

THE

SUPPORTING EMPLOYERS, THEIR WORKERS AND THE COMMUNITY

BUZZ

JULY 2020



COVID-19

and your Protect account

Prepared and available



Welcome to the July 2020 edition of *The Buzz*. I would like to use this opportunity to provide members with some insight into what we are seeing in the construction and manufacturing industries during the pandemic, as well as some assurance about our financial position.

As you would expect from us in the current situation, we have performed some extensive financial modelling to ensure that we are in a good position to pay members' claims when needed. The Board's recent conservative investment approach has resulted in an exceptionally high level of liquidity, and we are comfortable that we can manage a significant demand on the fund if redundancies reach extreme levels.

During the financial year July 2019 to April 2020, the Australian stock market fell by 21%. The Protect portfolio holds only 10% of our investments in the Australian stock market, so while the value of those investments fell, the overall return of the Protect portfolio only fell by 0.2% - a fifth of one percent.

Also assisting our cash flow in the interests of all members was the recent change to pay claims in instalments. Without affecting members entitlements or tax position, the instalments provide us with the ability to manage 'peaks' in redundancy claims and pay our claims to all members in a smoother and more predictable pattern.

Protect hardship claims were introduced as another way to assist members during the pandemic. As detailed on pages 2 and 4, these claims are available to members who have been stood down without pay but still remain employed. Thankfully for the construction industry, we have seen very little take-up of this type of claim. From late March when introduced, until the end of May, there were only 87 hardship claims paid – less than 2 per day.

Similarly with redundancies, we have only seen a modest increase in redundancy claims. In April and May, we saw a slight increase of 5.6% in the average number of claims processed per day compared to February, before the pandemic. We are planning for a continued slowdown in the construction industry as projects draw to a close. Bear in mind, most of our severance members are in the electrical industry with most of those working on large commercial sites and infrastructure projects.

Finally I would like to thank our great team at Protect for their efforts in working from home since March 23. We've even managed to upgrade our phone system during the pandemic to provide a better service to members. In the first few weeks of working from home, all calls were forwarded to voicemail and returned within a few hours. Since mid April, all calls are answered live by our staff at their homes – sometimes with pets, toddlers and babies in the background.

I wish you well for the coming months as we navigate through the pandemic. Be assured, we are here when you need us.

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COVID-19 CORONAVIRUS AND YOUR **Protect** ACCOUNT

Protect's role is to support members in times of employment difficulty. You may have entitlements secured with us in the event your position is made redundant or otherwise terminated, and/or you may have the coverage of our income protection insurance. All members have access to our free confidential counselling service.

Below are some fast facts regarding resources that may be available to you. For further assistance contact us on 1300 344 249 or email info@protect.net.au and check out our website for virus related updates: www.protect.net.au

Severance & redundancy



Our Member Services Team and Field Officers can assist with any queries, phone 1300 344 249

IF YOUR EMPLOYMENT IS TERMINATED:

Members with a Protect severance account may claim a termination or genuine redundancy payment. Last year, we introduced one Protect account type that pays claims to workers based on the event which caused their employment to terminate. Therefore there is no need to apply for a change of account to access the best tax treatment.

HOW TO APPLY: Logging in to your online account via our website or through the App are the quickest ways to lodge an initial claim.

IF YOU ARE EMPLOYED & STOOD DOWN:

Workers may withdraw an ATO approved Hardship Payment (stand down payment) from their severance account if they have been stood down but remain employed. Note: as this is a withdrawal from your severance balance, it reduces the amount you can claim later due to redundancy or termination.

HOW TO APPLY: Applications to withdraw funds due to hardship can only be made by completing a form on the Protect website www.protect.net.au

Income protection



IF YOU ARE SICK OR INJURED:

Unlike some other insurance policies, Protect income protection insurance does not contain any exclusions related to a pandemic virus. Therefore if you have Protect income protection insurance and become unable to work as a result of COVID-19 then it is likely that the policy will be able to assist, even if your symptoms are mild.

Please note that self-isolation without a confirmed case of the illness (even if under medical advice) is unfortunately not covered by the policy.

