INJURY & ILLNESS INSURANCE
Protect administers Australia’s leading range of personal injury and illness insurance covers for workers. The insurance policy schedules are held by the relevant trade union and are issued by ATC Insurance Solutions.

Protect Injury and Illness Insurance is intended primarily to support members facing the challenge of non-work-related injury or illness. Workplace injuries and illnesses 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 permanent paraplegia or quadriplegia or if workplace accident top-up benefits are payable).

This brochure has been produced to assist workers in understanding the general benefits which may apply under the major insurance covers administered by Protect and the circumstances under which those benefits are claimable. The Protect Injury and Illness Insurance policy schedules are tailored to the industry requirements of individual policy holders. As such, the insurance benefits to which workers may be entitled will vary in accordance with the union/employer enterprise agreement (and corresponding policy schedule) by which they are covered.

In addition 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 holders, at any time. Workers should check with ATC Insurance Solutions to understand the full policy benefits, exclusions and limitations applicable at the date of their injury or illness.

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This brochure is intended to provide a general summary of ATC’s primary policy wordings. 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 Protect Injury and Illness Insurance and Protect Extra Cover products. For advice in relation to benefits and claims, you must contact ATC Insurance Solutions.

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The Maritime Union of Australia (MUA) is proud to have secured the nation’s first personal income protection cover for maritime workers; MUA Protect Injury and Illness.

The comprehensive insurance cover is an important industrial benefit which was secured as part of the Union’s 2011/12 dredging industry enterprise agreement negotiations. The cover is now being rolled out to other maritime industry sectors.

MUA Protect Injury and Illness Insurance cover is administered by Protect - Australia's leading industry severance scheme. Protect also administers severance entitlements for maritime workers covered by relevant enterprise agreements.

The insurance cover is paid for by employer contributions and provides global income protection for maritime workers, 24 hours a day, 7 days per week. It is an important financial safety net for workers and their families facing the difficulties of non-work-related injury and illness.

MUA Protect insurance benefits include:

- weekly income protection payments of up to $1,600, for a maximum of 104 weeks
- lump sum death and injury benefits including
  - up to $275,000 benefit for accidental death, permanent paraplegia or quadriplegia resulting from an at-work injury
  - up to $75,000 serious trauma (capital) benefits for an injury outside of work and
  - broken bones benefits, for injuries outside of work
- accidental dental injury benefits ($3,750 cover for families, up to four claims per year)

For most non-work related serious trauma injury claims, MUA Protect Injury and Illness Insurance delivers you benefits that are almost double the capital benefits provided by other industry insurance schemes.

Financial MUA members are also entitled to a range of additional insurance benefits negotiated by the MUA through MUA Protect Extra Cover.

MUA Protect Extra Cover provides financial MUA members with an additional serious trauma lump sum benefit of 50 per cent or more

Significantly, MUA Protect Extra Cover provides bigger lump sum payments, cover for a broader range of insurance events and exclusive benefits such as emergency home help, domestic duties assistance and transport assistance.

For enquiries regarding insurance benefits, exclusions and limitations, or to make a claim, call 1800 994 694 (free call). For other queries regarding Protect severance or insurance policy schedules held by the MUA, please contact your MUA Organiser or Official.

Note: Maximum income protection benefit rates may vary at some major projects and with some participating employers, check with your employer or union, or call Protect if you need further assistance.
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.

PROTECT PREMIUM INCOME PROTECTION*
Up to $1,600* per week for maritime workers or workers covered for income protection by an MUA / employer enterprise agreement including site-wide agreements

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.

EXAMPLES:
• If your average weekly income (before personal deductions and tax) as a seafarer is $950, you will receive $950 per week.
• If your average weekly income is $1,800, you will receive the applicable Protect maximum income protection rate of $1,600 per week.

If you are only partially disabled and able to return to work in a reduced capacity, you will receive the weekly rate (as calculated above) less any income you receive from your employer.

Protect maximum* weekly income protection rates are also significantly higher than the maximum rates offered by other leading industry insurance schemes.

Unlike some other industry insurance schemes, you are not required to exhaust all of your available sick leave before making a Protect income protection claim.

* Note: Maximum income protection benefit rates may vary in the future; check with your union or employer.
A 14-day consecutive waiting period applies to each claim, generally commencing from the first day of medically certified disablement.

