

THE

SUPPORTING EMPLOYERS, THEIR WORKERS AND THE COMMUNITY

BUZZZ

JANUARY 2020



Income protection for all
that's the spirit

page 5

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BIG

CHANGE

benefits Protect
severance members

2020 is the Protect 20th year of operation



With 2019 drawn to its close, we are pleased to report we paid redundancy / severance claims to 4,047 workers in the 12 months to 30 November. 2020 marks our 20th year of operation, in which time we have paid over \$490 million in claims to 91,500 workers. This is a good reminder

of the reason for the fund's existence – to provide a financial safety net for workers when they're out of work.

Our annual report, available on our website: www.protect.net.au, provides further statistical highlights of the 2018-19 financial year, including financial results.

During the last year Protect received publicity surrounding its Trust distributions to its 'sponsors', the ETU Victoria and NECA Victoria. This commentary was in the context of the political push to pass the Proper Use of Worker Entitlements Bill through Parliament. Protect provided a written submission to a Senate Committee inquiry on the topic and also appeared before the Committee. In regard to our members, the key points of our statement were:

- Protect supports the formalisation of good governance practices through legislation, so long as it is equivalent to standards that apply to other corporations; in many respects the current Bill does not.
- Trusts in all other fields may distribute surpluses to their owners, while companies may distribute their profits as dividends. The Bill will prevent trust distributions. The ETU and NECA use the proceeds to fund training and welfare initiatives for their members and are better resourced and experienced to provide these services than Protect.
- Protect's foremost concern is to ensure there are sufficient funds available to pay members' entitlements. This remains the case. Trust distributions made in the past have not eroded amounts owing to workers.

The Bill remains in the Senate with potential to be passed early this year. Read further comment on page 3.

Also included in this newsletter is an article on the change in our Chairman following the retirement of Michael Anderson after nine years as a Protect director. I thank Michael for his contribution to the fund and wish him well in his retirement.

To all our members, we hope you are enjoying a safe holiday season. In particular, our thoughts are with our members who are firefighters, whose efforts have been well publicised in fighting the worst fires seen in many years. We thank them for the incredible job they do in helping save people and property.

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Protect

P 1300 344 249

E info@protect.net.au

W www.protect.net.au

Ground Level, 200 Arden Street
North Melbourne VIC 3051
PO Box 482

CHANGE TO REDUNDANCY CLAIM PAYMENTS NOW IN OPERATION

BIG CHANGE! One Protect account replaces TER & GRA

Account types have been abolished. Protect now pays severance claims to workers based on the event which caused their employment to terminate.



The best features of our TER & GRA accounts have been rolled into one new Protect account

We're super excited to report that we have obtained Australian Taxation Office approval to implement an improvement to the Protect severance scheme. From 17 December 2019, the reason for termination of a worker's employment determines if an initial severance claim will be taxed or paid tax free. Account nominations are no longer required.

What does this mean for you?

Protect no longer has Termination (TER) and Genuine Redundancy (GRA) account types. There is now just one Protect account that has the benefits of both the old TER and GRA accounts.

- If your employer makes you genuinely redundant, your initial severance claim will be paid to you tax free
- If your employment is terminated for any other reason, your initial claim will be taxed.

What do you have to do?

Members are not required to do anything to take advantage of this change. Your Protect member number remains the same. Regardless of whether you previously held a TER or GRA account, you now hold the new Protect account and are eligible to lodge a severance claim regardless of reason for termination of employment. Previous GRA account holders could only lodge a claim upon redundancy or retirement. Those members may now lodge a severance claim should they resign or their employment be terminated.

Our IT systems and publications will be updated to reflect the change, in the meantime please keep an eye on our website for more comprehensive information. Contact our **Member Services Team** if you have any queries phone: **1300 344 249**, or email: **info@protect.net.au**

| Reason for separation | Initial claim limit | Tax applicable on initial claim |
|---------------------------|--|--|
| Genuine Redundancy | Up to the tax free threshold* or your account balance, whichever is the lesser | Nil |
| Termination | \$6,500 | 17% if reached preservation age 32% if under preservation age |
| Resignation | \$6,500 | 17% if reached preservation age 32% if under preservation age |
| Promotion 'off the tools' | \$6,500 | 17% if reached preservation age 32% if under preservation age |
| Retirement | Entire balance | 17% |
| Leaving Australia | Entire balance | 17% if reached preservation age 32% if under preservation age |

*The tax free threshold for the 2019/2020 financial year is \$10,638 for the initial year, and \$5,320 for each full year of service with your employer.

Examples of the change in practice:

A. Andrew elected to have what used to be called a Genuine Redundancy Account (GRA) and he has resigned.

Previously: As Andrew's position was not made redundant, he would not have received a payment from Protect. His balance would have remained with Protect until he was made redundant from a future position.

