



Standard Injury & Illness Cover

Australia's leading income protection scheme



Injury and illness insurance designed for Australian workers

- 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 sports injuries



Proudly insuring Australian trades and construction



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.

ETU	Contracting Agreements	Powerline Agreements
Tradespersons	up to \$1,800*	up to \$2,400*
Apprentices	up to \$1,100*	up to \$1,900*

* Maximum income protection rates may vary between industries.

Please check your enterprise agreement or contact your union delegate/organiser 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, 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 equals 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 or pre-illness income, whichever is less.

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 a union 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 bone lump sum benefit applies arising from 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 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 or partners and 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 forming 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. 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.

2. 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.

3. Cancer lump sum benefit

To assist with the cost of treatment, recovery and other support services, a lump sum benefit of \$10,000 will be paid to you should you be diagnosed with cancer during the policy period (excluding some skin cancers and carcinoma in situ).

4. Heart attack and stroke benefit

If you suffer a heart attack or stroke during the policy period, you will receive a \$10,000 lump sum payment to help manage expenses while you recover.

5. Premature birth / miscarriage benefit

If you are pregnant and sustain an injury that results in miscarriage or premature childbirth (prior to twenty-six weeks gestation) you will be paid a lump sum benefit of \$5,000.

6. Escalation benefit

If you have been continuously receiving weekly income benefits under this policy for 52 weeks, your weekly benefit will automatically increase by 5%.

The increase takes effect from the start of the 53rd week of your claim and continues for the remainder of your claim period, up to the maximum benefit period of 104 weeks, unless otherwise stated in your policy.



Union member benefits

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

1. Over 65 years to 74 years of age: Extended income protection for injury & illness

Age		Protect	** Protect Extra Cover
Over 65 to 69 years	Injury	26 weeks*	26 weeks*
	Illness	No cover	26 weeks*
Over 70 to 74 years	Injury	13 weeks*	26 weeks*
	Illness	No cover	13 weeks*

*Maximum benefit payable unless a shorter benefit period is specified in the policy

2. Members aged 65 to 70: death & 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 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

If your spouse or partner is ill or injured and unable to carry out their full time homemaker duties, you may claim a reimbursement of up to \$300 per week for up to 10 weeks for professional domestic assistance.

5. Chauffeur plan

Up to \$1,000 per month for up to six months to reimburse taxi or chauffeur-driven transport costs for scheduled medical or rehabilitation appointments.

6. Spouse/Partner Caregiving benefit

If you are off work for more than three months to provide direct care for your spouse or partner with a serious medical condition, you may receive a \$15,000 benefit, subject to policy criteria.



Making a claim

Protect works with the insurer's agent, ATC Insurance Solutions, to help 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 claims@atcis.com.au

Web www.atcis.com.au



The ETU is proud to partner with Protect to provide members with superior injury and illness insurance cover. The cover is an important financial safety net for workers and their families facing the difficulties of non-work-related injury and illness and forms an essential part of the ETU's member benefits package.

Having established Protect more than 25 years ago, we know the hard work that went into winning this benefit and that it should never be taken for granted.

Troy Gray

Victorian Branch Secretary
Electrical Trades Union of Australia

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. Consistent with industry and commercial practices, respective union policy holders 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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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
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