HOW TO APPLY: Claim forms can be downloaded from the Protect website www.protect.net.au

As is the case with all claims, we require medical evidence to confirm your diagnosis. Claims for COVID-19 will require a copy of your positive test results which can be obtained from the venue that conducted your test.

Free counselling



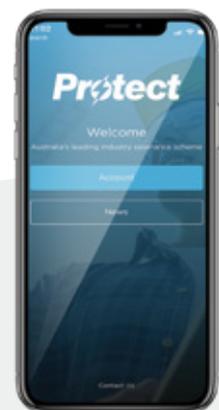
COUNSELLING PHONE NUMBER: 1300 725 881

Protect counselling is a free independent and confidential service for all members and their immediate family. The service operates Australia wide, 24 hours a day, 7 days a week.

Face-to-face sessions have temporarily ceased due to COVID-19 however phone and online support is available.

HOW TO ACCESS:

Phone 1300 725 881 there is no wait time and every call is answered by a professional counsellor.



Download the Protect Services App

For fast results, lodge your termination or redundancy claim via the Protect Services App. You can also view your severance balance to determine if you have sufficient funds to claim a hardship payment. To register for first use, contact our Member Services Team via info@protect.net.au **Forgotten your password?** Reset via the App!



Our Member Services Team answer frequently asked questions



Protect were well equipped to deal with the sudden restrictions that were implemented due to the pandemic. We've been working from home since March 23 and as our Member Services Team is based in Victoria, service from home is likely to continue for some weeks.

Our backdrops may look, and sound, different but we're as available as always to answer your queries: **phone:** 1300 344 249 | **email:** info@protect.net.au | **website:** www.protect.net.au

Can I access my account online?

Members have two online options:

1. The Protect App

Great for accessing your account via your phone, the Protect App is available for download from The App Store and Google Play. We recommend all members download the App.

2. The online worker portal

Features available to you via the App are also available online. Log in to the worker's portal using the yellow button available at the top right of every page of our website www.protect.net.au



How do I register to use the Protect Services App?

If you have already registered for access to the online workers portal, the same log in details will give you access to the App.

First time users however, should call our Member Services Team on 1300 344 249 so that we can ID you and have a temporary password sent to you via sms and email. Once you log in with that temp password and the email address we have on file for you, you will be required to select a password of your own.

How do I change my password?

You can use the **'forgotten password'** feature on the App to reset your password. Please note that you will need your membership number and also the email address that we have on file for you to reset your password. If you have any problems, please contact our team on 1300 344 249 or email info@protect.net.au

How do I join Protect?

Coronavirus has made many of us question how financially prepared we are if we can't go to work and this has created increased interest in Protect severance and income protection insurance.

To join us there must be a legal requirement for an employer to make severance contributions to our fund and/or income protection payments on behalf of their workers. This usually takes the form of clause/s within a certified agreement such as an EBA. If you're an interested employer who meets this requirement please complete our join enquiry form online and a Field Officer will be in touch: www.protect.net.au/employers/how-to-join-protect

Protect is limited to accepting contributions made under an industrial agreement and cannot accept registration of individuals.

Are my contributions up to date?

You can track your employer contributions via the App or by logging in to your online account at the workers portal. View the 'contributions' tab on the App or 'allocated contributions' tab on your online account. If your account is not up to date contact your employer or union.



Does my income protection insurance cover a pandemic?

If you have Protect income protection insurance you will be relieved to know that the policy does not contain any exclusions, provisions or limitations specifically related to a pandemic virus that you might find in other insurance policies. Generally speaking, if you as a Protect member were to contract the virus and became unable to work as a result then it is likely that the Policy will be able to assist, even if symptoms are mild. Please note that as is the case with all insurance claims, waiting periods apply.

Does the policy apply if I self-isolate without a confirmed case of COVID-19?

Income protection only applies when a member can't work because they're sick or injured. Self-isolation without a confirmed case of the illness (even if under medical advice) is unfortunately not covered by the policy.

I'm heading for redundancy do I need to switch account types?

No change is required. In December 2019, Protect introduced one severance account that combines the best features of our old two accounts. The new account allows you to claim at any time that you leave employment AND it offers the best tax rates applicable to your termination event. Members are not required to do anything to take advantage of this change. If you previously had a TER or a GRA account you now have the new account in place and your membership number remains the same.

