

Protect

INJURY INSURANCE



A M W U





Protect

Protect administers Australia's leading personal injury and illness insurance cover for workers. The insurance policy is held by the Australian Manufacturing Workers' Union and is issued by ATC Insurance Solutions.

AMWU Protect Injury Insurance is intended primarily to support members facing the challenge of non-work-related injury. Workplace injuries are covered by your State workers' compensation scheme and, as such, no benefits are payable by Protect's insurers (except in the event of death or total and permanent disablement).

This brochure has been produced to assist workers in understanding the general benefits that apply under the AMWU cover administered by Protect and the circumstances under which those benefits are claimable.

The policy benefits detailed in this brochure are correct at the time of publication but may be updated or altered, in consultation with the policy holder, at any time. Workers and others should check with ATC Insurance Solutions to understand the full policy benefits, exclusions and limitations applicable at the date of the injury.

This brochure is intended to provide a general 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. This is not the Insurance Policy wording.

Conditions and exclusions apply to the benefits detailed in this brochure. Workers and others should check the accuracy, reliability and completeness of any information provided and, if necessary, obtain independent and specific advice relevant to their needs.

Note: All claims are managed and processed by ATC Insurance Solutions. Protect administers the AMWU Protect Injury Insurance product. For advice in relation to benefits and claims, you must contact ATC Insurance Solutions.



ATC Insurance Solutions
Level 9, 499 St Kilda Road
Melbourne VIC 3004

Web www.atcis.com.au
Phone (03) 9258 1777
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AMWU Protect Injury Insurance



What is covered?

AMWU Protect Injury Insurance provides you with worldwide insurance cover, 24 hours a day, every day of the year.

Lump sum death benefits

If you suffer an accident when you are covered by the policy and this directly results in one of the following events within 12 consecutive months, your nominated beneficiaries will be eligible for a lump sum payment as follows:

AMWU Cover		
Accident type	Worker with dependants	Single worker
Death from an injury outside of work	\$35,000	\$20,000
Death from an at-work injury*	\$250,000	\$150,000
Death from a journey injury**	\$100,000	\$50,000

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

** For which no statutory claim benefit is payable.

Plus, if a death benefit is payable to your dependants, we will also reimburse child care expenses incurred within 12 months of your death. The maximum childcare benefit payable is \$30,000 for any one claim and benefits are paid directly to the child care provider.

Any lump sum death benefit payable will be reduced by any amount previously paid as a capital benefit under any other table of benefits included in this brochure (for injuries arising from the same accident).

A 'dependant' means your:

A.	B.
Spouse/partner whose gross earnings are less than \$16,000 per year in the 12-month period immediately preceding the event, AND/OR	Unmarried, financially dependent children (or your spouse/partner's children) who live with you, up to 18 years of age (or up to 25 years of age if a full-time student at an accredited institution of higher learning).

Serious trauma (capital) benefits

For most serious trauma injuries, AMWU Protect Injury Insurance provides lump sum payments that are **much higher than** the capital benefits provided by similar schemes.

If you suffer an accident when you are covered by the policy and this directly results in one of the following events within 12 consecutive months, you or your nominated beneficiaries will be eligible for a lump sum payment as follows:

AMWU Cover		
Accident type	Worker with dependants	Single worker
Total and permanent disablement from an at-work injury*	\$250,000	\$150,000
Permanent paraplegia or quadriplegia; permanent and incurable paralysis of all limbs	\$35,000	\$17,500
Permanent total loss of sight of one or both eyes	\$35,000	\$17,500
Permanent total loss of the lens of one eye	\$22,500	\$11,250
Permanent and incurable insanity	\$35,000	\$17,500
Permanent total loss of hearing in both ears	\$30,000	\$15,000
Permanent total loss of hearing in one ear	\$7,500	\$3,750
Third-degree burns and/or resultant disfigurement of more than 40% of the entire body	\$20,000	\$10,000
Third-degree burns and/or resultant disfigurement of between 20% and 39% of the entire body	\$9,000	\$4,500

* For which a workers' compensation benefit has been paid for 24 consecutive months.

AMWU Cover		
Accident type	Worker with dependants	Single worker
Permanent total loss of use of:		
– four fingers and thumb of either hand	\$30,000	\$15,000
– four fingers of either hand	\$15,000	\$7,500
– one thumb, both joints	\$10,000	\$5,000
– one thumb, one joint	\$5,000	\$2,500
– a finger, three joints	\$4,000	\$2,000
– a finger, two joints	\$3,000	\$1,500
– a finger, one joint	\$2,000	\$1,000
– all the toes of one foot	\$5,000	\$2,500
– great toe, both joints	\$2,000	\$1,000
– great toe, one joint	\$1,000	\$500
– other toe (each toe)	\$400	\$200
Fractured leg or patella with established non-union	\$4,000	\$2,000
Shortening of the leg by five (or more) centimetres	\$2,750	\$1,375

No serious trauma injury benefit is payable if a death benefit is payable. Also, a benefit is not payable for an accident while travelling directly to and from work (see page 8).