NOW: Andrew's resignation is considered a termination event and therefore Andrew would receive a termination payment, which is taxed.

B. Bill had the old default Termination Account (TER) and his position is made redundant.

Previously: Bill could make a claim as his employment was terminated. However even though the position was redundant, the payment made to him would have been a termination payment, which is taxed, because Bill had not previously nominated for a GRA account that offered tax savings in the event of redundancy.

NOW: Bill's position is made redundant, so Bill would receive a redundancy payment, which has a tax free component.

NOTE: This change only benefits you if you have a Protect account which an employer contributes severance payments to on your behalf. If your employer pays only income protection premiums for you to Protect then you cannot claim severance.

Ticking all the good governance boxes

The *Proper Use of Worker Benefits Bill* was introduced into Parliament to regulate Funds such as Protect.

The 2017 Bill stalled and then lapsed when the 2019 Federal election was called. It was reintroduced in July 2019, and after passing through the Lower House, was referred to a Senate Committee inquiry. Protect provided a written submission and appeared before the inquiry. At the time of writing, the Bill has not yet progressed through the Senate.

If passed, the new legislation will focus heavily on governance – issues which affect the Board rather than operations. Governance issues include a requirement to:

- ✓ have an independent director on the Board (we have two),
- ✓ make the 'constitution' available to members (the trust deed is on our website)
- ✓ issue annual statements to members (we do this twice-yearly)
- ✓ have audited accounts (this has been occurring for many years).

Accounts will need to be submitted to the Registered Organisations Commission (ROC) and members will need to be informed of changes to the constitution. Protect supports good governance although we have some reservations about the legislation applying conditions that do not apply elsewhere in corporate Australia.

The legislation will NOT affect member entitlements, claims processes or employer contributions.

Consideration will need to be given to industrial agreements as the Bill provides for choice of fund to be provided to members in respect of Redundancy/Severance funds and income protection insurance.

If the legislation passes, funds will have 12 months to be compliant. Keep an eye on our website for further updates at www.protect.net.au

Thank you Michael and welcome to the Chair Sue

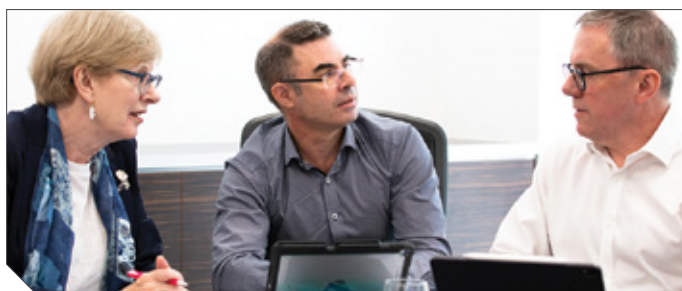


Protect's Chairman, Michael Anderson, retired from the Board in September. Michael joined the Board in 2010 as an independent director with significant experience in the investment industry. His expertise helped steer the fund into a strong financial position coming out of the global financial crisis of 2008-09. Michael then became Chairman of the Board in 2016. He brought out the best in directors, encouraged contributions from all and ensured the Board always considered the best interests of members. We thank Michael for his service to Protect and wish him well in retirement.

We are pleased to welcome Sue Carter as Protect's new independent Chairman. Sue has been a Protect director since February 2016 and has Chaired the Audit & Risk Committee since then. Sue's strength is in corporate governance, having been a facilitator of governance courses for the Australian Institute of Company Directors (AICD) and is a past ASIC Regional Commissioner for Victoria. Sue is a chartered accountant and is an experienced director, holding board positions with First State Super and ANZ Australian Staff Superannuation.

Mark joins us as an independent director

Pictured below right with CEO Michael Connolly & Chairman Sue Carter is Mark Engeman, appointed in April 2019 by the Board to replace Michael Anderson as an independent director. Mark's experience comes from a range of financial market and technology roles with CRA Limited, State Bank Victoria, Australian Wheat Board and SunGard data systems. He is currently the Deputy Managing Director and Corporation Secretary at Treasury Corporation Victoria. Mark will assume the Chairmanship of the Protect Audit and Risk Committee from Sue Carter. We are pleased to have an experienced professional such as Mark as an independent director.



More great news for Protect members

Eligibility for tax free redundancy payments is now aligned with the age pension qualifying age.