I've been made redundant, what happens now?

Your employer is required to confirm your redundancy details via their online Protect account however, you may proceed with your claim as soon as you have separated from your employment.

To lodge a redundancy claim, you must complete a Protect claim form. For fastest results you should do that electronically via the App or by logging in to your online account, accessible via the workers portal on our website www.protect.net.au

If your employer hasn't provided us with a termination date you can upload a separation certificate as confirmation of termination or Protect will contact your employer to confirm your termination.

When your redundancy status is confirmed by the employer, you will be entitled to your funds tax free, up to your tax free threshold. Please allow 1-3 business days for the funds to appear in your nominated bank account.

What is a hardship payment?

To help counter the financial hardship caused by COVID-19, Protect was granted approval by the Tax Office to provide hardship payments, also known as 'stand down payments'.

The ruling provides special access to withdraw your own severance funds:

- Up to two payments of up to \$2,000 each, with five weeks between payments, taxed at 32%

Payments are deducted from the severance account balance of eligible workers who have been stood down but remain employed. Where a worker is terminated and is unemployed, a termination or redundancy payment would apply. Applications for hardship payments can only be made via the Protect website.

To determine if you are eligible please visit: www.protect.net.au/workers/hardship-payment



It's about security

AMWU Delegates Rick Warden & Noel Donnan

Rick on the left and Noel on the right, work as fitters in the lift industry. They've had Protect income protection since 2014 but it's only since their 2019 EBA that they've had the security of a Protect severance account.

According to Rick, the decision to roll the company fund into Protect wasn't unanimous.

"A lot of the older guys who have been with the company for 20 years were happy with status quo, the company's never done anything wrong by them but we had to consider what the consequences might be if we were ever in dispute."

"It's not unreasonable to consider when it's a foreign owned company and you see EBA's being terminated elsewhere. We didn't want to risk a boss coming in with that type of temperament, and being able to use our severance benefits as a tool against us. Putting our money into Protect levels the playing field."

Noel backs Rick up 100%.

"Protect is peace of mind. We're less vulnerable with an outside fund that has had union backing for 20 years. It's about security really."



Tax free limits increase

Protect's genuine redundancy claims are tax free up to the maximum limits imposed by the ATO, which ensures you get the maximum possible payout when you need it most.

As of 1 July, 2020, the tax free threshold increased to \$10,989 for the initial year, and \$5,496 for each full year of service with your employer.

Example of savings:

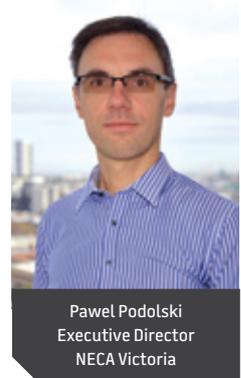
Jim has a balance of \$7,000 in his Protect account, he is under 65 years old and has been with his current contributing employer for two and a half years.

When Jim is made redundant he lodges a claim with Protect.

Jim is entitled to a tax-free redundancy payment of up to \$21,981.

Calculated as: $(\$10,989 + [2 \times \$5,496])$

Therefore the entire balance of Jim's account will be paid out to him tax free.



Update on NECA efforts for the industry through COVID-19

Over the last several weeks, NECA has been putting an enormous amount of focus and effort into ensuring that our industry gets recognition for both its importance to the building industry and the overall contribution to the Victorian economy. I am convinced that without the lobbying, advocacy and vocal activism of not only NECA, but also several of our construction industry ‘brothers in arms,’ our industry would not be in the positive place we are in.

Whilst this does not mean that we have been fully immune to the impacts of COVID-19, we have remained open for business, and have been proactive in demonstrating our commitment to developing and adhering to best-in-class safety measures in keeping our collective industry workforce safe.

Our industry voice has been heard and is now on many radars, re-enforcing the message that the Electrical and Communication industry provides critical essential services across the construction industry and the broader economy.

