

Protect



Rail & Maritime Transport Union Injury and Illness Cover

Global income protection insurance 24 hours a day 7 days a week



**Injury and illness insurance designed for Rail and Maritime
Transport workers of New Zealand**

- 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
- top up benefits for accepted ACC claims

ATC
INSURANCE SOLUTIONS
AFS Licence No. 305802

Proudly insuring NZ workers

What is covered?

Weekly income protection benefits

The Protect Injury and Illness insurance policy provides global income protection, 24 hours a day, 7 days a week, for covered members who are sick or injured and unable to work.

Claim type	Weekly Cover	Waiting Period
Illness	75% of income up to \$1,800	30 days

If you suffer an illness and you become totally or partially disabled as a result, you will receive 75 per cent of your income up to \$1,800 for up to 104 weeks.

BETTER INCOME PROTECTION

- Cover is included for cancers, strokes, heart attacks and other sicknesses that are diagnosed and prevent you from working during your insured period.
- Unlike some other industry insurance schemes, you are not required to exhaust your sick leave before making a Protect income protection claim.

Accident Compensation Corporation top-up benefits

Claim type	Weekly Cover	Waiting Period
Injury (ACC Top Up)	Top up benefits to 100% of income up to \$1,800	30 days

If you suffer from an injury and you become totally or partially disabled as a result the policy provides top-up weekly income benefits for covered members with an accepted Accident Compensation Corporation (ACC) claim.

The top-up benefit is equal to the difference between the amount you receive from ACC and your weekly income protection rate, or 100 per cent of your pre-injury income up to \$1,800 per week, whichever is the lesser.

Waiting period

A 30 day waiting period applies to each injury or illness claim. Waiting periods generally commence from the first day of medically certified disablement.

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 an Accident Compensation Corporation benefit is payable.

Broken bones

NON-WORK-RELATED INJURY

Accident type	Benefit Payable
Neck, skull or spine (full break)	\$8,000
Neck, skull or spine (hairline fracture)	\$2,500
Hip	\$6,250
Pelvis	\$6,250
Ankle or knee	\$4,000
Ankle or knee (hairline fracture)	\$1,600
Leg	\$4,000
Leg (hairline fracture)	\$1,600
Shoulder blade	\$4,000
Jaw	\$4,000
Cheekbone	\$2,500
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.

A lump sum benefit will not be paid for a bone 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.

Serious trauma (capital) benefits

Accident type	Benefit Payable
Permanent paraplegia/quadriplegia 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/quadriplegia 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
Permanent total loss of use of:	
- 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
- big toe, both joints	\$3,750
- big 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

* when an injury occurs during your usual occupation with a contributing Employer and for which an ACC entitlement has been paid.

Other Capital Benefits

A benefit of \$10,000 may be payable to a covered person who suffers a stroke or heart attack during the policy period or for loss of limb or sight caused by, or arising from, diabetes (certain criteria applies).

Accidental dental injury

Benefits are provided to covered 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.

Please note that no cover is provided for injuries sustained at work or for normal maintenance of dental health.

MAXIMUM CLAIM AMOUNT	BENEFIT PAYABLE
Dental cover for singles and families	\$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

EXAMPLE: If you lose a front tooth and your dentist's bill is \$400 you will still receive \$500.

For the purposes of this cover, a tooth includes a prosthetic tooth. However, the maximum benefit payable for damaged dentures, dental bridges or dental plates is \$1,000 per accident.

Acute mental health cover

After you have been continuously insured under the policy for 12 consecutive months preceding the diagnosis of a mental disorder, you may be eligible for benefits for a 13 week period. Certain criteria applies in order for a claim to be accepted.

Additional benefits

1. Over 65 to 69 years of age: extended income protection cover for injuries and illnesses

Income protection benefits for injuries and illnesses are payable for covered members aged 65 to 69 years. The maximum benefit period is 52 weeks; unless a shorter benefit period is specified in the policy.

2. Over 70 to 74 years of age: extended income protection cover for injuries and illnesses

Income protection benefits for injuries and illnesses are payable for covered members aged 70 to 74 years. The maximum benefit period is 26 weeks; unless a shorter benefit period is specified in the policy.

3. Funeral expenses

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.

4. 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 \$25,000 to support your return to work and to help you regain your independence.

5. Emergency home help

Up to \$250 per week, for up to 26 weeks, reimbursement for professional domestic assistance expenses.

6. Domestic duties assistance

Up to \$200 per week, for up to 10 weeks, reimbursement for professional domestic assistance expenses if your spouse/partner is ill or injured and unable to perform his/her full-time homemaker duties.

7. Chauffeur plan

Up to \$1,000 per month, for up to six months, reimbursement for hire costs of a taxi or chauffeur driven car to attend scheduled medical or rehabilitation appointments.



Making a claim

Protect works hard with the insurers' agent, ATC Insurance Solutions, 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

and the ATC website:

www.atcis.com.au/products/protect-injury-and-sickness

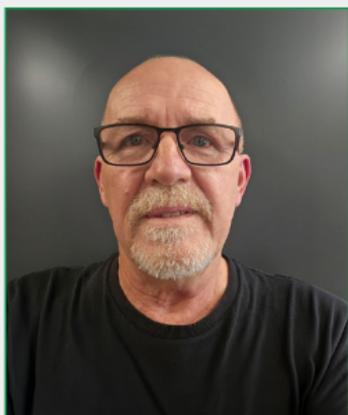
For information or assistance, contact ATC Insurance Solutions.

Freecall 0800 300 143

Fax +61 3 9867 5540

Email claims@atcis.com.au

Web www.atcis.com.au



“The RMTU is proud to be working with Protect to bring you high quality income protection insurance.

Eligible workers who experience illness or injury outside of work may receive income protection benefits for up to two years, providing financial security so they can focus on recovery without the stress of lost income. This cover is designed to support workers when unexpected events prevent them from earning a wage.

We are actively engaging with employers to negotiate the introduction of this coverage as part of our ongoing commitment to improving protections and security for working people.”

Todd Valster
Secretary
Rail and Maritime Transport Union

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. Before acting on any financial product information, you should consider the appropriateness of the financial product information provided and the nature of the relevant financial product having regard to your personal financial objectives, situation and needs. In particular, you should seek independent financial advice and read the relevant PDS and TMD prior to making a decision (including a decision about whether to acquire or continue to hold the financial product). Limitations and exclusions apply.

For a copy of the current PDS or TMD, contact ATC Insurance Solutions.

Maximum benefits may vary in the future or with some collective agreements.

Note: Protect administers the Protect Injury and Illness Insurance products. All claims are managed and processed by ATC Insurance Solutions.

For information in relation to benefits and claims, please contact ATC Insurance Solutions.

ATC Insurance Solutions
Level 4, 451 Little Bourke Street
Melbourne VIC Australia 3000

Freecall 0800 300 143
Fax +61 3 9867 5540
Email claims@atcis.com.au
Web www.atcis.com.au