A 52-week waiting period applies to workers’ compensation top-up benefits; top-up benefits for the first 52 weeks of a workplace injury claim may be covered by your enterprise agreement and may therefore be payable directly by your employer.

In addition, unlike some other industry insurance schemes, weekly income protection benefits are also payable if you are injured training or playing amateur sport. However, a reduced maximum benefit period applies (refer ‘Limitations on what is covered’ on page 35).

Income protection benefits and income protection top-up benefits for injuries are payable for all Protect members aged 65 to 70 years. However a reduced maximum benefit period of 26 weeks applies (refer ‘Limitations on what is covered’, page 35.)

Income protection benefits and income protection top-up benefits for illnesses are payable only for Protect financial union members aged 65 to 70 years. However a reduced maximum benefit period of 26 weeks applies (refer ‘Limitations on what is covered’, page 35.)

Continuous cover
Protect Injury and Illness Insurance also provides continuous income protection cover if a Protect member was insured continuously, and without interruption, under a previous accident and sickness insurance policy recognised by the insurer. For example, with another industry severance scheme.

EXAMPLES:
If you are registered for the $1,600* maximum income protection rate with Protect and:
• you are receiving $900 per week from a workers’ compensation insurer, Protect’s insurer will pay you a top-up benefit of $700 per week
• your average weekly earnings prior to the injury or illness is less than $1,600*, you will receive the difference between the workers’ compensation payment and 100 per cent of your pre-injury/illness income.

Top-up benefits are payable for up to two years of an eligible transport accident claim and generally from weeks 53 to 104 of a workplace injury insurance claim.

Top-up benefits for the first 52 weeks of a workplace injury claim may be covered by your enterprise agreement and may therefore be payable directly by your employer.

The total benefits payable by Protect and the other insurer will not exceed your maximum weekly income protection rate or 100 per cent of your pre-injury/illness income, whichever is the lesser.

Unlike some other industry insurance schemes, you are not required to exhaust all of your available sick leave before making a Protect top-up claim.

* Note: Maximum income protection benefit rates may vary in the future; check with your union or employer.
Lump sum death benefits

For many accidental injuries outside of work, Protect Injury and Illness Insurance provides lump sum payments that are much higher than the capital benefits provided by many industry insurers.

And financial MUA members are entitled to even higher serious trauma benefits. Protect Extra Cover provides union members with an additional capital lump sum benefit of 50 per cent or more if you are a financial union member at the time of your accident and when you make a claim.

**EXAMPLE:** 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 $125,000 – $275,000 in total.

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:

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Dependants</th>
<th>Protect</th>
<th>Protect Extra Cover (Protect benefit + extra cover payment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death from an injury outside of work</td>
<td>Yes</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>$25,000</td>
<td>$37,500</td>
</tr>
<tr>
<td>Death from an at-work injury*</td>
<td>Yes</td>
<td>$150,000</td>
<td>$275,000</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>$75,000</td>
<td>$150,000</td>
</tr>
</tbody>
</table>

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

Any lump sum benefit payable will be reduced by any amount previously paid as a capital benefit under the table of serious trauma benefits detailed on pages 12–13 (for injuries arising from the same accident).

A ‘dependant’ means your:

<table>
<thead>
<tr>
<th>A.</th>
<th>B.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse/partner whose gross earnings are less than $16,000 per year in the 12-month period immediately preceding the event, AND/OR</td>
<td>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).</td>
</tr>
</tbody>
</table>
Serious trauma (capital) benefits

For most serious trauma injuries outside of work, Protect Injury and Illness Insurance provides lump sum payments that are **much higher than** the capital benefits provided by many industry insurers.

Plus, the comprehensive Protect Extra Cover provides workers with an **additional capital lump sum benefit of 50 per cent or more** if they are a financial union member at the time of their accident and when they make a claim.

**EXAMPLE**: If a union member loses an arm or leg in an accident, he or she will receive the scheduled Protect capital benefit of $50,000 plus an extra $25,000.