Changing gears and ensuring we come out of COVID-19 stronger

Having ensured we stay open for business, NECA is now focusing its attention on ensuring the Electrical and Communications industry survives and thrives through the next challenge, with the overall economy expected to slow significantly over the coming months. We continue to engage with State and National government stakeholders, strongly advocating for:

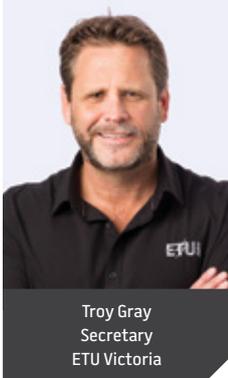
- the need to bring forward any planned building, construction and infrastructure works;
- continue to focus economic stimulus packages with the aim to stimulate consumer and business confidence, and ensure that there is consumer and business motivation to pursue electrical and communication projects
- ensuring subsidies for apprentices and attracting a mature age and gender diverse workforce
- the extension of apprenticeship subsidies to all businesses, irrespective of size.

However, economic stimulus alone will not be enough in isolation. Structural reforms, such as legislative and regulatory measures are equally required in order to support the rebuild of the economy. NECA is starting to engage in several conversations to ensure several measures are additionally considered by the respective government bodies:

- Urgent adoption of the Murray Review recommendations, specifically harmonisation of Security of Payment laws and the introduction of statutory trusts;
- Winding back payroll tax provisions;
- A national licensing system;
- A review of Australia’s Industrial Relations landscape; and
- A review of Australia’s Vocational Education and Training landscape, which is focused on industry and student needs

The Victorian Government has recently announced the establishment of the Building Victoria’s Recovery Taskforce to advise the Victorian Government on opportunities to rebuild and strengthen the Victorian economy. NECA will continue to connect with this taskforce and will be contributing to the dialogue in ensuring our sector is adequately represented and considered in overall planning.





Troy Gray
Secretary
ETU Victoria

Best practice for reducing the spread of COVID-19 in the construction industry

The Victorian construction industry has continued working through the Coronavirus crisis thanks to hard work and cooperation between unions, the state government and public health authorities.

Construction workers have kept working and earning wages, taking pressure off the unemployment queues and providing an economic floor for the state that will enable our economy to recover much more quickly as the lockdown ends.

This has been possible because of a comprehensive set of guidelines to help prevent the spread of COVID-19 on worksites that were developed early in the crisis by unions, in consultation with the Victorian Department of Health and WorkSafe.

These guidelines should be applied with a common sense approach to social distancing and hygiene whilst at work.

In continuing to carefully follow these guidelines we can reduce the potential of a COVID-19 positive result shutting down sites, and can keep as many members as possible in work.



Protect are proudly supporting the on site testing of construction workers in Tasmania in partnership with CEPU Tasmania.

Physical Distancing



- Physical distancing of 1.5 metres between workers is to be implemented wherever possible. Where this is not possible, the length of time workers spend in close proximity is to be reduced.

Where workers are required to work in close proximity for prolonged periods of time, a SWMS must be prepared and use of items such as PPE must be considered.

- If space permits, spread out in site-offices to maintain 4m² per person. Restrict number of staff visiting site offices at any one time.
- Reduce instances of having to work in close proximity in site offices.



- If space permits, spread out in site amenities to maintain 4m² per person, or have meal breaks outside, or alternate meal breaks.

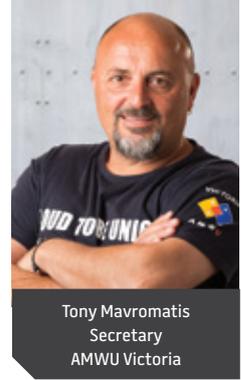
Hygiene



- Wash your hands frequently with soap and water for at least 20 seconds.
- Implement good cough etiquette by covering your cough and sneeze, or cough into your elbow or shoulder.
- Don't touch your eyes, nose or mouth if you can help it.
- Use hand sanitiser, which should be provided at site entrances and exits, in all hoists, amenities and other areas on site.

Screening of workers coming to site

- All workers are to sign a declaration that they have not been overseas or in contact with anyone who has coronavirus.
- All workers entering a site to be screened at the start of their shift by asking whether they have been overseas, in contact with anyone who has coronavirus, or if they have flu-like symptoms.



