

THE

SUPPORTING EMPLOYERS, THEIR WORKERS AND THE COMMUNITY

# BUZZ



## A year like no other



2020 was a year like no other and as a redundancy fund, we kept a very close watch on employment levels, especially in Victoria during its strict lockdown restrictions. The bottom line was that we did see a rise in redundancies compared to last year, but not to record levels. Clearly, employers, workers, unions and government coordinated well to maintain employment (at least in the electrical and manufacturing sectors) to avoid redundancies and stand downs wherever possible.

For example, both the Electrical Trades Union (ETU) and the National Electrical and Communications Association (NECA) published a great deal of helpful information for the electrical industry to assist in managing the pandemic. This would have assisted in alleviating some concerns as well and ensuring employers and workers were well informed about their options.

Early this year, in anticipation of widespread stand downs, we obtained approval from the Australian Taxation Office to offer a hardship payment as another option for workers who had been stood down without pay. Workers may apply for two payments of \$2,000 (pre-tax) five weeks apart. The Board has recently agreed to extend this arrangement to 30 September 2021 to deal with the potential for stand downs, once the Jobkeeper system is removed.

Another change in 2020 was the introduction of redundancy payments by instalments, five weeks apart. This was to assist cash flow management during what was expected to be a significant peak in redundancy payments. By the end of the year, the Board agreed that this was no longer necessary, and all remaining instalments were paid out in January 2021. We thank our members for their patience and understanding of the temporary change.

As 2020 was a year with limited and restricted personal contact, people worldwide moved to dealing online in many aspects of their lives. For us, that meant we accelerated our move to provide members with their statements (and *The Buzz*) online. Where we have an email address recorded for you, you will have been provided information advising how to access your statement online.

View our 2019/20 Annual Report, available from our website, for a more thorough summary of Protect.

Finally, I would like to acknowledge and thank the great staff at Protect who all worked from home for nearly 9 months, taking thousands of phone calls and making thousands of redundancy payments.

We wish all of our members a safe, happy and more normal 2021!

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**P** 1300 344 249

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Ground Level, 200 Arden Street

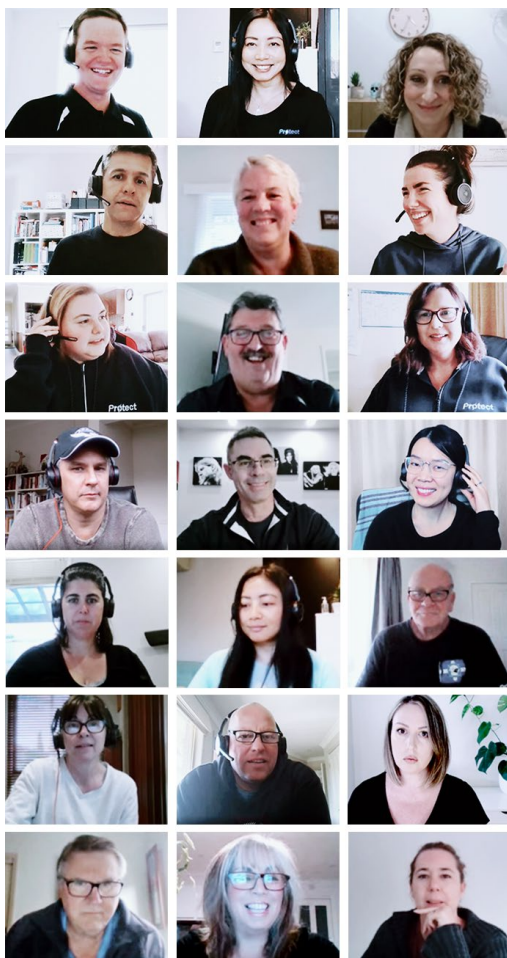
North Melbourne VIC 3051

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REF:0393

## Working from home pays off



2020 will be remembered as the time that many people first worked from home for an extended period. What we initially expected to be a few weeks, turned into 8+ months in Victoria.

