

THE

SUPPORTING EMPLOYERS, THEIR WORKERS AND THE COMMUNITY

BUZZ

JANUARY 2019



Protect welcomes Victorian Firefighters

See page 8 for more details

Welcome to the January Edition of The Buzz



There has been an enormous amount of media attention given to the topic of 'culture' in recent times.

The Terms of Reference of the Hayne Royal Commission into the banking sector specifically uses such words as 'behaviour', 'conduct' and 'community standards and expectations'. It seeks to determine whether any findings are 'attributable to the particular culture...of a particular entity.'

The Australian Institute of Company Directors strongly emphasised culture in its 2018 Director Update, while the Australian Stock Exchange is proposing to introduce concepts of a 'social licence to operate' into its corporate governance principles. In cricket, an on-field incident triggered an independent review into the culture of Cricket Australia.

Early in 2018, having established a strategic plan, Protect set about creating a set of values, which represent the culture we want to create in our workplace and to drive the way we treat our members. Our staff and management came up with five statements that explain who we are and how we behave.

OUR VALUES ARE:

- We are supportive
- We are respectful
- We are a team
- We are ethical
- We improve

Each of the values is accompanied by a series of guidelines and explanatory notes to show how we can demonstrate that value. For instance, to demonstrate respect, we need to acknowledge and consider other viewpoints and provide responses in a courteous and fair way.

Our attitude of being supportive is an important one for our members. We know that because of what we do, dealing with workers redundancies and income protection insurance, being supportive is important to you. Being supportive to our members means we are available and responsive.

Finally, in seeking to improve, it is important to us to be open to receiving constructive feedback, and using that as a way to improve.

So, we've seen in some high profile cases in the corporate and sporting world, having the right culture is important. Providing a good service to our members is not just about what we do but how we go about doing it.



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FREE REGISTRATION 2019 Ballarat Cycle Classic

Sunday 17 February

Ride, run or walk, the Ballarat Cycle Classic is an event for the whole family.

Every year participants head for Lake Wendouree from across the country to help make a difference for the 367 Australians diagnosed with cancer each day.

We would love you for you to get involved as part of the Protect team, to help raise money for the Fiona Elsey Cancer Research Institute (FECRI).

ENTER TO
WIN

Buzz readers have the chance to win 1 of 10 free registrations valued up to \$95 each. Simply email us at hello@protect.net.au to go in the running and help support this important fundraising event.



Which severance account is best for you?

Employers of Protect members pay severance and/or income protection insurance contributions to benefit their employees, in accordance with a certified industrial agreement such as an EBA.

Severance contributions paid to Protect assures workers that their entitlements are protected should their job be made redundant, encouraging a secure and productive work environment.

Protect offers workers the choice of two severance account options:

1. Termination Account

Unless you have completed a form requesting an account type change, Protect severance members will have a Termination Account. This is currently the default account type because it allows you to claim payment if your employment ends for any reason, however payments are limited and taxed in accordance with tax legislation.

2. Genuine Redundancy Account

The main benefit of this optional account type is that it provides tax free redundancy payments to workers and higher claim limits than available under the alternative account. However, it has an important limitation - claims on this account can only be paid if you have been made genuinely redundant.

To make the most of the tax savings of a Genuine Redundancy Account you must have nominated to change to this account type before your position was made redundant.

	Termination Account	Genuine Redundancy Account
My job has been made redundant	✓	✓
I have resigned	✓	✗
My employment has been terminated	✓	✗
My contract has ended	✓	✗
Initial severance claim waiting period	None	None
Initial severance claim limit (or account balance if below claim limit)	\$6,500*	10,399 plus \$5,200 for each full year of service with your employer*
Tax withheld from initial severance claim - Under preservation age: - Over preservation age:	32% 17%	Nil* Nil*

* Tax free thresholds are updated annually by the ATO and are valid as of July 2018

** Only if under 65 years of age. Please contact us if you are over 65 years of age as you may be able to make a retirement claim.

Whilst you have 28 days to change your mind about an account type switch, once that period expires the change to GRA is a permanent decision that cannot be reversed later.