Tony Mavromatis
Secretary
AMWU Victoria

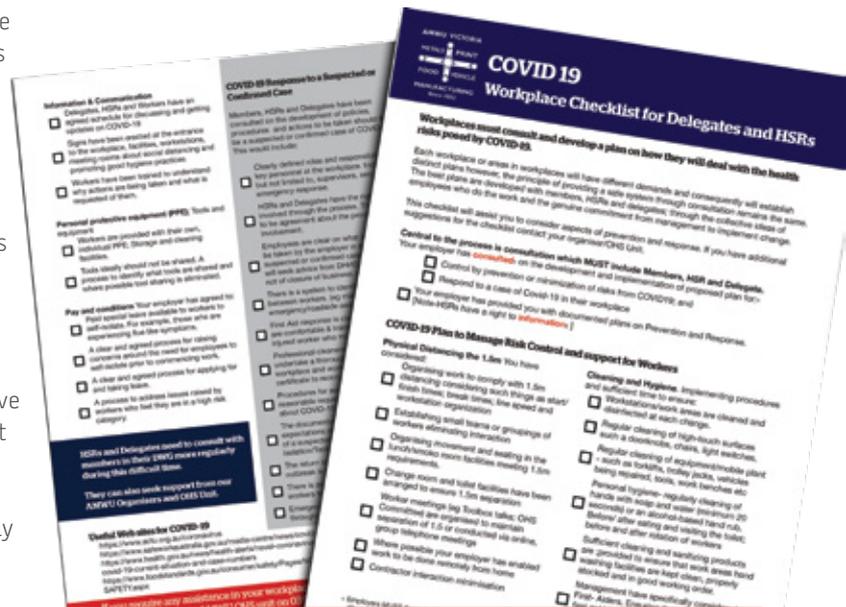
Make it here and keep our economy running

Throughout the COVID-19 pandemic, the AMWU has been active across all of our worksites, ensuring members are safe at work, that they are receiving all their wages and entitlements, and working with employers who are struggling to ensure their workforce is supported.

The AMWU has developed safety procedures ensuring all workplaces have suitable safety measures in place to minimise the risk of contracting COVID-19 while ensuring the companies can still operate and keep their workforce employed.

We have been conducting surveys in all of our worksites, looking at the impact of COVID-19 and the concerns they have as a result. The survey has highlighted that many workplaces have relied on imported supplies to operate. Where companies have been impacted by the pandemic, they're now realising that local supply would have had less impact on their businesses and the local economy.

We have represented our members where their companies have been impacted by COVID-19 by developing MOUs which protect our members' wages and conditions, and ensuring employers aren't taking advantage of Job Keeper. This includes changed hours, roles, leave entitlements, and other conditions normally found in the workplace EBA that needed to change for the duration of the pandemic.



Protect hardship payment comes through for stood down worker

We spoke with an AMWU member working on an offshore rig performing non-destructive testing, who has been stood down as a result of COVID-19. Once the COVID-19 pandemic impacted global demand for oil and gas, a number of workers were stood down. For many of our members in offshore resources, they're covered by Protect, and had easy access to financial support when this happened.

“The process was easy enough to follow, it's a simple online claim, and for members who are facing financial hardship, I'd recommend having Protect in their EBAs”

AMWU Member

COVID-19 coronavirus - know the symptoms





Peter Marshall
Secretary, UFU Victoria

A day in the life of a first responder in the age of coronavirus



Insight provided by Leading Firefighter Shane Cummins

There are over 3,400 professional career firefighters in Victoria.

Professional firefighters are first responders; they respond to fires (structure and wildfire), HAZMAT and chemical incidents, and other emergency incidents such as heavy rescue, industrial/trench rescue, high angle and more. In addition to this, professional firefighters attend Emergency Medical Response (EMR) "Priority 0" calls, co-responding with Ambulance Victoria Members.



Unlike many other professions, career firefighters obviously can't work from home and at various times throughout our shifts, social distancing is impossible.

It's just gone 7:15am as I make my way into the station to start work for the day. We technically work from 8am until 6pm for our day shifts but it's a cultural quirk that we all arrive up to an hour early for each shift and allow a grateful colleague to leave work early, or otherwise prepare to ease in to the day. Ordinarily, we chat to the outgoing crew at the change over but in these days of social distancing it's more of a greeting and brief report from opposite sides of a room.