When the first lockdown eased we had answered **10,123** calls to the office.

Responded to **11,112** emails.

We made **492** hardship payments to **350** workers in need.

And most importantly, we paid **3,448** severance claims to members, ensuring each had access to their funds to help them through employment changes.

## What's new in the standard IP policy?

Protect administers Australia's leading range of personal income protection insurance policies for workers. The insurance policy schedules are held by the relevant union and are issued by ATC Insurance Solutions.

Our income protection insurance pays out benefits to members who are unable to work due to a non-work related injury or illness. The cover is global, 24 hours a day, 7 days a week.

The following improvements have been made to the Standard\* Protect Injury and Sickness Policy:

### Mental Health

Benefits payable under the mental health additional benefit have been increased from 9 weeks to 13 weeks. In addition, the requirement to be hospitalised has been removed however, members are required to be under regular treatment from a qualified psychiatrist and must follow the recommended treatment plan. All other qualification criteria remain unchanged.

### Pregnancy

Previously, complications arising from pregnancy were only covered if a member was hospitalised in the first 33 weeks of pregnancy. The requirement to be hospitalised has now been removed. However, no benefits will be payable for morning sickness unless the member is diagnosed with severe morning sickness. All other qualification criteria remain unchanged.

### Pre-existing Diabetes

Subject to certain criteria being met under the Policy, members will be entitled to 13 weeks of benefits for pre-existing diabetes conditions. For further details on the qualification criteria, please contact ATC or Protect.

### PLEASE NOTE:

This information is intended to provide a brief summary of some of the changes to the Standard\* Protect Injury and Sickness Policy. All claims are subject to the terms and conditions set out under the Protect Injury and Sickness Product Disclosure Statement (PDS). Limitations and exclusions apply. For a copy of the PDS please contact ATC Insurance on 03 9258 1777.

*\*These changes apply to the Standard Protect Income Protection Programs and not all income programs administered by Protect. To determine if these benefits apply to you, please contact your Union Delegate, Organiser or Protect.*



“

The ETU worked hard with Protect in early 2020 to change the rules of the Fund so as to allow members to access up to \$4,000 worth of stand down payments.

An initial \$2,000 payment was made available to Protect members who were stood down without pay or who experienced financial hardship due to COVID-19. A second payment was available to members after a further five weeks if required.

These hardship payments helped many ETU members get through the financial shock of widespread stand downs during the COVID-19 lockdown.

This experience once again demonstrated the importance of our industry schemes like Protect in providing an additional safety net for members - in normal times and when a once-in-100-year event strikes.

”

## What are Protect hardship (stand down) payments?

To help counter the financial hardship caused by COVID-19, Protect was granted Tax Office approval to make a hardship payment (stand down payment) from the severance account balance of some workers who have been stood down but remain employed.

These payments are deducted from the severance account balance of members and rely on them having sufficient funds in their account.

### How do I qualify?

To be eligible, workers must:

1. Have a Protect severance account with sufficient funds
2. Have been stood down by a Protect contributing employer without pay, but remain employed
3. Not be relying on other forms of payment (excluding JobKeeper)

### How much money can I access?

Eligible employed members can make two applications to withdraw funds as hardship payments if they're stood down due to COVID-19. You may withdraw up to \$2,000 each time with five weeks between claims.

### Are hardship payments taxed?

Tax rates are set by the Australian Taxation Office. The only claims that are paid with a tax free component are those due to genuine redundancy. Protect withholds 32% tax from hardship payments. Additional tax may be payable by you when you lodge your tax return if your marginal tax rate is higher than this rate.

Therefore, if you were to claim \$2,000 from your Protect account as a hardship payment, the maximum you would receive in your bank account is \$1,360 due to tax.

### How do I apply?

Members must complete the hardship payment application form only available from our website [www.protect.net.au](http://www.protect.net.au). Claims are then processed within three days.