Weighing the benefits of each account type is dependent on your personal circumstances and we encourage you to regularly assess your employment to determine whether an account type change will suit you. If a change is best, please complete a 'Genuine Account Nomination Form' available from our website www.protect.net.au by emailing info@protect.net.au or calling us on 1300 344 249.

Proposed Superannuation Guarantee Charge Amnesty

In an attempt to tackle non payment of workers superannuation, the Government has proposed to grant an amnesty from the Superannuation Guarantee Charge (SGC) to employers who voluntarily disclose unpaid employee superannuation contributions.

The Legislation has not yet been enacted.

If the proposed amnesty legislation is enacted, employers who have missed a payment or haven't paid an employees' super on time will have a one-off opportunity to self-correct past super guarantee (SG) non-compliance without penalty.

Until law giving effect to the proposed Superannuation Guarantee Amnesty is enacted, the ATO will continue to apply the existing law to SG charge statements i.e. contributions will be subject to additional charges and will not be tax deductible.

Subject to the passage of legislation the proposed amnesty is intended to be available for 12 months from 24 May 2018 to 23 May 2019.

If enacted, the ATO will apply the new law retrospectively to voluntary disclosures made from 24 May 2018.

It's reported that one in three Australians are not receiving compulsory superannuation contributions. These new measures will be an opportunity for employees to get their rightful super payments as well as for businesses to avoid costly fees. For more information visit www.ato.gov.au

→ If enacted, the ATO will apply the new law retrospectively to voluntary disclosures made from 24 May 2018.

Did you know...

In 2017/2018 Protect reduced its carbon emissions by 15% on the previous year and that we are on track to achieve our goal of a 30% reduction over three years!



What is Single Touch Payroll?

The way employers report your tax and super information is changing. Single Touch Payroll (STP) was introduced in July this year for businesses with 20 or more employees, whilst all other businesses will be eligible for the service from 1 July 2019, including redundancy funds like Protect.

STP requires thorough reporting of salary and wages, PAYG and superannuation payments each time your employer pays you or you receive a termination payment from Protect.

How will this affect me as a worker?

Your employer will no longer be required to provide you with an annual PAYG Summary or group certificate, instead you can view your year to date tax and super information via an income statement through myGov. You will be notified when your income statement is 'tax-ready' so you can complete your tax return as normal. To set up a myGov account, visit <https://my.gov.au>

How will this affect me as an employer?

Each time you run your payroll and pay your employees, you will automatically send the taxation office your STP data from your payroll software. There are a couple of things you can do in preparation of STP:

- Ensure your payroll system is STP enabled
- Check your employee contact details are up to date
- Ensure tax file numbers are recorded
- Cross check pay rates to ensure they comply with industry standards.

→ For more information contact the ATO www.ato.gov



Troy Gray, ETU VIC State Secretary

ETU to open innovative Training and Welfare Centre

The ETU is working on an unprecedented new initiative that will benefit all members and their families, the ETU Welfare and Training Centre. Due to open in mid-2019, the centre will be conveniently located at ETU's headquarters in North Melbourne.

