



# Providing workers financial security



Bringing Australians the best in workplace benefits since 2000

Supporting over 50,000 workers and their families during periods of unemployment, career transition, illness, injury or personal difficulty.

- Australia's leading industry severance scheme
- Providers of superior income protection insurance
- Delivering free 24/7 counselling services

# What we do

A good job doesn't just pay well, it will also have great conditions and that's where Protect can help. We've worked with unions and employers for over 20 years to bring workers some of the best employment benefits in the country.

## We provide three products and services:

1. Severance & redundancy scheme
2. Income protection insurance
3. Personal counselling

Protect members may have a severance account or income protection insurance. Others will have both severance *and* income protection. All Protect members are provided access to free counselling and wellbeing services.

We have members across Australia working in all types of roles such as:

- electrician
- seafarer
- firefighter
- metalworker
- rail maintenance
- construction
- manufacturing
- administration
- mechanical engineer
- telecommunications
- fitter and tuner
- linesperson
- rigger
- lift mechanic

# How to join Protect

Becoming a Protect member starts with the collective decision at the workplace to introduce one of our benefits into the agreement that determines your conditions of employment.

Once agreed, your employer will then register you with Protect and pay severance contributions and/or income protection insurance premiums to us on your behalf. The amounts paid will be in accordance with the terms of a certified industrial agreement, such as an enterprise or site agreement.

Apprentices may be eligible for Protect income protection and counselling services, dependant on their workplace agreement. Generally speaking however, only after transitioning to qualified trades person would they be eligible for severance payments. Please check with your union or Protect to determine eligibility.

# Why do employers pay into a severance account?

Employers contribute to a Protect severance account on behalf of their workers to provide a safety net for them in case they become unemployed.

Workers with a Protect account may make a claim due to:

- Redundancy
- Resignation
- Termination
- End of contract
- Promotion to an above award position
- Total and permanent disability
- Death (via beneficiaries)

# What is income protection insurance?

If you have an illness or injury that arises from your work you would usually be compensated by WorkCover. Protect income protection insurance pays out benefits to members who are unable to work due to a non-work related injury or illness.

The cover is global, 24 hours a day, 7 days a week.

# Protect Counselling

Our free and independent professional wellbeing programs are available to all Protect members and their families, providing assistance with personal or work-related concerns that might include:

- Depression and anxiety
- Substance abuse
- Alcohol addiction
- Gambling problems
- Relationship issues
- Suicide prevention
- Bullying and harassment
- Redundancy
- Social isolation
- Financial problems

For further information about Protect visit us online at:  
[www.protect.net.au](http://www.protect.net.au)



## Protect Member Services

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**DISCLAIMER:** This brochure is intended to provide a general summary of Protect products and services. It does not purport to contain all information that may be relevant and is provided as a matter of general interest only; it does not constitute financial advice. Protect members and employers should check the accuracy, reliability and completeness of any information provided and obtain independent and specific advice relevant to their needs.