### Why do I have to be employed to access a hardship payment?

Where a worker is terminated and is unemployed, a termination or redundancy payment would apply, allowing for greater access to your account. For information on making a termination or redundancy claim, please visit our claim page online at [www.protect.net.au](http://www.protect.net.au)

# Your Protect statement is now online

Protect statements normally sent to you by mail, are instead available online. You may view and download your copy from your Protect account through the workers portal.

Due to COVID-19 people have been forced to do most of their transacting electronically. To make it easier for members to obtain information about their account and our services, the Protect Board have taken the decision to move away from paper based communications to an online platform. Our first major initiative in this area is to move your 6 monthly member statement online.



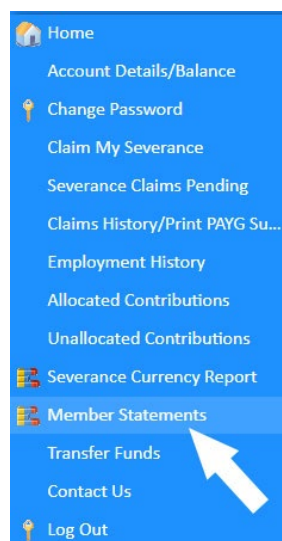
## Who receives a statement?

Members who have had severance and/or income protection contributions paid on their behalf will have a statement generated for them. Statements are issued in January and July each year

## Where do I access my statement?

Log in to your account with your membership number and password via the workers portal at the Protect website to view or download your statement.

After log in, select the hamburger icon next to 'Announcements' to reveal the drop down menu and select 'Member Statements' from the list to access your PDF statement.



## Will my statement be available via the Protect App?

We will be making this feature available on the App in the second half of 2021. Until then you will only be able to access your statement from the workers portal.

## What is the workers portal?

The workers portal is the member's log in area of our website. Access using the yellow button available at the top right of each page of the site [www.protect.net.au](http://www.protect.net.au)

## How do I generate a password for my account if I've never had one?

To activate your online account for the first time:

1. Jump online  
Have your membership number handy and visit the workers portal, accessible via the yellow worker login button on every page of our website.
2. Select 'generate password'  
You will be asked to verify your contact details in order to set a password.

**Please note:** unless we have your correct contact details, the generate password feature will not be useful to you. If you have any difficulty, please call us on 1300 344 249.

## What if I've registered for online access but I can't remember my password?

Don't worry, if you can't remember your password you can reset it yourself by clicking on the 'Forgot your password' link at the workers portal.

## 'Generate' and 'forgot' password options aren't working for me, why?

This may be because we don't have your correct email and mobile number on our database. For account security, your details have to match what we have recorded for you on our system. If you're having trouble, please call us on 1300 344 249.



Peter Marshall  
Secretary, UFU Victoria

## United Firefighters Union Of Australia Victoria Branch

# UFU achieves enhanced benefits for members

Just a few years ago, if a professional firefighter in Victoria experienced an injury or illness that fell outside of the parameters of the Workers Compensation Scheme, they would have had to rely on the Union and their shift mates' donations, fundraisers and leave banks.

It was clear to your UFU Branch Committee of Management that this was a deficiency that needed to be addressed and rectified. Although the solidarity and generosity of UFU members was to be admired, fundraisers and leave banks were simply not sustainable.

Victoria's professional firefighters deserved income protection.

In 2018, following a lengthy Fair Work Commission case and negotiations with the then- employers and the Victorian Government, the Fair Work Commission issued an Income Protection Order to the Parties, to which the

Parties agreed. This Order provided for an income protection reimbursement allowance of a set amount per week for the operation of the applicable Agreement. This was a major win for UFU members.

At the same time, the UFU had been successful in negotiating an income protection tailored to members' needs with the trusted Protect Income Protection scheme. By the end of 2018, almost every eligible member had signed up to the scheme.

To your Branch Commitment of Management, any opportunity to advance members' conditions of employment is an opportunity worth pursuing.



Recently, your Branch Committee advocated for, and endorsed, a renewed Protect Income Protection Policy with enhanced benefits for UFU members.

