



Standard Injury & Sickness Cover

Australia's leading income protection scheme



Injury 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 use 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 \$1500*	up to \$1,800*
Apprentices	up to \$900*	up to \$1,200*

*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.

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 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:

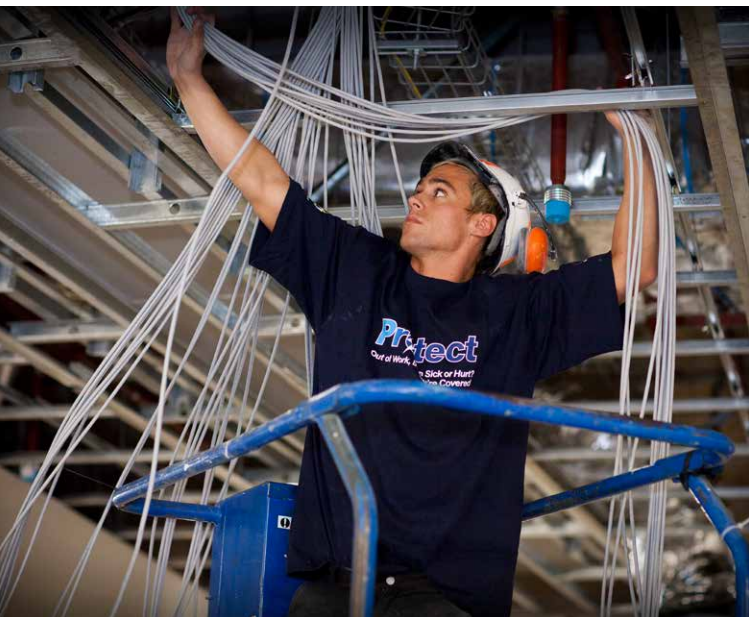
Accident type	Dependants	Protect	Protect Extra Cover (Protect benefit + extra cover payment)
Death from an injury outside of work	Yes	\$50,000	\$75,000
	No	\$25,000	\$37,500
Death from an at-work injury*	Yes	\$150,000	\$400,000
	No	\$75,000	\$200,000

* 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

The family of a union member killed as a result of an at-work injury would receive the Protect payable benefit of \$150,000 plus an extra \$250,000 – \$400,000 in total.



Serious trauma (capital) benefits

Accident type	Protect	Protect Extra Cover (Protect benefit + extra cover payment)
Permanent paraplegia/quadriplegia 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/quadriplegia 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 and incurable insanity	\$50,000	\$75,000
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
- great toe, both joints	\$2,500	\$3,750
- great 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.

Accident type	Protect	Protect Extra Cover (Protect benefit + extra cover payment)
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 bones lump sum benefit is applicable arising out of 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 sport 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/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	Protect	Protect Extra Cover (Protect benefit + extra cover payment)
Dental cover for singles and families	\$2,500	\$3,750

ACCIDENT TYPE	Protect	Protect Extra Cover (Protect benefit + extra cover payment)
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. However, no cover is provided 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. Over 65 years of age: extended income protection for injuries

Income protection benefits for injuries are payable for Protect members aged 65 to 70 years. The maximum benefit period is 26 weeks; unless a shorter benefit period is specified in the policy.

2. 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.

3. 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.

Exclusive financial union member benefits

Protect Extra Cover also provides additional insurance benefits exclusive to financial union members including:

1. Over 65 years of age: extended income protection for illnesses*

Income protection benefits for illnesses are now payable for Protect union members aged 65 to 70 years. The maximum benefit period is 26 weeks; unless a shorter benefit period is specified in the policy.

2. Over 65 years of age: death and injury benefits

The following lump sum benefits are now payable for Protect union members aged 65 to 70 years:

- Death
 - up to \$75,000 for an accidental injury outside of work
 - up to \$400,000 for an accidental injury at work
- Serious trauma (capital) benefits
 - \$275,000 permanent paraplegia/quadruplegia benefit for an accidental injury at work
 - up to \$75,000 serious trauma benefit for accidental injuries outside of work
- Broken bones and accidental dental injury benefits.

* Note: Income protection benefits and income protection top-up benefits for injuries are payable for all Protect members aged 65 to 70 years.

3. Emergency home help

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

4. 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.

5. 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.

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. As such, 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.

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.

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 & sickness Insurance products. For advice in relation to benefits and claims, you must contact ATC Insurance Solutions.

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