Our crew prefers to wipe down all of the surfaces in the station before we start, mainly for sanitation but I think also for added peace of mind. The fire brigade is filled with tradition and routine and in these strange times a new one has emerged - at around 7:45 someone picks up a cloth or bottle of sanitiser and with that the entire crew is up on their feet. Ten minutes later every table, bench top, door handle, keyboard (and even some pens!) are freshly sanitised and smelling vaguely of chemicals, pine and citrus.

We muster downstairs at 8am sharp for roll call, to be allocated our tasks for the shift, and nowadays - get a daily update on the latest news and ever changing work practices relating to COVID-19. Then it's off to check the truck and equipment to

ensure everything is in order and... more cleaning - this time its the steering wheel, door handles, hand rails, dashboard, radios, torches (and, again, even some of the pens!).

It's still a little known fact that professional firefighters respond to medical emergencies. Like nurses and paramedics, we've had to completely overhaul how we protect ourselves when turning out to these calls. We always wore glasses, gloves and P2 masks when attending but now there's also full length 'coveralls', multiple pairs of gloves, and copious amounts of sanitiser - we look more like lab technicians than first responders. Though it's not ideal for administering CPR, it's a necessary evil during a pandemic.

That afternoon we've responded to a person in suspected cardiac arrest. Rather than park directly outside the address as we normally do, we stop a few doors down so as we can fastidiously put all of our protective clothing on without being in full view of a potentially agitated friend or relative of the patient.

The paramedics have arrived on scene before us and as we walk to the front door they deem it a false alarm and inform us that on this occasion we're not required. It's off with the coveralls, masks, gloves, and glasses. Then it's into the sanitised truck and back to the sanitised fire station.





Where is your electrical apprentice going to trade school?

Trade school sets the foundation for the skills you use every day, so it's vital that apprentices make the right choice. As someone well-versed in the industry, you can bring valuable insight to that decision.

NECA Education & Careers has 29 years' experience training the electrical industry. We're owned and operated by peak industry body NECA, and we partner with a range of businesses through our Group Training operations, resulting in strong industry links.

When our students asked for more hands-on, practical activities, we listened. The NECA Education & Careers facilities are purpose built for learning the electrical trade, from the workshop to specialised classrooms including solar and data.

“Our experience with NECA Education & Careers has been nothing short of excellent.”

Leanne Richardson, BN Electrical

Our teachers bring their own particular knowledge from their careers as A Grade electricians. It's important that students learn from someone who not only knows the material but can link the theory to the worksite and make general concepts like safety specific to electrical.

The teachers also contribute to developing in-house learning materials, including videos for our E-Learning platform. Online learning allows students to access study materials and practice assessments anywhere.

We're committed to our students developing not just as electricians but as people, with our Let's Connect program offering mentoring and workshops with aims including reducing bullying and building emotional intelligence.

The employers of NECA Education & Careers students also receive regular progress reports to make sure their apprentice is on track.

This commitment to electricians for the lifetime of their career was recognised in 2019 when NECA Education & Careers was a finalist for *Small Training Provider of the Year* at the Victorian Training Awards.

After your apprentice has completed their trade school, we can also help them prepare for their licensing exams with our LEA tutorials. We offer simulated assessment setups and expert trainers, and students can also register for the assessment and tutorial in the same booking.

A successful apprentice is a credit to your business and to themselves as they start their electrical career. We know you're doing your part on the worksite, let NECA Education & Careers support you both for schooling.



For more information Visit necaeducation.com.au/apprenticeship or contact our Student Services team on 03 3981 1922



Christy Cain
Secretary, MUA WA
& National President

Income protection in action



“Late last year I suffered an injury that not only set me back physically and mentally but also financially. If it wasn’t for Protect and the comrades at the Fremantle Patricks Terminal, I do not know how I would have got by.

John Cain of Protect and the union delegates gave me the help I needed to get the ball rolling and the case manager from Protect was there every step of the process.

Under Protect’s umbrella, I was able to keep my head up while I did my rehab knowing I could still provide for my family while out of work for 6 months.