UFU members with Protect Income Protection have access to impressive benefits under the Scheme:

- **NEW:** An increase to the weekly income rate from \$2,000 per week to \$2,100
- **NEW:** Impressive improvements to the family accidental dental injury benefits
- The premium is the same rate regardless of rank, years of service or age
- Cover operates 24 hours a day, 7 days per week throughout the world
- The waiting period for cover will not exceed 14 days
- For UFU members, the Policy does not exclude acts of terrorism
- The Policy does not contain any exclusions related to a pandemic
- Includes family ambulance cover with Ambulance Victoria
- Access to emergency home help and domestic duties assistance.

The focus of the UFU Branch Committee of Management on enhancing, and always improving upon, members' conditions of employment has meant that Victorian career firefighters are the only career firefighters in Australia with income protection secured by way of FWC Order.

Indeed, no other fire service in Australia has access to an income protection scheme with benefits such as those achieved by your Branch Committee of Management.

Income protection ensures that UFU members are protected – whether at work or at home. This policy has been negotiated and renewed with our members and their families in mind.

We wish our members and their families a safe and healthy 2021. In particular, we wish to acknowledge our members on duty who spent Christmas and New Year away from their loved ones to protect and serve the community.



## Download the updated policy brochure

The Protect Firefighter injury & illness cover brochure has been updated to reflect the recent improvements to your policy including:

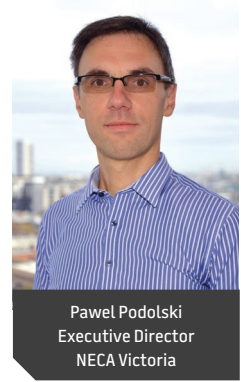
- an increase to the weekly income rate
- increases to accidental dental benefits

Download via the Protect website:

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

## Further support:

If you have any questions about the policy or require assistance submitting a claim, please contact the team of Protect Field Officers on 1300 344 249.



Pawel Podolski  
Executive Director  
NECA Victoria

## Electrical services industry forecast is positive

It's timely to level set where we landed after 2020 - both at a macro industry level, as well as across some of the key industry issues.

It's heartening to note some of the predictions from industry analysts in relation to how the Electrotechnology industry is likely to respond to a recovery. Prior to COVID, we were already seeing a structural shift with a clear rebalancing of demand between residential, commercial and industrial sectors. Obviously, there are a lot more unknowns post COVID, however, demand conditions in the Electrical Services industry are forecast to gradually strengthen - both in the short term, as well as over the next five years. Perhaps the projections are not at the optimistic levels predicted prior to the current economic recession, nevertheless the outlook is mildly positive.

In terms of directional forecasts, demand for electrical installation and wiring work from the residential and high-rise building market is anticipated to rise, as the economy recovers from the impacts of COVID-19. Maintenance and repair work on existing buildings, plant and structures is also projected to support the industry's expansion over the next five years.

In Victoria, with the projected growth and fast-tracking of infra-structure projects, the industry should see a return to moderate growth over the short to medium term. So, despite the challenging year, the signs are more optimistic ahead. With this positivity, comes the duty of ensuring we are all knowledgeable of what is happening across our industry and the broader business ecosystem, such that Members can harness and maximise the potential of upcoming opportunities.

Let's recap some of the major events this year, many of which will carry in their relevance and impact into next year.