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

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Protect</th>
<th>Protect Extra Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent paraplegia/quadriplegia from an at-work injury*</td>
<td>$150,000</td>
<td>$275,000</td>
</tr>
<tr>
<td>Total and permanent disablement from an at-work injury*</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Total and permanent disablement from an injury outside of work</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent paraplegia/quadriplegia from an injury outside of work</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of sight of one or both eyes</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of the lens of both eyes</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of the lens of one eye</td>
<td>$30,000</td>
<td>$45,000</td>
</tr>
<tr>
<td>Permanent and incurable insanity</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of one or two limbs</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of hearing in both ears</td>
<td>$40,000</td>
<td>$60,000</td>
</tr>
<tr>
<td>Permanent total loss of hearing in one ear</td>
<td>$10,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Third-degree burns and/or resultant disfigurement of more than 40% of the entire body</td>
<td>$25,000</td>
<td>$37,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Protect Extra Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fractured leg or patella with established non-union</td>
<td>$5,000</td>
</tr>
<tr>
<td>Shortening of the leg by five (or more) centimetres</td>
<td>$3,750</td>
</tr>
</tbody>
</table>

* For which a workers’ compensation benefit has been paid

No serious trauma injury benefit is payable if a death benefit is also 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 Injury and Illness Insurance also boasts the nation’s leading industry cover for broken bones and fractures.

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Protect</th>
<th>Protect Extra Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>(Protect benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
<tr>
<td></td>
<td>Protect</td>
<td>Extra Cover</td>
</tr>
<tr>
<td></td>
<td>benefit</td>
<td>extra cover payment)</td>
</tr>
</tbody>
</table>

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.

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 (refer ‘Limitations on what is covered’ on page 35).

Additionally, no benefit is payable for a stress fracture.

Accidental dental injury

Protect Injury and Illness Insurance provides comprehensive accidental dental injury cover for you and your dependants for lost, damaged or broken teeth. A lump sum benefit is payable as follows:

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Protect</th>
<th>Protect Extra Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fractured or broken tooth, per tooth</td>
<td>$150</td>
<td>$225</td>
</tr>
<tr>
<td>Loss of teeth, per tooth</td>
<td>$150</td>
<td>$225</td>
</tr>
<tr>
<td>Damaged denture/dental plate</td>
<td>$150</td>
<td>$225</td>
</tr>
<tr>
<td>Chipping of teeth, per tooth</td>
<td>$75</td>
<td>$112.50</td>
</tr>
<tr>
<td>Loss of filling, per filling</td>
<td>$75</td>
<td>$112.50</td>
</tr>
<tr>
<td>Loss of front tooth, per tooth</td>
<td>$250</td>
<td>$500</td>
</tr>
</tbody>
</table>

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

Protect’s insurers will pay a lump sum benefit only for 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 $75.
Maximum claim amount for accidental dental injury

Protect provides a maximum lump sum payment of $2,500 if members, dependent spouses/partners or their dependent children suffer an accidental dental injury resulting in multiple teeth damaged or lost. Up to four claims, per family, are permitted each year.

Protect members (and their dependants) who are financial MUA members at the time of their dental injury and lodgement of their claim, can claim a maximum lump sum payment of $3,750 for an accidental dental injury resulting in multiple teeth damaged or lost. Up to four claims, per family (i.e. you and your dependants), are permitted each year.

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Protect</th>
<th>Protect Extra Cover (Protect benefit + extra cover payment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental cover for singles</td>
<td>$2,500</td>
<td>$3,750</td>
</tr>
<tr>
<td>Dental cover for family</td>
<td>$2,500</td>
<td>$3,750</td>
</tr>
</tbody>
</table>

Additional benefits

1. 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 pay for vocational retraining, professional rehabilitation (including special equipment and/or modifications to your residence), family counselling and other assistance, as may be appropriate, to support your return to work and to help you regain your independence. Such assistance must be recommended by your medical practitioner and will be offered only at the election of the insurer.

2. Extended unpaid-leave cover

If you take unpaid-leave from your employer, for any reason, cover for insurance benefits will continue if you suffer an injury while on unpaid-leave that results in disablement or an illness that first manifests itself while on unpaid-leave which results in disablement. Unpaid-leave must be for a period no greater than 28 days and must be voluntary and authorised.

3. 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.

4. Emergency home help

If you are receiving weekly benefits for an injury or illness and you are unable to perform your normal pre-injury/illness domestic duties, you are eligible to claim up to $250 per week (for a maximum of 26 weeks) as reimbursement for reasonable and necessary expenses that you paid for professional domestic assistance approved by your medical practitioner.

✓ This benefit is only available to Protect union members. Eligible members must be financial union members at the time of their injury/illness and when they make a claim.
5. Domestic duties assistance

If your spouse or partner suffers an injury or illness and is medically certified as unable to perform his or her full-time homemaker duties, you are eligible to claim up to $200 per week (for a maximum of 10 weeks) as reimbursement for reasonable and necessary expenses that you pay for domestic professional assistance while your spouse or partner recovers.