Claims on a Protect account due to genuine redundancy attracts a tax free component, based on the person's length of service with their employer. Previously you could only benefit from this if you were under the age of 65. However, new legislation has extended the age limit to match an individual's age pension qualifying age, which means those working longer in life are no longer exempt from the tax benefits of being made redundant.

| Date of Birth | Age Pension Qualifying Age |
|---------------------------------|----------------------------|
| 1 July 1952 to 31 December 1953 | 65 years and 6 months |
| 1 January 1954 to 30 June 1955 | 66 years |
| 1 July 1955 to 31 December 1956 | 66 years and 6 months |
| On or after 1 January 1957 | 67 years |

VICTORIAN EMERGENCY MANAGEMENT TRAINING CENTRE

Field trip to VEMTC

Protect staff were invited to Victoria's specialised fire and emergency training facility in Craigieburn late last year. We were lucky enough to spend a day guided by the impressive Tony 'Pluggger' Martin (pictured left in centre of image). Tony introduced us to the numerous scenarios and 'props' that simulate urban risk environments such as shopping districts, theatres, prison cells, residential housing, industrial, transport and marine settings.

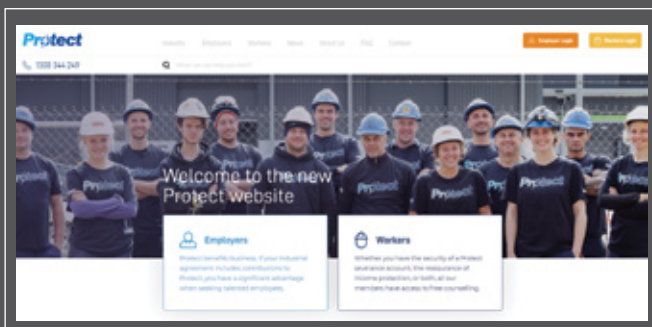


The visit gave us a real appreciation of the occupational demands and skill set of our MFB & CFA firefighter members that have been so relied on by Australians this summer. We would like to thank all those who dedicate themselves to the protection of our communities, including our members who have been involved in bushfire evacuation, social support, animal rescue and re-building initiatives.

Please be reminded that our free confidential counselling service is available 24 hours a day, 7 days a week to assist members and their families during difficult periods.

Free call 1300 725 881.

New look Protect website



Visitors to the Protect website will notice that we launched a major upgrade in January. Our goal was to improve the design and content to better assist our worker and employer members. We hope you enjoy the new site, it's easy to navigate, far more user friendly and features messages from many of our members. Check it out for useful industry-specific information and frequent news updates.

Employer and worker portals continue to be accessible from the site. Use the corresponding orange or yellow log in buttons available at the top of each page to access your account online.

www.protect.net.au



Bonnie (L) and Jessica (R) have been seafaring for 10 and 8 years respectively

Income protection for all, that's the spirit

MUA Members, Bonnie Crow and Jessica Collis

Bonnie, a cook, and Jessica, a steward, are made for the seafaring lifestyle. They rate the travel, enjoy customer service and love their jobs working on the Spirit of Tasmania. Recently, employment conditions for the two, and all 60 of the crew, have gotten even better, with the inclusion of Protect income protection.

Bonnie: "About five years ago I went to the MUA Western Australian Branch conference and Protect were presenting there. I came back to our Branch with a brochure and we started EBA chats about a year and a half later that included income protection cover.

Protect benefits that stood out, that were different, to other providers, were the extra things you can get such as counselling and home help, accidental dental that extends to the family, and sport cover.

There's so many people that try and keep a bit of a sporting career going as well as being here, it's a peace of mind that if you're hurt outside of work you've got some cover. And I know. My husband was hurt a while ago playing rugby union so that meant one income for us until he recovered but now we have our Protect cover which is great."

"It's not an easy path dealing with injury or illness. With Protect you actually get given a case manager that helps you the whole journey, instead of you just bluffing your way along."

"Income protection insurance takes the stress out of everything. If you don't have to worry about money you can concentrate on getting better. Because we've all got bills to pay."

Jessica: "I was part of the secondary committee that worked to get income protection in. It was initially all very foreign to me. I learnt a lot from Bonnie and the older guys and from the Protect Field Officer who was wickedly funny. I think income protection is so important, especially for casuals who don't get sick pay. It was so good to be involved in improving the working conditions for that group especially. And it's fantastic to know that we're covered for income protection even when we're overseas. I'm a big traveler, so that's awesome for me.

It's great to have an employer that is willing to offer these sort of benefits that even include free counselling, to their workers because they really can be life changing."

Steve wins the medical lottery

ETU Member, Steve Bololias



Only 3% of people get the good news Steve received after his particular surgery. News that he didn't have cancer was equivalent to winning the lottery for Steve who counts himself lucky in many areas of his life. With glowing reports for his surgical team, his fantastic wife

and supportive employers, Steve didn't hold back in his praise of his Protect income protection brought to him by the ETU.

"The ETU have just got it right in getting income protection for all their workers because it's just a fantastic thing. Having Protect for me was the comfort of knowing I didn't have to worry about my bills and the mortgage, so it was all less stressful. I had really good dealings with Protect the whole time and my case manager was on top of it, she was brilliant."