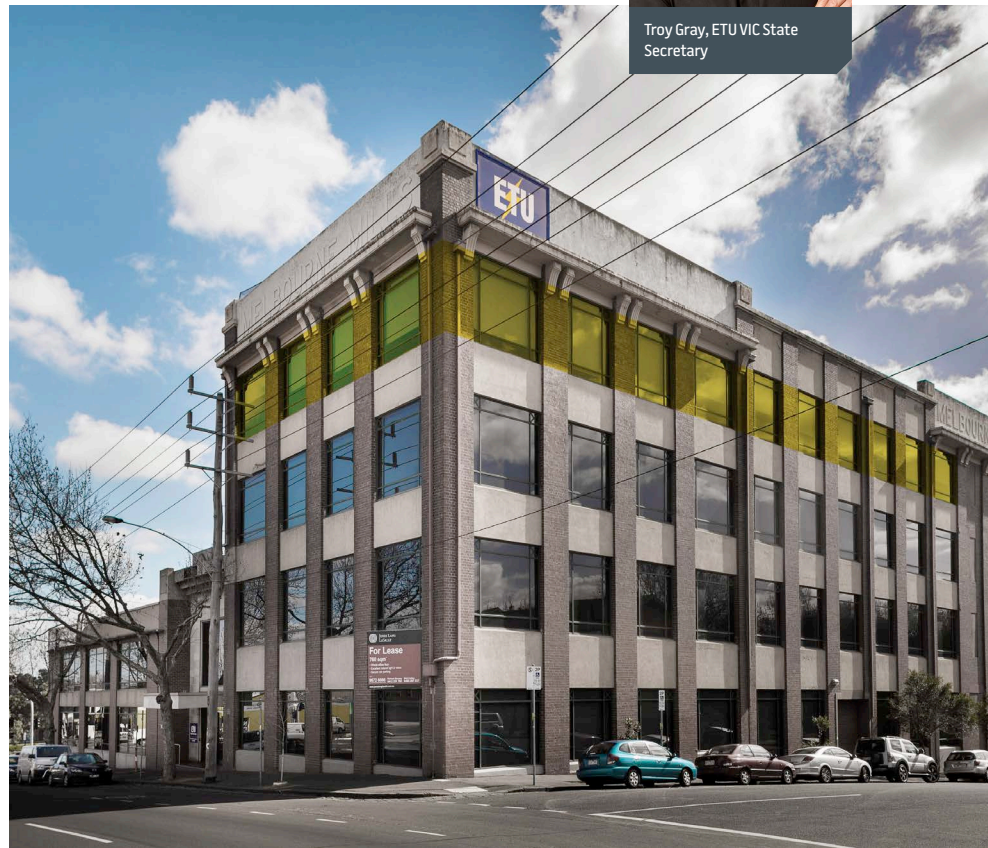
"We're very proud to be leading the way in providing welfare, training and services to support our membership throughout their entire lives – not only when they are working, but when they are between jobs or unable to work due to injury, illness or hardship" says ETU VIC's State Secretary Troy Gray.

In addition, we will be offering a range of training opportunities for unemployed members, assisting them with skill development, employability and job searching. Health and welfare services will also be available to members and their families, including complimentary ambulance cover, funeral cover, suicide support, prevention and counselling services.

Being a member of our union is more than just industrial relations and work support. While these are extremely important, we believe it is also critical to support our members outside of these areas to ensure their health and welfare at all stages of their career.

We pride ourselves on being a collective family of electrical workers and as we all know – family comes first.

→ For more information, please visit www.etuvic.com.au



The following training and welfare services will be offered from mid-2019:

Health services

- Health checks
- Skin checks
- Quit smoking education
- Healthy eating program

Displaced worker training

- Registered Electrical Contractors
- Electrical spotting
- Hazardous wiring
- Height awareness
- Asbestos awareness
- Train track awareness
- First aid
- Solar grid connect
- Grade refresher
- Solar battery storage
- Temporary wiring

Welfare services

- Financial counselling and rights
- Preparation for work
- Injury support and prevention
- Counselling hotline
- Domestic violence support services
- Contract law and debt collection
- Postnatal depression support services
- Gambler prevention and support
- Anxiety and stress management

Welfare training

- Women's self-defence courses
- Suicide prevention awareness
- Mental health in the workplace
- Applied Suicide Intervention Skills Training
- LGBTQI+ inclusivity awareness
- Drug and alcohol awareness
- First aid for babies and children
- Autism behavioural intervention
- Dealing with conflict in the workplace



James Keegan
Executive Director
NECA Victoria

NECA Awards & Apprentices of the Year

The NECA Excellence Awards recognise Victoria's best Electrical and Communications contractors and apprentices.

The awards acknowledge and congratulate the outstanding professionalism, commitment, and innovation of NECA Members within the industry.

Having taken place in early August at Crown Palladium, over 750 contractors, suppliers, educators, government representatives, family and friends came together to celebrate the best of the industry.

