

AWU Injury Cover

Australia's leading income protection scheme



Injury insurance designed for AWU members

- Up to \$100,000 death benefit
- Up to \$35,000 serious trauma benefit
- Up to \$8,000 broken bones benefit
- Higher dental injury benefits

What is covered?

AWU Protect Injury Insurance provides you with worldwide insurance cover, 24 hours a day, every day of the year.

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:

AWU Cover		
Accident type	Worker with dependants	Single worker
Death from an injury outside of work	\$75,000	\$37,500
Death from an at-work injury*	\$75,000	\$37,500
Death from a journey injury**	\$100,000	\$50,000

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

** For which no statutory claim benefit is payable

Plus, if a death benefit is payable to your dependants, we will also reimburse up to \$30,000 incurred in child care expenses within 12 months of your death.

Any lump sum death benefit payable will be reduced by any amount previously paid as a capital benefit under any other table of benefits included in this brochure (for injuries arising from the same accident).



Serious trauma (capital) benefits

AWU Cover		
Accident type	Worker with dependants	Single worker
Permanent paraplegia or quadriplegia: permanent and incurable paralysis of all limbs	\$35,000	\$17,500
Permanent total loss of sight of one or both eyes	\$35,000	\$17,500
Permanent loss of the lens of one eye	\$22,500	\$11,250
Permanent and incurable insanity	\$35,000	\$17,500
Permanent total loss of hearing in both ears	\$30,000	\$15,500
Permanent total loss of hearing in one ear	\$7,500	\$3,750
Third degree burns and/or resultant disfigurement of more than 40% of the entire body	\$20,000	\$10,000
Third degree burns and/or resultant disfigurement of between 20% and 39% of the entire body	\$9,000	\$4,500
Permanent total loss of use of:		
- four fingers and thumb of either hand	\$30,000	\$15,000
- four fingers of either hand	\$15,000	\$7,500
- one thumb, both joints	\$10,000	\$5,000
- one thumb, one joint	\$5,000	\$2,500
- a finger, three joints	\$4,000	\$2,000
- a finger, two joints	\$3,000	\$1,500
- a finger, one joint	\$2,000	\$1,000
- all the toes of one foot	\$5,000	\$2,500
- great toe, one joint	\$1,000	\$500
- other toe (each toe)	\$400	\$200
Fractured leg or patella with established non-union	\$4,000	\$2,000
Shortening of the leg by five (or more) centimetres	\$2,750	\$1,375

Journey cover (capital) benefits

AWU Cover		
Accident type	Worker with dependants	Single worker
Permanent paraplegia or quadriplegia: permanent and incurable paralysis of all limbs	\$100,000	\$50,000
Permanent total loss of sight of one or both eyes	\$100,000	\$50,000
Permanent loss of the lens of one eye	\$60,000	\$30,000
Permanent and incurable insanity	\$100,000	\$50,000
Permanent total loss of hearing in both ears	\$80,000	\$40,000
Permanent total loss of hearing in one ear	\$20,000	\$10,000
Third-degree burns and/or resultant disfigurement of more than 40% of the entire body	\$50,000	\$25,000
Third-degree burns and/or resultant disfigurement of between 20% and 39% of the entire body	\$25,000	\$12,500
Permanent total loss of use of:		
- four fingers and thumb of either hand	\$75,000	\$37,500
- four fingers of either hand	\$40,000	\$20,000
- one thumb, both joints	\$30,000	\$15,000
- one thumb, one joint	\$15,000	\$7,500
- a finger, three joints	\$10,000	\$5,000
- a finger, two joints	\$7,500	\$3,750
- a finger, one joint	\$5,000	\$2,500
- all the toes of one foot	\$15,000	\$7,500
- great toe, one joint	\$5,000	\$2,500
- other toe (each toe)	\$1,000	\$500
Fractured leg or patella with established non-union	\$10,000	\$5,000
Shortening of the leg by five (or more) centimetres	\$7,500	\$3,750

Broken bones

NON-WORK RELATED INJURY

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

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

Accidental dental injury

Cover is provided to AWU 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.

Maximum claim amount	AWU Cover
Dental cover for singles and families	\$3,750

Accident type	AWU Cover
Loss of front tooth, per tooth	\$500
Fractured or broken tooth, per tooth	\$350
Loss of other teeth, per tooth (other than front teeth)	\$350
Chipping of teeth, per tooth	\$175
Loss of filling, per filling	\$175

For the purposes of this cover, a tooth includes a prosthetic tooth. However, no cover is provided for normal maintenance of dental health.

EXAMPLE: If you lose a front tooth and your dentist's bill is \$200 you will still receive \$500.

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



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 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 info@atcis.com.au

Web www.atcis.com.au



Here to help

Protect Field Officers are independent of the insurer and work with members to ensure claims progress as smoothly as possible.

Contact the team via phone 1300 344 249
or email info@protect.net.au



For more than 130 years, we have committed to delivering superior pay, safer worksites and secure reliable jobs.

Further demonstrating dedication to the wellbeing of our members, we offer comprehensive injury cover to members who opt for Protect severance.

By joining our union, you not only gain access to outstanding benefits but also reliable protection for non-work-related injuries, providing you with peace of mind during unforeseen events.

Ronnie Hayden - AWU Victorian Branch Secretary

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 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
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