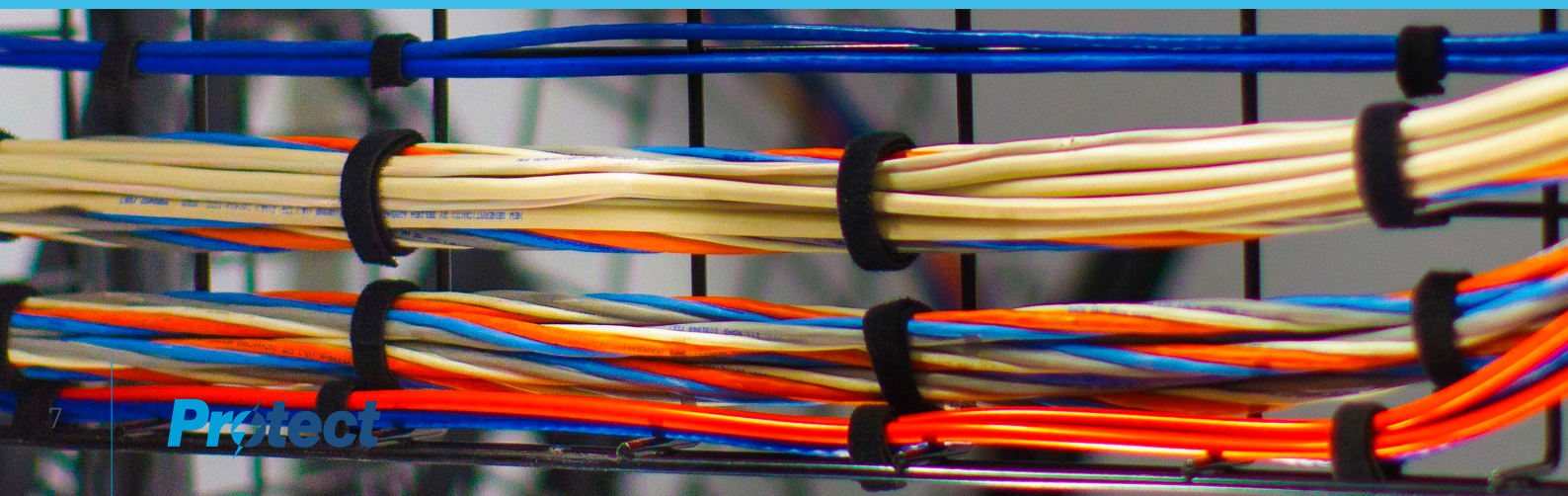
2020 saw the initiation of several regulatory reviews around the electrical licensing regime in Victoria. NECA has been very active in the many consultations and feedback channels, representing the voice of our industry.

We take some pleasure at NECA in being able to bring positive influence and protect the position of electricians enabling them to continue in current work practices, with the implementation of Line Worker Licensing scheme. There have also been conversations about REC registration changes in Victoria. We've advocated on behalf of Members and the industry and worked collaboratively with relevant stakeholders to ensure that red tape is minimised for contractors.

There has also been major changes to insolvency laws, which have been overhauled and adopt almost a US style model. It is worth understanding how that is going to work in practice, as for some this could mean the difference between being able to navigate some short-term challenges and restructure back to success, vs having to make more drastic decisions.

It's also worth noting the introduction of regulation around Wage Theft which will come into effect from the 1 July 2021 and will introduce criminal penalties for employers who deliberately underpay or don't pay their workers properly. As is understanding the implication of the introduction of Industrial Manslaughter legislation which came into effect on 1 July 2020. Certainly, something to think about proactively when ensuring your business, large or small, has the appropriate health and safety systems, processes and SWMS in place.

Demand conditions in the Electrical Services industry are forecast to gradually strengthen - both in the short term, as well as over the next five years.







Christy Cain  
National Secretary  
CFMMEU

## Protect income protection eliminates heavy financial burdens

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

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 and Territory, other than Canberra. Protect now covers close to 5,000 maritime workers. All the major stevedoring employers are members of Protect including, Patricks, DP World, Qube and Toll.

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.

Income protection cover is an important financial safety net for workers and their families facing the difficulties of non-work-related injury and illness. This cover provides a replacement income of 70% of your monthly income when you are unable to work due to sickness or injury. This eliminates heavy financial burdens such as: debts, rent or mortgage repayments, monthly utility bills, school fees, food, etc.

The MUA is consistently receiving very positive feedback from our members about the field officers and their experience with Protect.

I highly recommend Protect Injury and Illness Cover to provide income protection to any industry or employer looking to introduce income protection. The service and the benefits are second to none.