Protect CEO Michael Connolly was in attendance to present Apprentice Awards. The NECA awards is an event that we're proud to sponsor – we believe in supporting and nurturing young talent whilst rewarding outstanding individuals across the industry.

This year the winners of the Apprentice of the Year Award were Sam Morrow from Malady Electrical (Domestic Commercial Award) and Andrew Binetti from NECA Education & Career (Industrial Award). Both were recipients of a \$5,000 prize, encouraging them to continue their professional growth and hard work.

Sam Morrow

Winner: Malady Electrical - Apprentice of the Year, Domestic Commercial



Q: What drew you to the electrical trade?

A: My Dad was an electrician, which played a small part in my decision. I was encouraged by having an opportunity to work in a trade that allows you to challenge yourself every day, whilst learning on the job.

Q: What do you wish you knew before you started your apprenticeship?

A: I wish I had have known about how diverse the range of applications there are to the electrical trade, it wouldn't have changed my thoughts but it may have changed how I approached the industry.

Q: Any words of advice for other young apprentices?

A: Make the most of your apprenticeship. Take the opportunity whilst it is there to learn, but also, don't stress the small stuff if you can avoid it.

Andrew Binetti

Winner: NECA Education & Career Apprentice of the Year, Industry



Q: What does the NECA Apprentice of the Year Award mean to you?

A: It's awesome that NECA and Protect support Aussie apprentices, it shows they care about the individuals in the industry and their hard work is recognised.

Q: What do you wish you knew before you started your apprenticeship?

A: I wish I had known how much better the industrial side of the electrical industry is. This wouldn't have changed my career route, but may have given me a clearer understanding earlier on.

Q: Is there something you think could make the industry better?

A: Giving apprentices more responsibility earlier on would keep them more interested in their work. Also having more practical classes at Trade school, would improve the industry and apprentices hands-on experience.

Apprentices are our future

In 2018, the National Electrical and Communications Association (NECA) was funded by the Federal Government to deliver the Industry Specialist Mentoring for Australian Apprenticeships (ISMAA) program.

The aim of the program is to increase retention and completion rates of apprentices in the Electro-technology industry. NECA aims to ensure 1st and 2nd year apprentices have a greater chance of progressing through the years and completing their apprenticeships with this program.

How the service works

1. Apprentices are given an overview of the program and self-nominate to be a part of the program by registering online at www.ismaa.com.au. An apprentice can opt-out of the program at any point and the service is provided at no fee.
2. A mentor is then assigned to the apprentice and makes contact to assess challenges that he or she might be facing and agree on a personalised mentoring plan. The aim is to have relevant contact and support for the apprentice without taking them away from their responsibilities.

Meet Our Mentors

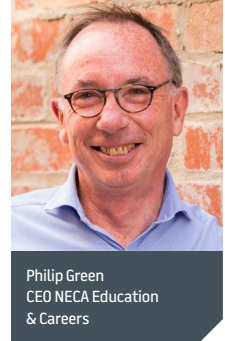
Having worked through their own apprenticeships and in the electrical industry for several years, our mentors are all A Grade Electricians, who possess a wealth of knowledge and experience which apprentices can tap into.

Apprentices, and employers of apprentices are encouraged to contact the NECA mentors on 1300 300 031 or via email at necavic@neca.asn.au to take advantage of this FREE service.



The focus for mentors is to ensure apprentices feel supported and have a readily available resource for industry specific information. Their goal is to help identify and resolve issues that arise for the apprentice. Common issues include profiling, tips on subjects such as mathematics and general advice on career pathways. The mentor is an additional positive role model for the apprentice to interact with, therefore it is acceptable to have other support systems such as field officers whilst being part of the program.





Philip Green
CEO NECA Education
& Careers

Men and women of the electrical industry. Do you have a passion for teaching?



Have you ever thought that about being a trade teacher?

Perhaps you get a real buzz out of training and mentoring apprentices? Maybe you're over the stress of running your own business, or the years of hard work have taken a toll on your body? Or are you struggling to find that work-life balance?