I had to take an extra month off than what we thought due to complications, and because my work is physically demanding, I couldn't go back half up. I kept my case manager updated and when I was ready to return to work she was really surprised, but for me, I feel exactly the same, it's not bad with one kidney, I've just got to look after it, that's all."

"Protect is reassurance. Although your working life has come to a halt, you can still manage to pay your bills. I've used my income protection a few times over many years and every single time it's been fantastic."

Checking in with Kim 5 years after redundancy

Ex PSG Elecraft employee, Kim Giles

"When the company went into liquidation, I was so lucky to have my Protect account, it was honestly a lifesaver. Not just financially, but mentally. It gave me the ability to take a breather and plan for where I wanted to head in the future."



Kim was early into a Thailand holiday when she read on social media that her employer had gone into liquidation. She'd been an electrician for 14 years and considered her workmates family so it was a real blow on a few levels. The only saving grace was a healthy balance in her

Protect account, established for the very purpose of securing the futures of workers like Kim.

"Being able to claim on my Protect account changed my life. I knew I didn't have to panic. With the security of those finances I could plan where I wanted to head. I was passionate about OHS and I decided I wanted to work for the safety regulator. I was able to focus on getting those qualifications and work towards my end goal."

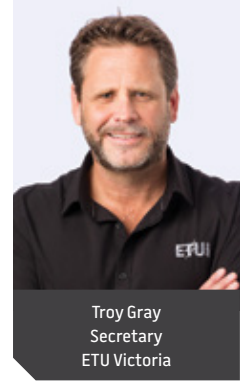
I'm now a WorkSafe HSR Support Officer. I help the Health and Safety Representatives out there on construction sites to really make a difference to the health and safety of those members who have elected them to be their voice."



Industry support

We're always keen to support our member's industry events, such as the MUA Women's Network (pictured). If you have a conference, training, roadshow or mass meeting coming up don't forget our invitation! Our investment helps create bigger and better events and gives us the opportunity to connect with members and increase the awareness of Protect.

Contact us on **1300 344 249**



Troy Gray
Secretary
ETU Victoria

ETU's Centre For U opens a range of training programs to members of any Victorian union

The ETU officially opened their new Centre for U training and members services centre.

The October opening event was attended by state and federal politicians, including Victorian Attorney General Jill Hennessey, Centre for U trainers and service providers, union secretaries and comrades.

The Centre for U provides a range of electrical skills training courses as well as health and welfare seminars and services that are open to ETU members and their families.

From November 2019 the Centre for U has made a range of its programs open to members of any Victorian union, completely free of charge. We look forward to welcoming YOU to the Centre for U soon!

→ Book online
or over the phone

Victorian union members are welcome to contact the **Centre for U** on **1800 270 875** to enquire or book into any of the free seminars or courses listed. You can also book online at www.centreforu.com.au

DRUG AND ALCOHOL AWARENESS

Understand the risks associated with alcohol and other drugs in your workplace. Learn how to recognise when someone you know has a problem and how you can help.

EAT SMART HEALTHY EATING WORKSHOP

Learn about the sources of nutrition and how they impact health, decision making and effective planning, maintaining a healthy lifestyle and the support services available to assist you.

FAMILY VIOLENCE AWARENESS SEMINARS

Learn how to recognise if someone you know is experiencing family violence and how to offer your support or refer them to support services.

GAMBLING PREVENTION BRIEFINGS WITH DAVID SCHWARZ

David Schwarz, better known as The Ox from the Melbourne Football Club, shares his experience with gambling addiction and the road to recovery.

LGBTQI+ INCLUSIVITY TRAINING

Learn about gender diversity, intersex and sexuality, inclusive language and anti-discrimination laws. Explore the challenges faced by a diverse group of workers and the impact that a culture has on their lived experience.

EMOTIONAL WELLBEING FOR EXPECTING AND NEW PARENTS

Recognise when you, your partner or others you know might be struggling with emotional or mental health when expecting a baby or in early parenthood, and how best to help.

RETIREMENT PLANNING SEMINARS

It is never too early to start planning for retirement. Our retirement planning seminars run by CBUS are a must for those 45 and over.

WOMEN'S SELF DEFENCE / HIGH INTENSITY BOXING CLASS

Women-only group boxing sessions designed to develop your confidence and self-esteem whilst building mental and physical health.

SUICIDE PREVENTION TRAINING

Learn about the suicide intervention model, the red flags when someone may be at risk, how to increase immediate safety and link them with further help.

U-TURN EDUCATIONAL DRUG AND ALCOHOL PROGRAM

This 12-week program is for anyone hoping to stop or reduce their drinking or substance use, or for any person seeking additional information and education around their drinking and substance use.