“I was diagnosed in June 2020 with a grade 4 Melanoma in my heel. Since that time, I have had to endure several operations in order to remove the cancer, as well as undergo a number of skin grafts. Protect have fully supported me not only financially but also reaching out to check on my well-being.

Because of the great assistance provided by Protect, I was able to fully concentrate on my recovery without the added pressure of financial concerns.

I cannot speak highly enough about the assistance and ongoing support that I have received from Protect.”

Allen Wattam - MUA Member

(Pictured L-R: Will Tracey, Allen Wattam & Chis Cain)





## Electrical Trades Union of Australia Victorian Branch

# Metro Trains workers opt for protection

In addition to being the Metro Trains Shop Steward, Linesman Andrew Taranto is an ETU State Councillor and an advocate of Protect income protection at his workplace. Infrastructure staff eligible to be in the ETU are able to opt in for Protect cover.

*“You get people who present to State Council who have accessed their income protection due to severe circumstances and thank the union for it. Its compelling when you see a real circumstance where its changed someone’s life and they’re recovering. Just the fact that they can concentrate on their recovery rather than financial burdens, that’s the predominant message I suppose, for people considering taking it up.”*

*Many other insurance companies will promise the world and deliver nothing. Protect’s claim acceptance rate is excellent. If you lose your income, we’re not talking about 3 or 4 weeks sick leave, we’re talking about long term, its great insurance in that regard and the bells and whistles are the injury benefits which other schemes don’t have.”*

**One of the benefits is free confidential counselling provided by professionals Hunterlink, a service available to all Protect members and their families, and all ETU members.**

*“Back in 2018 we had a really well regarded work mate die by suicide unexpectedly which sent shock waves through the place. Myself and the Metro Peer Support Officer, Kym, were*

*the conveners of support to all the gangs. The shock and grief was varied with some affected dramatically. We were front and square that counselling via Hunterlink was available to them.*

*“We have a 24/7 roster so after we’d captured all the gangs at toolbox meetings we found that we were cooked. There was no time for Kym and I to pause and reflect ourselves. My Organiser was on to it and arranged for Hunterlink to call me.”*

*“We were probably on the line for 40 minutes and it was an extremely comforting call. The same counsellor spoke with Kym and a number of others. For me it was really useful to outpour grief that I hadn’t had the opportunity to deal with. Hunterlink’s knowledge of workplace issues was excellent, I needed an impartial ear and I found the counselling extremely helpful.”*

**Hunterlink’s knowledge of workplace issues was excellent I needed an impartial ear and I found the counselling extremely helpful.**

## Look after your mental health

This questionnaire is a measure of psychological distress. The numbers you circle are added up and the total score is the score on the Kessler Psychological Distress Scale (K10). Scores will range from 10 to 50.

In the past 4 weeks, how often did you feel...	None of the time	A little of the time	Some of the time	Most of the time	All of the time
Tired out for no good reason	1	2	3	4	5
Nervous	1	2	3	4	5
So nervous that nothing could calm you down	1	2	3	4	5
Hopeless	1	2	3	4	5
Restless or fidgety	1	2	3	4	5
So restless you could not sit still	1	2	3	4	5
Depressed	1	2	3	4	5
That everything was an effort	1	2	3	4	5
So sad that nothing could cheer you up	1	2	3	4	5
Worthless	1	2	3	4	5

Protect counselling is free and confidential

 **1300 725 881**

### SCORE:

**UNDER 20**  
LIKELY TO BE WELL

**20 - 24**  
LIKELY TO HAVE A MILD MENTAL HEALTH CONCERN

**25 - 29**  
LIKELY TO HAVE A MODERATE MENTAL HEALTH CONCERN

**30 AND OVER**  
LIKELY TO HAVE A SEVERE MENTAL HEALTH CONCERN

This is a screening instrument only and you are encouraged to call a mental health specialist if your score is over 20.