Teaching apprentices can be a very rewarding career for many people and is a great way of passing on your knowledge and skills and giving back to the industry.

We're inviting experienced electrical tradespeople and data-comms technicians who think they may have an interest in becoming trade teachers to contact NECA Education & Careers and discuss how this can become a reality.

Our structured program successfully transitions tradespeople from industry to the classroom and trains them to become teachers. We know the program works because it's how we've developed and trained some of our best teachers. We also have a supportive culture where our experienced teachers mentor and pass on their trade and teaching knowledge and skills to our newest and trainee teachers.

At the recent NECA Education & Careers Excellence Awards, Nick Oakes, one of two joint winners for Teacher of the Year,

spoke about being part of a dedicated team. "Really the job of a teacher is to train. Be passionate about what you do."

Nick also mentioned the attitude within NECA Education & Careers of wanting to be the best we can be. "It's a pleasure to teach in a company that really does treasure teaching what being an electrician is all about," he said.

NECA Education & Careers is one of the largest and most successful electrical trade schools in Victoria. Our success means that we want to train and employ more trade teachers.

Does this sound like you?

- At least 5 years of recent experience as a licensed electrician or data-comms technician
- An all-rounder with a good mix of theory and its practical application
- Interest and/or experience in training and mentoring apprentices
- A desire to further your own education

Curious?

We would love to hear from you.
Please contact Steve Marshall on 9389 9920 or
steven.marshall@necaeducation.com.au

Paul McNeil

Tramways Union

“They’ve looked after me like gold”



Tramways Union member, Paul McNeil found himself in a tough position recently, severely breaking his hand.

“I was off work for eight weeks so if I didn’t have my income protection I would have been stuffed.”

“One of the Field Team came out to our work about a year ago and introduced Protect. I joined

and I’m glad I did. They’ve looked after me like gold, helped me with my paperwork and even when I was back at work, they still rang to see how I was going. Not many people do that.”

Just like with your union, when it comes to Protect, there’s strength bargaining in numbers.

The benefit of negotiating together at your workplace to introduce Protect Income Protection as a condition of employment means that you get a superior cover for all workers at the workplace without having to be assessed or treated individually.

Protect cover you for non-work-related injury or illness and is based on a group arrangement. When your workplace joins Protect, you’re not evaluated on your age or health status (smoker/ non-smoker) - you don’t need to get a medical - everyone will get the same cover.

We see the realities of how our income protection helps members daily and love to hear your feedback on how Protect has benefited you and your families.

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Dean Chrimes

Maritime Union

“Best thing you can do is make sure you’ve got good cover like Protect”



MUA member Dean ‘Nuts’ Chrimes is still in recovery from a broken arm and shoulder reconstruction. Getting back to full capacity is going to take work and a long time.

“I’ve had three months off and there’s still another six to 12 months of rehab after I get over the latest surgery. I’ve just got to take it real slow because the docs

have said it could just snap again. That’s a tough thing to hear when your job is so physical, and you’ve got a family to look after.

“There’s been multiple operations, physios, specialists and I’m the main breadwinner so if I didn’t have Protect that expense and time off work would have impacted on everything, the kids, wife, house, the car, the whole lot.”

As a union delegate Dean was involved in negotiating for income protection through his workplace agreement.

“Yep we voted for it and glad we did.”

“Us waterfront workers had income protection through our superannuation but about two years ago we changed to Protect. It’s like anything, someone offers you a better deal and you’re going to go for it aren’t you?”

“Income protection payments with Protect cover you for two years. Nobody wants to be off work for that long but then something like this can happen to you and turn your life upside down. Best thing you can do is make sure you’ve got good cover like Protect”.

Achieving income protection in the workplace is also a great advantage for employers. Obviously, it makes them an employer of choice because they are offering their workers an excellent income protection cover, plus it helps the bottom line. Because workers aren’t required to exhaust their sick leave before claiming through Protect, employers don’t have the burden of paying out all sick leave entitlements for a long-term sickness or injury, only the waiting period.