WORKERS' COMPENSATION SEMINARS

The workers' compensation process can be complicated. Gordon Legal will provide general information about WorkCover, the workers' compensation system and how to make a claim.

YOUTH DRUG AND ALCOHOL AWARENESS WORKSHOP

This workshop will be an eye-opening experience for young people who may be forming their attitudes to drugs and alcohol, who likely have friends who may be experimenting, and who are possibly feeling pressures to 'join the crowd'.

AUTISM AWARENESS TRAINING

Learn what autism spectrum disorder is, how it affects a person's behaviour and how you can support and assist autistic people.

FIRST AID FOR BABIES AND CHILDREN

This 4-hour program will provide you with the information and guidance to prevent injuries and the knowledge and skills to provide basic first aid to infants and children.





Pawel Podolski
Executive Director
NECA Victoria

Industrial Manslaughter a crime in Victoria

The Victorian Government has introduced legislation to state Parliament to amend the Occupational Health and Safety Act (2004) for the introduction of the offence of Industrial Manslaughter with the law coming into effect no later than 1 July 2020.

Key elements of the proposal to amend the Act will see employers who negligently cause a death in a workplace face fines of up to \$16.5 million with those officers and directors identified facing up to a maximum of 20 years jail. Workplace industrial manslaughter will not only be attributed to physical workplace accidents but will also include incidents that impact on a worker’s mental health such as bullying and other forms of abuse suffered in the workplace where a worker takes their life.

Employees and volunteers will be exempt from any charges of industrial manslaughter and WorkSafe will be responsible for investigation and prosecution and will have enhanced investigative powers, while the current two year maximum period for a prosecution to commence will not be applicable for industrial manslaughter.

Employers should review their OHSMS and ensure it’s fully implemented along with considering if they, as a director or officer, are active in leading OH&S and can demonstrate that their OHSMS has the safeguards to reduce hazards ‘so far as is reasonably practicable’ and that an action leading to an incident was not condoned.

NECA members can use the NECA OHS hotline 1300 300 031 to speak with our experienced team to ensure your systems and processes will adequately stand up to scrutiny under the new law.



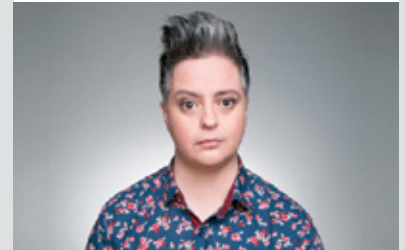
NECA Accredited Installer

12 years ago, NECA Victoria embarked on a journey to create an accreditation program to provide consumers with a trusted brand in Energy Efficiency, whilst enabling Registered Electrical Contractors to market themselves as trained professionals in energy efficient products, technologies, and installations.

Since the commencement of the program, there have been rapid changes in technology, consumer trends, training and government incentives that have created new opportunities. Recognising the changing market, NECA Victoria is leveraging this opportunity to refresh the EcoSmart Electricians as the Victorian NECA Accredited Installer program. To find out more about this program head to necaaccreditedinstaller.com.au

**Negligent employers
who’s action or inaction
causes the death of an
employee will face multi
million dollar fines and
up to 20 years jail**

JOINT PROTECT & NECA INTERNATIONAL WOMEN’S DAY EVENT



Win tickets!

Victorian Protect women members are invited to join us for lunch and laughs, inspiration and entertainment in one jam packed afternoon.

We bring you the event of the year in conjunction with NECA in recognition of the important role women play in Australian trades.

Celebrate International Women’s Day with us:

EVENT DETAILS

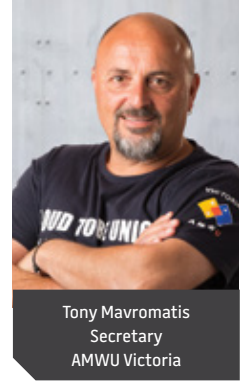
Friday 6 March
12noon – 3pm
Eureka 89 Southbank VIC

ENTERTAINMENT

We’ve secured hilarious comedian **Geraldine Hickey** (pictured) to entertain us along with paralympic athlete, **Maddy Hogan** as keynote speaker. These amazing Australian women, leaders in their fields, will present as we relax with a few drinks amongst fellow women in trades.

EMAIL TO WIN

Protect women members who are able to make it to the Melbourne location for our lunch event, should email your contact details to: **hello@protect.net.au** by Friday 21 February to go in the draw for tickets.



Tony Mavromatis
Secretary
AMWU Victoria

Metal trades lock in Protect severance for another three years

As part of the AMWU campaign to ensure members working in the labour hire industry have adequate support and security for their work, Protect has been successfully negotiated and implemented into labour hire agreements as the severance pay provider.