If more than one serious trauma benefit is applicable arising out of the same accident, the insurer will only pay a single lump sum benefit for one accident type. The highest applicable benefit will be paid.

Journey cover (capital) benefits

AMWU Protect Injury Insurance also provides lump sum payments if you suffer an injury while travelling directly to and from work; provided the accident type does not result in an entitlement to a workers' compensation or transport accident benefit.

EXAMPLE:

If you are travelling to work on a bicycle (push bike) and you hit a parked vehicle, or you fall off your bike, you may be entitled to a journey cover lump sum benefit.

Accidents involving registered vehicles, trams, buses or trains, may not be covered except as indicated in the above example (ie. bicycle rider hits parked car) as you may be entitled to claim a statutory accident benefit.

AMWU Cover		
Accident type	Worker with dependants	Single worker
Permanent paraplegia or quadriplegia; permanent and incurable paralysis of all limbs	\$100,000	\$50,000
Permanent total loss of sight of one or both eyes	\$100,000	\$50,000
Permanent total loss of the lens of one eye	\$60,000	\$30,000
Permanent and incurable insanity	\$100,000	\$50,000
Permanent total loss of hearing in both ears	\$80,000	\$40,000
Permanent total loss of hearing in one ear	\$20,000	\$10,000
Third-degree burns and/or resultant disfigurement of more than 40% of the entire body	\$50,000	\$25,000
Third-degree burns and/or resultant disfigurement of between 20% and 39% of the entire body	\$25,000	\$12,500

AMWU Cover		
Accident type	Worker with dependants	Single worker
Permanent total loss of use of:		
– four fingers and thumb of either hand	\$75,000	\$37,500
– four fingers of either hand	\$40,000	\$20,000
– one thumb, both joints	\$30,000	\$15,000
– one thumb, one joint	\$15,000	\$7,500
– a finger, three joints	\$10,000	\$5,000
– a finger, two joints	\$7,500	\$3,750
– a finger, one joint	\$5,000	\$2,500
– all the toes of one foot	\$15,000	\$7,500
– great toe, both joints	\$5,000	\$2,500
– great toe, one joint	\$3,000	\$1,500
– other toe (each toe)	\$1,000	\$500
Fractured leg or patella with established non-union	\$10,000	\$5,000
Shortening of the leg by five (or more) centimetres	\$7,500	\$3,750

No journey cover benefit is payable if a death benefit is payable.

If more than one serious trauma benefit is applicable arising out of the same accident, the insurer will only pay a single lump sum benefit for one accident type. The highest applicable benefit will be paid.

Broken bones

NON-WORK-RELATED INJURY

Protect also boasts the nation's leading industry insurance cover for broken bones and fractures.

Accident type	AMWU Cover
Neck, skull or spine (full break)	\$8,000
Skull or spine (hairline fracture)	\$2,500
Hip	\$6,250
Pelvis	\$6,250
Ankle or knee (full break)	\$4,000
Ankle or knee (hairline fracture)	\$1,600
Leg (full break)	\$4,000
Leg (hairline fracture)	\$1,600
Shoulder blade	\$4,000
Jaw	\$4,000
Cheekbone	\$2,500
Collarbone	\$1,600
Foot or hand	\$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 benefit is applicable arising out of the same accident, the insurer will only pay a single lump sum benefit for one accident type. The highest applicable benefit will be paid.

Only one benefit is payable for the same accident type (ie. if you break two ribs, only \$1,600 is payable).

Accidental dental injury

The total amount payable in lump sum benefits arising out of any one accidental dental injury – which results in multiple teeth damaged or lost – is \$3,750. Accidental dental injury cover is subject to a maximum of four events, per family (i.e. you and your dependants), each year.

Accident type	AMWU Cover
Fractured or broken tooth, per tooth	\$225
Loss of teeth, per tooth	\$225
Damaged denture/dental plate	\$225
Chipping of teeth, per tooth	\$112.50
Loss of filling, per filling	\$112.50

For the purposes of this cover, a tooth includes dentures, implants and dental fillings. However, no cover is provided for normal maintenance of dental health.

Protect's insurers will pay a lump sum benefit only for AMWU members and their dependants who suffer an injury resulting in damaged/broken teeth. Dental invoices are not payable; these may be claimable with your private health insurer.