Employers also win by knowing that any sick or injured workers can recover properly with the security of income protection. No one wants the safety hazard of a worker returning before they should because they’re worried about finances.

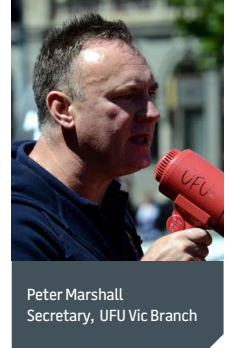
Big win for UFU Victoria

“Professional career firefighters put their quality and quantity of life on the line to protect the community. They deserve financial assistance and compensation in their time of need should they suffer an injury or illness that is not work-related.

It is for this reason that the UFU fought a lengthy process, including in the Fair Work Commission, to secure income protection insurance for our members.

We are proud to have won an outstanding level of income protection insurance with an industry fund like Protect who also is a strong supporter of the hard work unions do for our members.”

Peter Marshall
Secretary - UFU Vic Branch



Peter Marshall
Secretary, UFU Vic Branch



Making a difference for people like Shane

Shane Cummins has been in the brigade for seven years, he loves his job, it keeps him fit, there's variation in the work from day to day and there's no denying that being a firefighter is something you can be proud of, but

Shane knows that his colleagues have struggled getting income protection individually due to their profession.

“As soon as providers know you're a firefighter the premiums skyrocket and I gather that's due to the health issues that firefighters face occupationally.

We all talk about cancer being a big problem for us, there's something like 13 forms of cancer that we get at far higher rates than your general community so to have income protection provided to us en masse means so much.

“It will be an enormous benefit to the 3,000 or so firefighters across Victoria and we're incredibly grateful to all of those who have been involved in coming to this decision because it will have a very real impact on thousands of people and their families.”





Protect in the Field

Protect supports workers in the electrical trade, maritime and metal contracting industries with their financial security and now provide superior income protection insurance for Victoria's firefighters. And that means that the Protect Field Team have been on-site visiting fire stations across Victoria, familiarising UFU members with the benefits of their Protect cover.

There are six staff that make up the Protect Field Team and they're here to support members.

"Engaging with workers is the best part of my job", says Field Team Manager Gary Robb. "We might see people when they're down and out suffering an injury or serious illness, they're usually worried about how they're going to make ends meet while they're off work and there's nothing better than being able to say, we're here to help".

Members can complete claim forms themselves, but sometimes injury or illness can mean you need in-person support. "And that's what the Protect team is here for", says Gary "Give any one of us a call and we can visit you at home, work or the hospital if need be and help you, or someone close to you, with your claim."

Protect Field Team

- | | |
|---|--|
| → Brett Buckingham
0448 027 200
Field Officer | → Glenn Janes
0419 556 571
Industrial Compliance
Coordinator/Field Officer |
| → Craig Johnston
0400 671 274
Field Officer | → Joyce Hadjiantoni
0458 028 326
Employer Relations
Manager |
| → Gary Robb
0458 602 155
Field Team &
Industrial
Liaison Manager | → John Cain
0429 109 215
WA Field Officer |

ETU WA Conference

Protect had the opportunity to join ETU engineering industry delegates and organisers in Perth at their conference.

“It’s great to meet with delegates and officials in settings like these because members can raise any issues they’re having face to face, it’s not as formal,” says Protect’s West Australian Field Officer John Cain.

“We pride ourselves in the ongoing support of our membership. We have about 1,500 Protect members in the ETU here in WA and we take every opportunity to touch base. A conference like this is also a good chance to promote the benefits of Protect with non-members.”

Pictured below is ETU WA State Secretary Peter Carter with Protect’s John Cain (centre) and outgoing ETU WA Official Terry Hayes (right). Terry has been a union stalwart for over 30 years and we wish him all the best.



The Protect App

The Protect App has been downloaded almost 5,000 times, helping members to keep tabs on their account at their leisure.

What can you do via the Protect App?

- View and update personal details
- Check current account balance
- See contributions that have been paid or are outstanding from your employer(s)
- View employment history
- Lodge an initial claim
- View claims history
- Check the latest Protect and industry news

Where do I find it?