## Australian Manufacturing Workers' Union - Victoria

# Metals members rate Protect severance



Mario Pantalleresco

### Tax free redundancy payments a big selling point

“After the AMWU got on board with Protect I think JBA were one of the first companies to jump across so I’ve been with Protect for over ten years. The benefits that Protect provide were a pretty big selling point. Back then, what used to be called the bona fide redundancy account offered tax free payments after redundancy and no one else had that. Over time, a lot of our members moved on and they benefited from those tax savings. Now there’s just one Protect severance account type. I called a general meeting onsite and explained to everybody that no matter what account type you were in, if you’re made redundant you get a tax free component so everyone’s on board with that and they think that’s a great idea. Fortunately I’ve not needed to make a claim. At my age it would be hard to get another full time job if I’m made redundant, there’s more casual work in the industry now. So the Protect account is like a nest egg isn’t it, it can be very very handy.”

### The Protect App makes checking on your account easy

“Since AMWU has gone across to Protect I’ve been able to claim a tax free redundancy and you can do it all on your phone using the App. You don’t have to speak to anybody to lodge your claim. You also have your membership card on the App, no need for a physical card these days. But what’s really good is that you can check on your account. Every month the App shows your employer contributions so you can keep track of them. That’s what we tell the members on the job - check your account yourself - because if they come to me 12 months later saying they’re missing something, it’s harder to get back. Making a habit of checking your account monthly is easy. Also we’ve got Field Team support from Craig Johnston, you can ring him up and he’ll sort things out and help us, he’s an asset.”



Andrew Kane



Tim Tomlinson

### The support is great

“We swapped to Protect for severance because of the better benefits, easier access to your money and injury and dental cover. I have the Field Team’s numbers on speed dial, like Craig Johnston and Gary Robb. Any issues that we have, are all taken care of. And when you claim redundancy it’s there within days. It’s a simple process. If any of the guys who have left or been made redundant have issues and we can’t work it out, I just ring Craig and say look I’ve got this issue and I reckon within an hour he’s got it sorted for me. The support is great.”



Tony Mavromatis  
Secretary  
AMWU Victoria

## Members win fixed dollar severance increase

**We've had an excellent win for our members in the construction industry, due to changing the way the severance rate is calculated.**

Previously the severance rate was linked to directly to CPI, however, for 2020 and upcoming agreements, members endorsed the decision to make the switch to a fixed dollar amount over the percentage model; meaning our members will be better off both in the short and long term.

For example, as opposed to starting at the previously mentioned \$76.35, they will begin at \$100, increasing by \$20 each year for the life of the agreement.

This win is great for our members, especially given the year 2020 was for everyone. Premier Andrews described the construction industry and our members as the “lifeblood of the Victorian economy”, this didn't make them exempt from COVID restrictions.

At the height of the pandemic, the industry, much like others, had practically ground to a halt, with only 25% of workers allowed onsite at a time.

Thankfully through these quotas were short-lived after the industry came together with peak union bodies, including ourselves, the ETU and CFMEU leading the way. Our COVID safe protocols and measures spoke for themselves, and restrictions were eased shortly thereafter.

This could not have been possible without the help of the dedicated union delegates and HSR's around Melbourne. They were truly our frontline workers, responding quickly and appropriately to whatever came their way, ensuring the industry remained open.

Recently we lost a valued member who leaves behind a loving wife and two children. Around the same time, one of our former delegates and current state councillor had life-saving surgery, leaving him with a long while before he'll be able to return to work.

As these families are already struggling, we thought we would reach out and raise some money to help them out as we move into this holiday season. As has been the case when fundraisers arise, our members were quick to react, donating what they could to help these families out.

2020 was a challenging year for us all; let's make sure 2021 is one to remember. From everyone at the AMWU Victorian branch, we hope you and your family had a Merry Christmas and happy holidays. It is vital we all take time off to relax and spend time with those you love, so we can come back recharged and ready for the year ahead.