Unlike some other industry insurance schemes, any accidental dental injury benefit which may be payable is not reduced by any claim you make with your private health insurer for costs arising from the same injury.

EXAMPLE:

If you chip a tooth and your dentist's bill is \$60, you will receive \$112.50

Maximum claim amount for accidental dental injury

Protect provides a maximum lump sum payment of \$3,750 if AMWU members, dependent spouses/partners or their dependant children suffer an accidental dental injury resulting in multiple teeth damaged or lost. Up to four claims per family are permitted each year.

Accident type	AMWU Cover
Dental cover for singles	\$3,750
Dental cover for family	\$3,750

Insurance notes

How to make a claim

Protect's insurers, ATC Insurance Solutions, try 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 Insurance claim forms are available via a link from Protect's website or at www.atcis.com.au/AMWUProtectClaims.

Five easy steps to completing an AMWU Protect claim form

There are two different claim forms, depending on the type of insurance claim you are making:

- AMWU Protect Injury and
- AMWU Protect Accidental Dental Injury.

- 1 You fully complete Section A** of the claim form
- 2 Your medical practitioner fully completes Section B** of the AMWU Protect Injury claim form, OR **Your dentist completes Section B** of the AMWU Protect Accidental Dental Injury claim form
- 3 Your employer fully completes Section C** of the claim form
- 4** If you went to hospital following an injury, attach a copy of the hospital admission notes. If you have a broken bone, attach a copy of your radiology report.
- 5** Check all questions have been answered and each section has been signed and dated.

Send the claim form to:

ATC Insurance Solutions
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Melbourne VIC 3004



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You should retain a copy of the completed claim form and attachments for your records. Insurance benefits payments will be delayed if the insurer needs to return the claim form to you because it is incomplete. If you need assistance completing the claim form, contact ATC Insurance Solutions.

Union Member Welfare Officer

Union members can contact the Union Member Welfare Officer for information on AMWU Protect Injury Insurance benefits, exclusions and limitations or for assistance in completing an AMWU Protect claim form.

Contact:

Pat Tutton
Union Member Welfare Officer
ATC Insurance Solutions
Mobile 0409 200 841

INSURANCE EXCLUSIONS:

What is NOT covered?

Like all insurance policies, the AMWU Protect policy has a number of general exclusions which state when benefits will not be payable.

The list of general exclusions below should be read in conjunction with the 'Limitations on what is covered' on page 15.

In summary, benefits will not be payable for any insured event if they are caused by or arise from:

1. war or terrorism
2. ionising radiation or contamination by radioactivity from any nuclear material
3. an accident when you are in charge of or operating a motor vehicle (including a motorcycle) or powered watercraft under the influence of intoxicating liquor or of a drug as defined in the motor vehicle or other laws applicable where the accident occurs
4. an accident when you are in charge of or operating a motor vehicle (including a motorcycle) or powered watercraft that wasn't properly registered or you weren't appropriately licensed to be in charge of, or operate that motor vehicle or watercraft, according to the applicable registration and/or licensing laws
5. intentional self-inflicted injury or sickness, suicide or attempt at it
6. being a pilot or crew member of any aircraft or engaging in any aerial activity except as a passenger in a properly licensed aircraft
7. amateur sport: which means training, playing or participating in any non-professional sport or activity organised by any sporting organisation, association, authority, club or centre.
8. engaging in or taking part in or training for sports as a professional (where the majority of your income is derived directly or indirectly from the sport)
9. a criminal act committed by you or a beneficiary of your benefits
10. any work-related injury (except where a death benefit, or total and permanent disablement benefit is payable by Protect's insurers; eligibility for each of these policy benefits requires that a statutory workers compensation claim must first be payable).
11. any pre-existing condition.

INSURANCE LIMITATIONS:

Limitations on what is covered

The AMWU Protect policy also has a number of cover limitations which state when benefits will not be payable.

The list of limitations below should be read in conjunction with 'What is NOT covered' on page 14.

Over 70 years of age

The policy does not cover persons over 70 years of age.

Unemployed

Cover will continue for nine consecutive months from the last severance contribution recorded and paid by an AMWU Protect employer provided you are:

- continuously and actively seeking work in your usual occupation,
- registered as unemployed with AMWU and/or Centrelink, and
- continuously unemployed.

Cover ceases at the end of the nine month period or when you commence employment with an employer who:

- does not have a severance EBA obligation to Protect,
- is not paying severance contributions to Protect on your behalf.



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For all enquiries regarding information in this brochure,
or for a AMWU Protect claim form, contact:

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or www.atcis.com.au/AMWUProtectClaims

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