The Protect App is available from both the Apple and Google stores by searching 'Protect Services'.

How do I log in?

If you are already registered for our online services, you can easily login to the App using your member number and your current password.

Not yet registered?

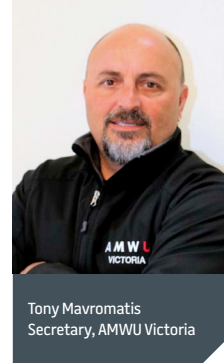
Please contact our member services staff on 1300 344 249 to register and have a password sent to your Protect registered email address.

Forgotten your password?

If you've forgotten your Protect password you can now reset it via our website: <https://member.protect.net.au/Protect/kioskdefault.asp>



New AMWU Leadership Team



The AMWU Victorian Branch has welcomed a new leadership team, with the recent appointment of Tony Mavromatis to State Secretary and Lou Malgeri as Assistant State Secretary.

Tony, a boilermaker by trade, joined the union in 1990. Since that time, he has been an AMWU delegate and health safety representative in manufacturing, labour hire, construction and at the naval dockyards, before starting work as an organiser at the AMWU in 2002. Tony brings experience as a lead organiser in the manufacturing and construction industries and has worked extensively with Protect over many years.

“The benefits Protect provide are the best in the business including covering broken bones, accidental dental, as well as very good counselling services for anyone who needs them.

“When a claim is required they assign a field officer who will follow the claim through from beginning to end, making sure our members receive everything they are entitled to. Protect provides a service with real people not just an automated voice on the end of the phone.

“Whether it’s the regular site visits to our members, or the advice and support provided during times of accident or grief – Protect is always there for AMWU members,” said Tony.

If you would like a Protect Representative to visit your site, call your Delegate or Organiser, or contact the Victorian Branch on 9230 5700 to set up a mass meeting. www.amwu.org.au
www.facebook.com/amwuvic

“Whether it’s the regular site visits to our members, or the advice and support provided during times of accident or grief – Protect is always there for AMWU members,”



Protect Wheelchair Rugby Final

The greatly anticipated grand finale of the 2018 Season 2 Protect Wheelchair Rugby Cup saw Melbourne Unicorns and Box Hill battling until the very last second.

Huge congratulations to the Melbourne Unicorns for winning the game 35 - 34 in the last minute. Also to the Box Hill team and all the participants involved throughout the competition, for putting on such a fantastic display of sportsmanship.

Protect loved supporting the 2018 Wheelchair Rugby Cup, for yet another year and are looking forward to next seasons events.



Union Picnic Day

Protect have been proud sponsors of the Victorian Building Union Picnic Day for over eight years.

Our support of union events across the country gives us the opportunity to connect with the Protect family. Picnic Day is always a highlight on our calendar because it's all about the kids!



'The Protectors' Unite to Fight Cancer

Protect entered a team of 10 participants into the "Unite to Fight" cancer event on Sunday October 27.

The participants could complete either a 21km walk/run or a 60km or 100 km cycle. Our team members, The Protectors, consisted of 8 walkers, a runner and a cyclist.

Protect CEO Michael Connolly was involved in the annual fundraiser for the Peter MacCallum Cancer Centre for the fifth time, and the second while at Protect. Michael says, "Every year I go into the event with a different person in mind who is

suffering a battle with cancer. The more funding we can put into fighting this disease the better."

Overall the event raised \$1.3m for vital cancer research. The Protectors raised over \$16,000 this year thanks mainly to our corporate supporters including the Maxcap Group, ATC Insurance Solutions, Pitcher Partners, Hall & Wilcox, Unity Bank, Reliance Recoveries, Disability Sport and Recreation, Building Employees Redundancy Trust (Qld), the ETU and NECA. Your support for the cause is greatly appreciated and provides a great motivation knowing that others are behind you.

The Protectors raised over \$16,000 this year thanks mainly to our corporate supporters. Overall the event raised \$1.3m for vital cancer research.



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**.



WWW.PROTECT.NET.AU/PROTECTCOUNSELLING