David Roach

### Service is second to none

“The service we get compared to other industry funds is second to none. We have direct contact with the Protect Field Officers for support which is a massive plus for the Metals being in the Protect fund. And now, having just one severance account type makes things a lot easier for members. You don't have to choose between redundancy tax free payments or the option to claim for other termination reasons. You get the best options all from the one account type now. That's less paperwork and less stress if you happen to be made redundant without notice.

We also have Protect for injuries and when I ruptured my achilles I was off on income protection for three months. Protect was fantastic. I got my money on time, there were never any issues. Initially obviously, as with any insurance company, there's a few questions, but once you're in and you've done your paperwork its easy. They rang to check how I was going, they were really good, fantastic, no issues at all.”

## International Women's Day

# Celebrating women in trades



The joint Protect & NECA International Women's Day lunch has become an event not to be missed.

Local Victorian Protect women members are invited to join us for lunch and laughs, for inspiration and entertainment in one jam packed afternoon. We bring the event of the year in conjunction with NECA in recognition of the important role women play in Australian trades in celebration of International Women's Day.

Last year we secured comedian Geraldine Hickey and paralympic athlete Maddy Hogan as keynote speaker and the two were sensational.

The 2021 lineup supports the theme #ChooseToChallenge and includes a panel discussion regarding the importance of mental health led by Christine Field and Jenelle Connors from Hunterlink, our counselling service provider. Followed by a lighter set from the hilarious Katie Burch.

### Join the invite list

Seats fill fast and this year we hit capacity early. Protect women members who would like to be added to the invite list for coming events should email contact details to: [hello@protect.net.au](mailto:hello@protect.net.au)

## Ballarat Cycle Classic free registration

The Classic is made up of eight events, you can complete a 6km walk all the way through to a 100km ride. Held on Sunday 14 March, it's a day of fun for the whole family.

100% of any sponsorship you raise goes to the Fiona Elsey Cancer Research Institute. Protect is a long term sponsor of the event, the 'Alex McCallum Perpetual Trophy' is named in memory of our previous CEO and is presented to the largest team registered.

If you would like free registration to join the Protect team, email your details to [hello@protect.net.au](mailto:hello@protect.net.au)

For further event information visit:

<https://ballaratcycleclassic.com.au>



## Wheelchair Rugby

# The toughest sport on wheels returns

The 2021 season of the Protect Victoria Wheelchair Rugby Cup runs from February to April. After limited opportunities to compete in 2020, which team will rise to the top? You can stay up-to-date with the season's fixture and results via the Disability Sport and Recreation (DSR) website: <https://dsr.org.au/protect-victoria-wheelchair-rugby-cup>

Protect is the official sponsor of the Victoria Thunder Wheelchair Rugby team and the Victoria Wheelchair Rugby Cup. Our long-term partnership with DSR offers security to the Wheelchair Rugby Program.



## 2021 Captains of the Protect Victoria Wheelchair Rugby Cup



**Captain:** Antonio Vecchio  
**Team:** Box Hill  
**Classification:** 2.0



**Captain:** Andrew Harrison  
**Team:** Power House  
**Classification:** 2.0



**Captain:** Jason Ellery  
**Team:** Harlequins  
**Classification:** 2.0



**Captain:** Nazim Erdem  
**Team:** Unicorns  
**Classification:** 0.5

## Supporting apprentices

Protect have been a proud sponsor of NECA Education and Careers for many years including supporting their annual Excellence Awards. We are also the long time prize sponsor of the NECA Apprentice of the Year Award. Extending on the support for apprentices, we are very excited to announce that Protect is now the major sponsor of Future Energy Skills the not-for-profit industry-led organisation working with Victoria's electrotechnology, gas and new energy technology sectors.

Future Energy Skills awarded the inaugural *Protect Apprenticeship Endeavour Award* to Heangkea Chang (or Kea to his friends). This award recognises the achievement of an electrical apprentice who overcame adversity, dedicating themselves to completing their apprenticeship and achieving their goal to become an Energy Safe Victoria A Grade licensed electrician... So a massive congratulations to Kea (pictured centre).



# 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**.