Following a successful survey of labour hire members in late 2018, the AMWU proceeded to hold a number of mass meetings with members and then in early 2019 met with representatives of the labour hire groups, to commence negotiations to cover the entire labour hire industry for metal workers. In late July the Agreement was accepted by members and now locks in conditions for the next 3 years.

Included in the agreement are wage increases of 12.5% over the life of the agreement, welding certificate allowances, allowances for protective clothing and safety boots, travel, income protection, family/domestic violence leave, building unions picnic day leave and severance pay that covers apprentices to be provided by Protect.

The AMWU is a proud supporter of Protect and will continue to campaign for more workplaces to include Protect in their agreements into the future.



AMWU metal workers Mark & Daryl
with Protect Field Officer Craig Johnston (centre)

AMWU partnership with Gordon Legal

After a prolonged period of review, the Victorian AMWU recently appointed Gordon Legal as lawyers for the Manufacturing, Food and Confectionery, and Print Divisions. The Victorian State Council resolved that Peter Gordon and key legal and other staff of Gordon Legal had demonstrated strong commitment to protecting and advancing the interests of unions through their past dealings with the Victorian Branch.

The AMWU has now moved into a new office in Dandenong, Victoria, sharing the location with Gordon Legal. Located at 1/75 Robinson Street, Dandenong, the new office allows AMWU members easier access to legal advice and representation, as well as an updated office for members in the south-eastern parts of the state to attend rather than having to trek all the way into Melbourne.

Peter Gordon, a champion of the underdog, set up Gordon Legal in 2010 and then relaunched it in 2018 as a new full-service labour law firm. Since then, a number of Victoria's most important unions including the AMWU and ETU have moved to Gordon Legal. Gordon Legal offers AMWU members and their partner a free standard will, a first free interview about any legal issue within their expertise and other preferential terms to members.

“We trust the team at Gordon Legal. The decision to move the union’s work there was easy – follow who you trust and who will best represent the members and the AMWU.”

Tony Mavromatis





Christy Cain
Secretary, MUA WA
& National President

Income protection one of MUA's most important conditions of employment

“Maritime members rate their income protection as one of their most important conditions of employment. All of our members are encouraged to make sure that Protect is one of our key log-of-claims when negotiating new enterprise agreements with employers because it should be an industry standard for all MUA members.” Christy Cain



The Maritime Union of Australia (MUA) a division of the Construction, Forestry, Maritime, Mining & Energy Union first secured income protection insurance for our members in early 2013. After meeting with and reviewing several different providers, the MUA selected Protect Injury and Illness Cover as the preferred cover.

We want to thank the Victorian Branch of the ETU for allowing the MUA to participate in Protect and for all their hard work over many years establishing the best income protection and redundancy provider in the country.

Protect covers the majority of maritime workers all over Australia

We first secured Protect in several agreements in Western Australia and since that time we now have expanded the Protect income protection cover to every state plus the NT.

The MUA now has Protect income protection coverage in enterprise agreements with all the major stevedoring companies inclusive of Patricks, DP World, Qube and Toll. Nearly all seafarers are also covered by Protect.

The MUA Protect Injury and Illness Insurance cover is paid for by employer contributions and provides global income protection for maritime workers, 24 hours a day, 7 days per week. We have had massive outcomes for our members and are currently negotiating more benefits as our membership grows.

This cover provides an important safety net for workers who are unable to work due to sickness or injury. Eliminating heavy financial burdens such as: debts, rent or mortgage repayments, monthly utility bills, school fees and food.

What MUA members have to say

The MUA consistently receives excellent feedback from our members about field officer support and their experience with Protect:

“When I was unable to work, I was worried about having to go on income protection, but I found Protect was easy to use. They were helpful, understanding and I didn’t feel rushed. This stopped me stressing and allowed me to focus on my recovery and getting back to work.”

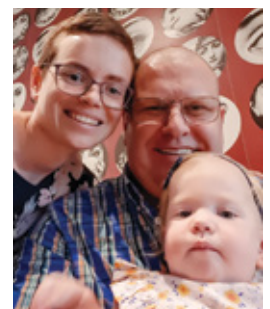
MUA Member, Daniel Piccoli

“Earlier this year I had the misfortune of being diagnosed with cancer. This was the last thing I thought would ever happen to me being fit, healthy and only 48 years of age. I had to undergo surgery at which time I used Protect income protection. I was assigned a case manager who was extremely helpful. All I had to provide was a doctors certificate to get the ball rolling, then everything was processed very quickly. I was lucky that my comrades at Patrick Terminals donated money from our rolling fund to get me through the waiting period for which I will be forever grateful. I am so lucky to have Protect - without them, I would have had to use my long-service leave or annual leave. Protect allowed me to take the time to concentrate on my recovery and to get back to work without added financial stress.”