✓ This benefit is only available to Protect union members. Eligible members must be financial union members at the time of their spouse/partner’s injury/illness and when they make a claim.

6. Chauffeur plan

If you are receiving weekly benefits for an injury or illness, you are eligible to claim reimbursement for hire costs of a taxi or chauffeur-driven car necessarily incurred to attend scheduled medical or rehabilitation appointments relating to your injury or illness, or to attend your place of work to perform work in a reduced capacity. Up to $1,000 per month reimbursement is claimable for a maximum of six months. Such assistance will be offered only at the election of the insurer.

✓ This benefit is only available to Protect union members. Eligible members must be financial union members at the time of their injury/illness and when they make a claim.
Financial MUA membership, delivering a better deal for you and your family

Financial members get a better deal

If you are a financial MUA member, and you are covered by Protect Injury and Illness Insurance, you’ll automatically get higher benefits and broader cover through Protect Extra Cover.

In fact, for most serious trauma injuries outside of work, Protect Extra Cover delivers you lump sum benefits that are much higher than the cover provided by other industry insurers.

That’s better cover for you and your family, at a time when you need it most.

How does Protect Extra Cover work?

If you are covered for Protect income protection insurance by an MUA-negotiated enterprise agreement, you are already protected by Australia’s leading industry injury and illness insurance cover.

And, as long as you are a financial member of the MUA at the time of your accident/illness and when you make your claim, you’re also covered by the superior benefits of Protect Extra Cover.

And that better deal – Protect Extra Cover – is just another way your union is delivering for you and your family.

Bigger lump sums

Protect Extra Cover provides higher lump sum payments across four of Protect’s range of insurance benefits to financial union members who suffer an accidental injury:

Lump sum death benefits
- up to $75,000 death benefit for an accidental injury outside of work
- up to $275,000 death benefit for an accidental injury at work

Serious trauma benefits
- $75,000 total and permanent disablement benefit for an accidental injury at work or outside of work
- $275,000 for permanent paraplegia/quadriplegia resulting from an accidental injury at work
- Up to $75,000 serious trauma benefit for other accidental injuries outside of work

Broken bones for a non-work-related injury
- Up to $8,000 broken bones benefit for an accidental injury outside of work

Accidental dental injury
- Up to $3,750 accidental dental cover for members and their dependants who suffer an accidental dental injury resulting in multiple damaged/broken or lost teeth. Up to four claims, per family, each year.

Extra claims support

Protect Injury and Illness Insurance claim forms (also covers Protect Extra Cover claims) are available via a link from Protect’s website or at www.atcis.com.au/ProtectClaims
Exclusive benefits

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

1. Over 65 years of age: extended income protection cover

   Income protection benefits (illnesses*)

   Income protection benefits and income protection top-up benefits for illnesses are now payable for Protect union members aged 65 to 70 years.

   You must be covered by the policy and a financial union member when your illness first manifested and when your insurance claim is processed by Protect’s insurers.

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

   If you are receiving weekly income protection benefits (of any type) from Protect’s insurers when you turn 65 years of age, those benefits will cease after 26 weeks or when the maximum benefit period for that type of injury/illness is reached; whichever occurs first.

2. Over 65 years of age: lump sum death and injury capital benefits including

   • Death benefits are now payable for Protect union members aged 65 to 70 years.
   • Serious trauma benefits (except for an injury resulting in total and permanent disablement) are now payable for Protect union members aged 65 to 70 years.
   • Broken bones (except for general policy exclusions and limitations) are now payable for Protect union members aged 65 to 70 years.
   • Accidental dental injury benefits are now payable for Protect union members aged 65 to 70 years.

   For all lump sum capital benefits, you must be covered by the policy and a financial union member at the time of your injury and when your insurance claim is processed by Protect’s insurers.

3. Emergency home help

   Up to $250 per week, for up to 26 weeks, reimbursement for reasonable and necessary professional domestic assistance expenses. You are eligible if you are receiving Protect weekly income protection benefits, you are unable to perform your normal pre-injury or illness domestic duties and professional domestic assistance is approved by your medical practitioner.

