

Protect Injury & Sickness Cover- Coronavirus COVID-19 Update

16 March 2020

This document aims to answer the most commonly asked questions in relation to the developing coronavirus (COVID-19). As the situation unfolds new challenges will arise but rest assured our aim is to continue to support all Protect members as best as we can.

Before contacting Protect or ATC with queries regarding COVID-19, please read all of the information contained in this release. If you have any additional questions, feel free to contact the ATC claims team on 1800 994 694 during business hours between 8.30am to 5.00pm.

I've been diagnosed with COVID-19. Am I covered by the Protect Policy?

The Protect Injury & Sickness Policy (the Policy) is here to provide income support for financial members who are declared unfit for work by a medical practitioner due to a covered injury or illness.

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 your symptoms are mild.

As is the case with all claims, we will require medical evidence to confirm your diagnosis. Claims for COVID-19 will require a copy of your positive test results. This documentation can be obtained from the doctor/clinic/hospital that conducted the test(s).

Please note, all claims are subject to a waiting period of typically 14 or 30 days where no benefits are payable.

If you're unsure if your claim will be covered, we suggest submitting a claim for consideration. Our focus is always to assist where we can.

To protect our staff, we ask that where possible, all claims be submitted to our office via email to info@atcis.com.au or fax to 03 9867 5540. Please do not attend the ATC office to drop off paperwork or post paperwork if you have or suspect you may have COVID-19.

If you self-isolate/quarantine without a confirmed case of COVID-19

In instances where suspicion of contraction of the virus has occurred, self-isolation is important to help prevent the spread of the virus and to protect the community. Self-isolation **without** a confirmed case of the illness (even if under medical advice) is unfortunately not covered by the Policy.

What if my employer shuts down or reduces my hours due to COVID-19?

Many organisations are temporarily reducing or ceasing operation in order to ensure the safety of their staff and to help prevent the spread of the virus.

The Policy covers instances where a member can't work because they're sick or injured. If your employer is shutting down, or reducing your hours, the Policy is unfortunately unable to assist because in these circumstances you're not sick or injured.

What if the Australian Government enforce mandatory isolation?

As stated above, the Policy is only able to provide income protection benefits if you are unwell. If you do not contract COVID-19 but are forced to stay at home for a period of time, the policy is unable to assist.

What happens if the Protect or ATC offices are closed due to COVID-19?

Protect and ATC both have contingency plans in place to ensure our operations can continue.

IMPORTANT

Please note that the above information is to be considered as general advice only and does not take individual circumstances into consideration. As the COVID-19 situation unfolds, the above information may change, though all claims will be assessed based on the Protect policy wording and the medical information made available to us.

While the continuity of our service to Protect members is important to us, the health and safety of Protect members is equally as important. If you become unwell, first and foremost seek medical advice without hesitation. The Australian Government has set up the Coronavirus Health Information Hotline (1800 020 080) which can provide useful advice if you have contracted or suspect you may have contracted the disease.

Further information about COVID-19 and the situation can be found at the following links:

Australian Government of health

<https://www.health.gov.au/health-topics/novel-coronavirus-2019-ncov>

World Health Organization

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>