I am now back on the job and back to normal. I extend my gratitude for all those who helped. And I absolutely stand with, and back the MUA, and Protect 100% all the way, for all they do for the working-class men and women. Stronger together.”

Elias M - MUA Member

“I was involved in a motorcycle accident, breaking my leg. I contacted Protect through John Cain and from then on, my experience with Protect was no problem at all.

I was assigned a case manager named Amanda and she was extremely helpful throughout the journey.

I found dealing with Protect in an already stressful time no problem at all, their sole focus while talking to me was making sure my health and wellbeing was taken care of and I was comfortable during my recovery from my accident.

Thanks Protect and thanks MUA.”

Derek D - MUA Member



Shout out to the ETU WA Branch and Western Power Delegates for inviting our Western Australian Field Officer, John Cain along to their recent EBA meeting.

Our Victorian Field Officers have been relying on video conferencing to stay in touch with our union comrades. We’ll have them back out in circulation at events as soon as restrictions are lifted.

THE MOST COMMON MENTAL HEALTH CONDITION IN AUSTRALIA

Is coronavirus giving you anxiety?

As we work through the COVID-19 pandemic it is understandable that you or your colleagues may experience signs of anxiety, which is a normal response to a threat like a virus. Over 2 million Australian's experience anxiety a year. Not surprisingly, the trained professionals at Hunterlink who run Protect's free counselling service, find their calls are predominantly anxiety related.



Anxiety signs & symptoms checklist:

If you have noticed these signs and symptoms in you or a colleague, give the Protect counselling service a call to talk through your feelings.

- Panic attacks
- Hot and cold flushes
- Racing heart
- Tightening of chest
- Quick breathing
- Feeling tense, wound up & edgy
- Excessive fear
- Worry
- Obsessive thinking
- Avoidance of situations that make you feel anxious such as work, study or social life

→ DID YOU KNOW?

Counselling is confidential and free for all Protect members and their immediate family.

Phone 1300 725 881

Protect counselling is usually offered both over the phone and through face-to-face sessions however due to COVID-19 face to face sessions have temporarily ceased. The phone service remains available 24 hours a day, 7 days a week and is accessible Australia-wide.

When restrictions are lifted, face-to-face sessions can be arranged near you, on request. Protect Counselling has access to more than 170 qualified professionals throughout Australia, including regional centres.

→ DID YOU KNOW?

On average, one in four people will experience anxiety at some stage in their life.

Phone 1300 725 881

Electronic statements

COMING SOON

We're preparing to provide Protect members paperless statements and news updates. Providing your account information online will give you more convenient access to your statements, which you can then print as needed.

What do you have to do?

Electronic statements are likely to be introduced in 2021 however in order to proceed it is imperative that we have your correct contact details, including mobile number and email address.

You can update your contact details via the App or your online account or you can contact our Member Services Team on 1300 344 249 to ensure you stay in the loop.

Privacy Policy review & update

Protect's Board and management regularly reviews our policies, including our privacy policy. An updated policy is available on our website at www.protect.net.au

In order to provide further clarity, we have added an item to the list of entities we may disclose members' personal information to. This is as follows:

"a union, which is the holder of the insurance policy, including in order to confirm currency of insurance cover under the national injury and illness insurance scheme administered by Protect Services."

Protect administers the insurance scheme by registering members, collecting payments from employers and passing those on to the insurer. A union is the holder of the insurance policy and from time to time they may require details of the people who are covered by that policy.



AWU Delegate John Keyes

Australian Workers Union - Vic Branch

Westgate Tunnel Project workers vote in Protect

AWU Vic branch leadership and delegates have endorsed Protect as their fund of choice and our Field Officers have been invited on site to expand on the benefits of switching funds.

Delegate John had heard good things about our fund and was especially impressed about the consultation with workers.

“We wanted to go a different way and we’d heard some very positive outcomes that had happened with Protect. We like that the relationship with workers and Field Officers means that there is a team available to support us when we need it. The vote to switch was almost 100%. Now we’re in the process of having our agreement varied and we should have some good news on that in a few weeks.”



Contact us on 1300 344 249. Our Field Officers can visit on site, subject to coronavirus restrictions, or meet via video hookup.

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