4. Domestic duties assistance

   Up to $200 per week, for up to 10 weeks, reimbursement for reasonable and necessary professional domestic assistance expenses. You are eligible if your spouse or partner suffers an injury or illness and is medically certified as 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 necessary hire costs of a taxi or chauffeur driven car to attend scheduled medical or rehabilitation appointments. You may be eligible if you are receiving Protect weekly income protection benefits. Chauffeur plan assistance will only be offered at the election of the insurer.

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

**Lump sum death benefits**

Protect Extra Cover provides a lump sum payment of up to $275,000 if you are killed as the result of an accident (includes Protect lump sum death benefit of up to $150,000 and Protect Extra Cover death benefit of up to $125,000).

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

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Dependents</th>
<th>Protect</th>
<th>Protect Extra Cover (Protect benefit + extra cover payment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death from an injury outside of work</td>
<td>Yes</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>$25,000</td>
<td>$37,500</td>
</tr>
<tr>
<td>Death from an at-work injury*</td>
<td>Yes</td>
<td>$150,000</td>
<td>$275,000</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>$75,000</td>
<td>$150,000</td>
</tr>
</tbody>
</table>

* For which a workers’ compensation benefit is payable.

Any lump sum benefit payable will be reduced by any amount previously paid as a capital benefit under the table of serious trauma benefits (for injuries arising from the same accident), refer to page 25.

**Serious trauma (capital) benefits**

For most serious trauma injuries outside of work, Protect Extra Cover delivers you and your family lump sum benefits that are **much higher than** the cover provided by other industry schemes.

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

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Protect</th>
<th>Protect Extra Cover (Protect benefit + extra cover payment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent paraplegia/quadriplegia from an at-work injury*</td>
<td>$150,000</td>
<td>$275,000</td>
</tr>
<tr>
<td>Total and permanent disablement from an at-work injury*</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Total and permanent disablement from an injury outside of work</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent paraplegia/quadriplegia from an injury outside of work</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of sight of one or both eyes</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of the lens of both eyes</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of the lens of one eye</td>
<td>$30,000</td>
<td>$45,000</td>
</tr>
<tr>
<td>Permanent and incurable insanity</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of one or two limbs</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Permanent total loss of hearing in both ears</td>
<td>$40,000</td>
<td>$60,000</td>
</tr>
<tr>
<td>Permanent total loss of hearing in one ear</td>
<td>$10,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Third-degree burns and/or resultant disfigure-ment of more than 40% of the entire body</td>
<td>$25,000</td>
<td>$37,500</td>
</tr>
</tbody>
</table>

**Permanent total loss 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

* For which a workers’ compensation benefit has been paid
No serious trauma injury benefit is payable if a death benefit is also 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.

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.

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 (refer ‘Limitations on what is covered’ on page 35).

Additionally, no benefit is payable for a stress fracture.
Accidental dental injury

Protect Extra Cover provides comprehensive accidental dental injury cover for you and your dependants for lost, damaged or broken teeth. A lump sum benefit is payable as follows:

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Protect</th>
<th>Protect Extra Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fractured or broken tooth, per tooth</td>
<td>$150</td>
<td>$225</td>
</tr>
<tr>
<td>Loss of teeth, per tooth</td>
<td>$150</td>
<td>$225</td>
</tr>
<tr>
<td>Damaged denture/dental plate</td>
<td>$150</td>
<td>$225</td>
</tr>
<tr>
<td>Chipping of teeth, per tooth</td>
<td>$75</td>
<td>$112.50</td>
</tr>
<tr>
<td>Loss of filling, per filling</td>
<td>$75</td>
<td>$112.50</td>
</tr>
<tr>
<td>Loss of front tooth, per tooth</td>
<td>$250</td>
<td>$500</td>
</tr>
</tbody>
</table>

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

Protect’s insurers will pay a lump sum benefit only for 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.

**Maximum claim amount for accidental dental injury**

Protect members (and their dependants) who are financial MUA members at the time of their dental injury and lodgement of their claim, can claim a maximum lump sum payment of $3,750 for an accidental dental injury resulting in multiple teeth damaged or lost. Up to four claims, per family (i.e. you and your dependants), are permitted each year.

<table>
<thead>
<tr>
<th>ACCIDENT TYPE</th>
<th>Protect</th>
<th>Protect Extra Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental cover for singles</td>
<td>$2,500</td>
<td>$3,750</td>
</tr>
<tr>
<td>Dental cover for family</td>
<td>$2,500</td>
<td>$3,750</td>
</tr>
</tbody>
</table>

**Protect Extra Cover pays off**

Only one week into a dream holiday, John was hiking deep in a Thailand jungle when he stumbled on uneven ground and broke his ankle.