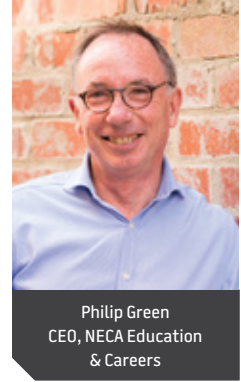
MUA Member, Cliff Smith

“I started working for Patrick Stevedores in Fremantle back in 2007. Since that time, I have used income protection twice. Once in 2011, under AIA through Maritime Super, and most recently under Protect. What makes the clear difference between the two usages of income protection for me, was one man, John Cain. As a Protect Field Officer, John works as your advocate. John fought hard for me, gave me clear instructions in plain English, NOT insurance babble that no one can understand. I am now back on my feet, and back on shift.

I would like to personally thank Mr John Cain for helping myself, my wife, and my 13 month old daughter, for not leaving us in the cold, and simply going ‘above and beyond’ the call of duty, to make the seamless transition through what was a stressful time. I am back rehabilitated 100% and into the workforce, on full duties.”



MUA Member, Samuel Burton



Project Management for the electrical industry

Whether you're new to project management or have many projects under your belt, NECA Education & Careers has a course to help you make the most of your role.

Learn from an expert trainer and guest presenters in the Certificate IV in Project Management Practice or Diploma of Project Management.

Are you ready to advance your career?

- Work in a project management role
- Have a project you've recently completed or are currently working on
- Have a manager/senior project team member to mentor you

Certificate IV in Project Management

Get a qualification for your current role over 11 months of practical application supporting nine days of face-to-face classes. Gain insight into project plans and strategy, contract management, project processes and outcomes.

Diploma of Project Management

Develop your understanding of managing project scope and schedule, quality control, budgeting and human resources. Apply 12 days of face-to-face learning to a real workplace project over 12 months.

A highlight of the diploma is the Simulation Day at the Building Leadership Simulation Centre. The BLSC is a revolutionary training facility run by Master Builders Victoria, with a 15-metre parabolic screen and interactive scenarios alongside specialist actors.



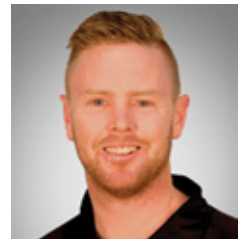
“We explore concepts and try and make it as relevant as we can.”

John Leijon, Trainer

John has over 30 years' experience in project management across a range of fields including manufacturing, IT, and construction.

“I completed Certificate IV in Project Management earlier this year. I found the course informative and engaging. The teacher and guest speakers were experienced, supportive and very helpful. I immediately enrolled in the Diploma to further my skills. I am now halfway through and enjoying it just as much as the Cert IV. It is also great to share experiences with and learn from other people studying the course.”

Troy Cravino
Certificate IV and Diploma participant



COURSES COMMENCE IN MARCH

Register at:

necaeducation.com.au/projmgmt

Well done Adelaide!

NECA Education and Careers apprentice and Protect member, Adelaide Champion competed in the ANZETA Trans Tasman Challenge in New Zealand late last year. Adelaide qualified as one of only six top electrical apprentices from Australia and New Zealand to face off in a 6-hour skills and knowledge-based competition. A fantastic achievement!





Peter Marshall
Secretary, UFU Victoria

Income protection is real help for real people

“I’ve tried to get income protection privately and couldn’t get covered, we’re just too high risk a job, so to have Protect cover is absolutely invaluable.

Thankfully it had just come in to effect when I was injured and off work for a couple of months. I was able to use that rather than chew through my sick leave.

Being able to spend some time at home without doing physical labour helped with the healing. Without Protect I probably would have just fought through the pain and kept working to be honest. Having our Protect cover



UFU Member, Chris Lee

prevents the need to bank sick leave. Now if people are sick, they will actually stay away from work, which is the whole idea of sick leave.”

“We only had income protection for four months before I had to use it, so if we hadn’t jumped on board with Protect, I would have had to use all of my sick leave and all of my annual leave.

The payments, and the broken bones lump sum, meant I didn’t have concerns about being unable, financially, to support the family or continue to pay the mortgage. I basically started rehab straight away and it gave me the opportunity to go the gym seven days a week and just try and get back on the truck as quickly as possible.

Protect took the worry out of it all and I thought the whole process was fantastic. We have the Field Team contacts up on the wall at work, so I gave them a call. The Field Officer told me he’d organise the paperwork for me to fill out but if I had any problems or any questions he said he’d actually come around to my house and help me fill it out, which was excellent because at that stage I was pretty incapacitated. And my case manager was brilliant. Compassionate, sympathetic, she was just great.

