

# Protect



## Maritime 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

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

*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.

MUA Industry	Weekly benefits	Waiting period
Dredging & Seafaring	75 % of income up to \$1,900	30 days
Stevedoring & Shore Based	75 % of income up to \$1,900	30 days
Offshore	100% of income up to \$1,900	84 days

If you suffer an injury or illness and you become totally or partially disabled as a result, you will receive the applicable weekly benefit above for up to 104 weeks. A 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 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.

## 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:

Accident type	Dependants	Benefit Payable
Death from an injury outside of work	Yes	\$75,000
	No	\$37,500
Death from an at-work injury*	Yes	\$400,000
	No	\$200,000

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

## Broken bones

### NON-WORK-RELATED INJURY

Accident type	Benefit Payable
Neck, Skull or Spine (full break)	\$8,000
Skull or Spine (hairline fracture)	\$2,500
Hip or Pelvis	\$6,250
Ankle or Knee	\$4,000
Ankle or Knee (hairline fracture)	\$1,600
Leg	\$4,000
Leg (hairline fracture)	\$1,600
Shoulder blade or Jaw	\$4,000
Cheekbone or Collarbone	\$2,500
Foot or Hand (excludes toes and fingers)	\$2,000
Nose	\$1,600
Rib/s	\$1,600
Arm, elbow or wrist	\$2,000
Finger/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.

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

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



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WARNING  
DANGER  
ELECTRICITY

# 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.

MAXIMUM CLAIM AMOUNT	BENEFIT PAYABLE
Dental cover for singles	\$3,750
Dental cover for family	\$3,750

ACCIDENT TYPE	BENEFIT PAYABLE
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. Please note that 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 \$200 you will still receive \$500.

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

# Additional benefits

## 1. Extended income protection cover for injuries and illnesses

### **Over 65 to 69 years of age:**

If you are aged 65 to 69, you can continue to receive income protection benefits for injuries and illnesses.

The maximum benefit period is 26 weeks, unless a shorter benefit period is specified in the policy.

### **Over 70 to 74 years of age:**

Income protection benefits for injuries and illnesses are payable for Protect members aged 70 to 74 years.

The maximum benefit period is 26 weeks for injuries and 13 weeks for illnesses unless a shorter benefit period is specified in the policy.

## 2. 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.

This benefit applies to most cancers excluding some skin cancers and carcinoma in situ.

## 3. 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 helping you to manage expenses while you recover.

## 4. Funeral expenses / terminal diagnosis benefit

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.

If you are diagnosed with a terminal specified sickness and are receiving weekly benefits under the policy, you will receive a \$10,000 terminal diagnosis benefit. This payment becomes available once your weekly benefits have ceased.

NOTE: Either a terminal diagnosis benefit or a funeral benefit will be payable, not both.

## 5. 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.

## 6. Emergency home help

You may be eligible to claim up to \$350 per week for up to 26 weeks as reimbursement for professional domestic assistance. This can help you manage essential household tasks while you focus on recovery.

## 7. 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 up to \$300 per week for up to 10 weeks for professional domestic assistance. This provides short term support to help maintain your household during a difficult period.

## 8. Chauffeur plan

You may be eligible to claim up to \$1,000 per month for up to six months as reimbursement for taxi or chauffeur driven car hire costs when attending scheduled medical or rehabilitation appointments. This ensures you can travel safely and comfortably to the care you need.





## Making a claim

Protect works with the insurers' 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 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.

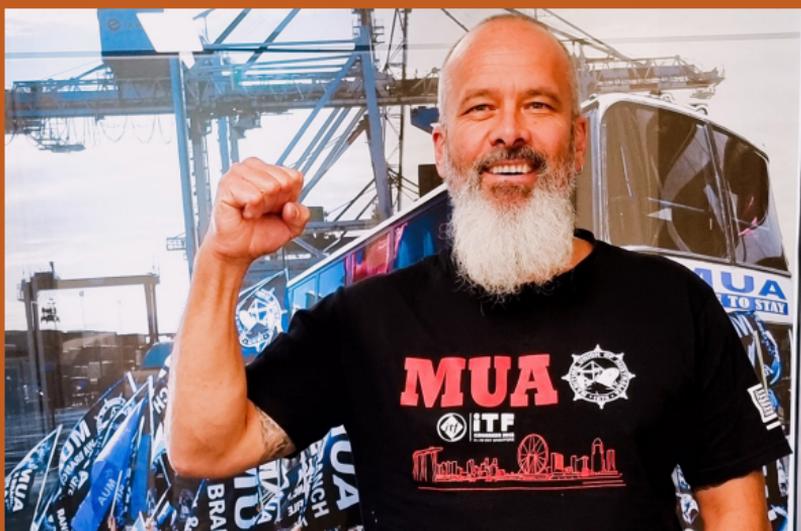
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*“The MUA continues to work hard to bring Protect income protection to maritime workers, as we search for ways to improve the lives of members throughout their working career and beyond.*

*Ensuring members suffering an injury or illness outside of work have the financial security to focus on recovery is integral.*

*We choose Protect because they deliver and provide benefits beyond income payments, especially important for our older members who fought militantly for the wages and conditions that we take for granted today.”*

**WILL TRACEY**

**National President**

**Maritime 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 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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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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