Believing it was only a bad sprain and determined to continue his trip, the union member gritted his teeth and continued to hobble around for the next three weeks.

On his return to Australia, an x-ray confirmed his ankle was broken with a prognosis of a long and difficult recovery. John ended up needing six months off work from his job.

As a union member for 19 years, John was covered by Protect’s global income protection insurance, 24 hours a day, 7 days a week.

John’s full bone break entitled him to a lump sum benefit. And as a financial union member at the time, Protect Extra Cover delivered John a benefit payment that was more than 50 per cent higher.

“The union is great, and Protect Extra Cover is fantastic,” said John.

“There are definitely a lot of extra benefits available to union members.”
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 and Illness Insurance claim forms are available via a link from Protect’s website or at www.atcis.com.au/ProtectClaims

Five easy steps to completing a Protect claim form

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

• Protect Injury and Sickness and
• Protect Accidental Dental Injury.

Note: If you are making a claim for Protect Additional Insurance Benefits, such as home help, domestic duties assistance or chauffeur plan, contact ATC for the relevant claim form and assistance.

1. **You fully complete Section A** of the claim form (including either the Injury statement or the Sickness statement if you are completing the Injury and Sickness claim form)

2. **Your medical practitioner fully completes Section B** of the Injury and Sickness claim form, OR

   **Your dentist completes Section B** of the Accidental Dental Injury claim form.

3. **Your employer fully completes Section C** of the claim form (this step is not required for Protect Accidental Dental Injury claims).

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.

* Note: Dental invoices are not payable by the insurer; only a lump sum benefit will be paid. Refer ‘Accidental dental injury’ on pages 15 and 28.
Send the claim form to:

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

Web  www.atcis.com.au
Phone (03) 9258 1777 (nationwide)
Fax (03) 9867 5540 (nationwide)
Freecall  1800 994 694

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.

INSURANCE EXCLUSIONS:
What is NOT covered?

Like all insurance policies, Protect Injury and Illness policies and Protect Extra Cover policy schedules have 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 35.

In summary, benefits will not be payable for any disablement or other 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. pregnancy, childbirth or miscarriage other than a complication arising from any of those conditions which requires hospitalisation in the first 33 weeks of pregnancy
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 mental disorder (whether or not as a result of an injury or a sickness) unless you are in receipt of workers’ compensation benefits for that condition or are hospitalised (refer ‘Limitations on what is covered’ on page 35)

11. any work-related injury or illness (except where a death, permanent paraplegia/quadriplegia, or total and permanent disablement benefit or income protection top-up 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).

12. Acquired Immune Deficiency Syndrome (AIDS) Disease or Human Immunodeficiency Virus (HIV) infection

13. Chronic Fatigue Syndrome

14. treatment or rehabilitation for any substance abuse or dependency, or

15. any pre-existing condition.

INSURANCE LIMITATIONS:

Limitations on what is covered

Protect Injury and Illness insurance policies (and Protect Extra Cover policy schedules) also have 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 33.

Over 70 years of age

The policy does not cover persons over 70 years of age and all benefits being paid will cease on your 70th birthday.

Waiting period

A 14-day consecutive waiting period applies to each claim, generally commencing from the first day of medically certified disablement.

A 52-week waiting period applies to workers’ compensation top-up claims. Top-up benefits for the first 52 weeks of a workplace injury claim may be covered by your enterprise agreement and may therefore be payable directly by your employer.

Maximum benefit period

In most cases, weekly income protection benefits will be paid up to a maximum of 104 weeks after the waiting period expires. Workers’ compensation top-up benefits will only be paid for a maximum of 52 weeks following the 52-week waiting period. Top-up benefits for the first 52 weeks of a workplace injury claim may be covered by your enterprise agreement and may therefore be payable directly by your employer.

The maximum benefit period for injury/illness after 65 years of age is 26 weeks.

If you are receiving weekly income protection benefits (of any type) from Protect’s insurers when you turn 65 years of age, those benefits will cease after 26 weeks or when the maximum benefit period for that type of injury/illness is reached; whichever occurs first.
A different benefit period also applies in the following cases:

1. Amateur sport
   If you suffer an injury as a result of participating in an amateur sport, weekly income protection benefits will be paid for a maximum of 13 weeks after the waiting period.
   An amateur sport means training, playing or participating in any non-professional sport or activity organised by any sporting organisation, association, authority, club or centre.