Our Protect cover is one of the greatest things that the UFU have done for us. In giving security for not only us but our families as well. If it wasn’t for Peter Marshall and the people that work under him, I don’t know where we’d be to be honest.”

UFU Member, Cameron Grierson

“I was prepared to use all of my sick leave before I returned to work but then I found out I was eligible for income protection, and it was a relief.

Ours is a physical occupation so you need to be at your best to be able to carry out the duties that are required of you at any particular incident. We couldn’t do our role unless we were 100% fit, you’d be putting not only yourself but the crews you’re working with at risk if you weren’t.

It only took a few days to have my claim reviewed and accepted and all taken care of. I understand that the UFU have been tireless in their efforts in getting this up for us. Just knowing how easy it was to access and for the claim to have been accepted, it was all pretty seamless to get it going. It was all really comforting in the end.”

UFU Member, Frank Costa

“Protect income protection insurance is the best thing to happen to the fire industry for many, many years.

My experience accessing it was fantastic compared with dealing with other health services as an example.

From first contact it was fantastic and the follow up was also extremely welcome. I was very impressed.”

UFU Member, Graeme Gant





Protect CEO Michael Connolly (L) and DSR CEO Richard Amon (R) were on hand to present Melbourne Unicorns their winning trophy

PROTECT WHEELCHAIR RUGBY CUP

Unicorns take the Cup

A massive congratulations to Melbourne Unicorns for winning the 2019 Protect Wheelchair Rugby Cup in a 30-24 victory. Well done to Box Hill for bringing a great game.

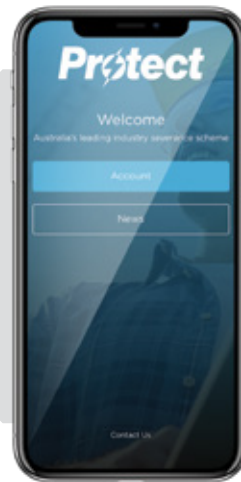
Want to catch up? You can stream wheelchair rugby on the Disability Sport & Recreation website via the DSR TV platform: dsr.org.au/dsr-tv

THREE YEARS OF CARBON NEUTRAL STATUS

Doing our bit to help the environment

For the third year in a row, Protect has been certified as a Carbon Neutral Organisation by the Australian Government.

The Protect Carbon Neutral Team, comprised of Michelle, Paulo and Kristy (pictured below L-R) has been committed to reducing our carbon emissions by 30% over a period of 3 years. We're happy to announce that, through a number of internal projects, combined with an increase in Protect members choosing to use electronic communication channels, that target has been achieved and we have avoided the emission of 142 tonnes of CO₂. Congratulations team!



The Protect App

If you're not registered for online access and want to use our App please call our Member Services Team on **1300 344 249**.

Available for download from:



Protect is proudly climate active

Official certification was previously awarded under the name *National Carbon Offset Standard* however in an effort to make the program more relatable, it has been rebranded by the government as *Climate Active*. This certification remains the most rigorous and credible carbon neutral certification available, awarded to organisations that have achieved a state of zero net emissions, through reduction and offsetting.



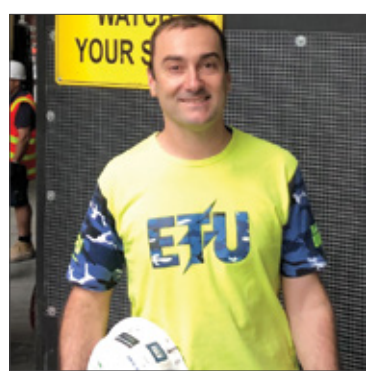


Winners are gridders

Congratulations to electrical members who took home Bunnings vouchers after updating their contact details with us at ETU meetings.

Update your contact details to go in the draw

Log in to your account via our new look website or the Protect App and ensure you have the correct mobile number and email address registered with us. Do this before the end of February and you'll have the chance of scoring a voucher too.



Protect Counselling

Provided by Hunterlink

Protect Counselling is a free, independent support program with access to qualified professionals
24 hours a day, 7 days a week - Australia-wide.

 **1300 725 881 (FREE CALL)**



STRESS & PRESSURE
AT WORK



DEPRESSION & ANXIETY



SUBSTANCE ABUSE & ALCOHOL
ADDICTION



SOCIAL ISOLATION



GAMBLING PROBLEMS



RELATIONSHIP ISSUES



SUICIDE PREVENTION



BULLYING & HARASSMENT



FINANCIAL PROBLEMS

Critical Incident Response can be organised for workplace violence or trauma, injury in the workplace and life-threatening situations. Free face-to-face Counselling sessions are also available **on-site**.



WWW.PROTECT.NET.AU/PROTECTCOUNSELLING