of hearing in both ears	\$70,000
Permanent total loss of hearing in one ear	\$17,500
Third-degree burns and/or resultant disfigurement of more than 40% of the entire body	\$43,750
<b>Permanent total loss of use of:</b>	
- four fingers and thumb of either hand	\$65,625
- four fingers of either hand	\$35,000
- one thumb, both joints	\$26,250
- one thumb, one joint	\$13,125
- a finger, three joints	\$8,750
- a finger, two joints	\$6,575
- a finger, one joint	\$4,375
- all the toes of one foot	\$13,125
- big toe, both joints	\$4,375
- big toe, one joint	\$2,625
- other toe (each toe)	\$875
Fractured leg or patella with established non-union	\$8,750
Shortening of the leg by five (or more) centimetres	\$6,575

\* For which an Accident Compensation Corporation benefit is payable.

## Additional payments

A benefit of \$10,000 may be payable to a covered person who suffers a stroke or heart attack during the policy period, or for loss of limb or sight due to some events caused by diabetes.

# Accidental dental injury

Benefits are provided to covered 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.

Please note that no cover is provided for injuries sustained at work or for normal maintenance of dental health.

MAXIMUM CLAIM AMOUNT	BENEFIT PAYABLE
Dental cover for singles and families	\$4,500

ACCIDENT TYPE	BENEFIT PAYABLE
Loss of front tooth, per tooth	\$1,500
Fractured or broken tooth, per tooth	\$1,100
Loss of other teeth, per tooth (other than front teeth)	\$1,100
Chipping of teeth, per tooth	\$600
Loss of filling, per filling	\$600

**EXAMPLE:** If you lose a front tooth and your dentist’s bill is \$600 you will still receive \$1,500.

For the purposes of this cover, a tooth includes a prosthetic tooth. However, the maximum benefit payable for damaged dentures, dental bridges or dental plates is \$1,500 per accident.

# 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 applies in order for a claim to be accepted.

# Additional benefits

## **1. Over 65 to 69 years of age: extended income protection cover for injuries and illnesses**

Income protection benefits for injuries and illnesses are payable for covered members aged 65 to 69 years. The maximum benefit period is 52 weeks; unless a shorter benefit period is specified in the policy.

## **2. Over 70 to 74 years of age: extended income protection cover for injuries and illnesses**

Income protection benefits for injuries and illnesses are payable for covered members aged 70 to 74 years. The maximum benefit period is 26 weeks; unless a shorter benefit period is specified in the policy.

## **3. Funeral expenses**

In the event that you die as a result of an injury or specified sickness, the policy will pay up to \$10,000 for your burial or cremation.

## **4. 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 \$25,000 to support your return to work and to help you regain your independence.

## **5. Emergency home help**

Up to \$250 per week, for up to 26 weeks, reimbursement for professional domestic assistance expenses.

## **6. Domestic duties assistance**

Up to \$200 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 his/her full-time homemaker duties.

## **7. 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.

# Making a claim

Protect works hard with the insurers' agent, ATC Insurance Solutions, to take the stress out of making a claim. ATC has a dedicated and experienced team who will manage your claim from start to finish.

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

**[www.protect.net.au](http://www.protect.net.au)**

and the ATC website:

**[www.atcis.com.au/products/protect-injury-and-sickness](http://www.atcis.com.au/products/protect-injury-and-sickness)**

For information or assistance, contact ATC Insurance Solutions.

Freecall 0800 300 143

Email [claims@atcis.com.au](mailto:claims@atcis.com.au)

Web [www.atcis.com.au](http://www.atcis.com.au)



## The Protect Field Team here to help

Protect Field Officers work with members to ensure claims progress as smoothly as possible.

**Contact us via the Protect office:**

freecall: 0800 300 166

email: [info@protect.net.au](mailto:info@protect.net.au)

**Or use direct numbers:**

Craig Johnston (04) 280 6605

Brett Buckingham (04) 280 6606

John Cain (04) 280 6607

Gary Robb (04) 280 6608



*“The NZPFU has a proud history of protecting the health, safety and wellbeing of members.*

*Our members put their quality and quantity of life on the line to serve and protect the community.*

*Income protection insurance provides the necessary financial security for sick or injured members to focus on treatment and recovery.”*

**Wattie Watson**

**NZPFU Secretary**

**STRONGER TOGETHER - TOGETHER STRONG**

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. Before acting on any financial product information, you should consider the appropriateness of the financial product information provided and the nature of the relevant financial product having regard to your personal financial objectives, situation and needs. In particular, you should seek independent financial advice and read the relevant policy wording prior to making a decision (including a decision about whether to acquire or continue to hold the financial product). Limitations and exclusions apply.

For a copy of the current policy wording, contact ATC Insurance Solutions.

Maximum benefits may vary in the future or with some collective agreements.

Note: Protect administers the Protect Injury and Illness Insurance products. All claims are managed and processed by ATC Insurance Solutions.

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

ATC Insurance Solutions  
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Melbourne VIC 3000

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