2. Extreme sport/activity
   If you suffer an injury as a result of participating in any extreme sport/activity, weekly benefits will be paid for a maximum of 13 weeks after the waiting period.
   An extreme sport/activity means:
   • BMX or mountain bike riding; bike riding on a circuit or on a course specifically built or intended for competition;
   • go karting;
   • horse riding and related activities (visit www.protect.net.au/InsuranceLimitations for information on why horse riding has been included in our insurer’s list of extreme activities);
   • snowboarding; snow skiing;
   • surfing; jet skiing; water skiing; wakeboarding (or any other sport or activity that involves being towed by any form of watercraft);
   • martial arts or boxing (or any similar combative sport or activity including sparring);
   • mountain climbing; abseiling; BASE jumping; parachuting; gliding of any description (including paragliding, hang gliding or any similar activity, whether in tandem or otherwise);
   • skateboarding (including longboarding); rollerblading; skating or any other similar activity; and/or
   • taking part in any racing and/or time trials of any kind (other than on foot).

A reference to the above sports and activities includes all forms of training, practice or participation in those sports/activities.

3. Off-road motorcycling accident
   If you suffer an injury as a result of an off-road motorcycling accident, weekly benefits will be paid for a maximum of 13 weeks after the waiting period.
   An off-road motorcycling accident means an accident when you are in charge of or operating a motorcycle of any description (including, but not limited to, road bikes, dirt bikes, trail bikes, motocross bikes, quad bikes and beach buggies) elsewhere than on a public road.
   This limitation does not apply if the accident occurred on private land, and the motorcycle was registered for use on a public road, you were licensed to operate the motorcycle on a public road and you were riding the motorcycle, on a route normally taken to access a public road.
   Private land means any land (whether publicly or privately owned) that members of the public may not enter or remain on without permission.
   A public road means an area that is open to or used by the public and is developed for, or has one of its main uses, the driving or riding of motor vehicles with at least four wheels (including parking areas), but does not include:
   • any dirt or other unsealed track or trail intended for use by vehicles with less than four wheels, or any undefined path; or
   • any motocross track, motorcycle park or other circuit or area specifically built or intended (even if only temporarily) for recreation, including but not limited to, racing, competing, testing, or time trials.

4. Degenerative conditions
   Weekly benefits will be paid for a maximum of 26 weeks if you are disabled by a degenerative condition (including any condition that has gradually developed over time) affecting your musculoskeletal system (muscles, bones, tendons, ligaments and joints including vertebral discs and cartilage).
5. Mental health conditions

At the discretion of the insurer, weekly benefits may be paid if you are admitted as an in-patient to a hospital or clinic primarily for the treatment of a mental health condition. Benefits are payable for a maximum of nine weeks after the waiting period (commencing from the date of admission). To be eligible, you must be covered by a Protect insurance policy for at least 12 consecutive months (other conditions also apply).

Broken bones

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.

Additionally, no benefit is payable for a stress fracture.

Continuous cover

Weekly benefits (including top-up benefits) will be payable by ATC Insurance Solutions for any injury or illness which first manifested during a period of previous insurance cover provided:

- disablement commences when you are covered by a Protect policy;
- you were continuously insured, without interruption, by the previous policy and when you joined Protect;
- the injury or illness is not a pre-existing condition prior to the previous cover; and
- you are not entitled to loss-of-income benefits, under the previous cover or any other insurance policy, for the same injury or illness.

Previous cover means a previous policy of insurance or self-insurance scheme which is directly replaced by a Protect insurance policy. The previous policy details must be provided to, and agreed in writing by, ATC Insurance Solutions.

If benefits were paid for six months or more under the previous cover, for the same or a related condition, the maximum benefit period under a Protect insurance policy will be reduced by the previous period for which benefits were paid.
For all enquiries or for a Protect claim form, contact:

**ATC Insurance Solutions**
Level 4, 451 Little Bourke Street
Melbourne VIC 3000
Web www.atcis.com.au
or www.atcis.com.au/AMWUProtectClaims
Phone (03) 9258 1700 (nationwide)
Fax (03) 9867 55400 (nationwide)
Freecall 1800 994 694