Protect

SEVERANCE & INCOME PROTECTION

COVID-19 CORONAVIRUS **EMPLOYER UPDATE**

3 August 2020

Stay in touch

Government measures to control the spread of COVID-19 coronavirus required us to close our office, however Protect staff are working remotely and our services continue.

The following arrangements are in place to continue support for Protect employers and workers:



Website: Use our website www.protect.net.au to:

- · check for latest news
- · Use the 'contact us form'
- log in to maintain your account
- provide termination dates for your workers if necessary



Email: Enquiries can be sent via info@protect.net.au

Employer hardship enquiries can be also be directed to the Member Services Team on 1300 344 249 or via email info@protect.net.au



Phone: 1300 344 249

Office phone numbers for Field Officers have been directed to their mobiles.



Mail: Physical mail addressed to PO Box 482 North Melbourne 3051, has been redirected and therefore will slow response times.

PLEASE DIRECT YOUR WORKERS TO THE PROTECT WEBSITE FOR REDUNDANCY & STAND DOWN INFORMATION: www.protect.net.au

The outbreak of COVID-19 coronavirus will impact Protect employer members in varying ways. Those facing the prospect of shut down should make note of the following:

Shut down and severance obligations

Should a workplace be shut down due to COVID-19 coronavirus, severance contributions will not be payable during this time, where workers retain their employment but cannot attend work. This may be subject to any conditions specific to your EBA.

Shut down and income protection obligations

In order for the insurance policy to continue to provide insurance coverage for employees in the event they become sick or injured while stood down from work, it is important that employers continue to pay their insurance contributions.

We appreciate many businesses will be experiencing financial hardship during these unprecedented times. Therefore, should you have concerns regarding the payment of your contributions, please do not hesitate to contact us to discuss your options info@protect.net.au. We will attempt to assist you as best we can in consideration of your circumstances.

If shutting down is inevitable

Please advise us of the shutdown date via email info@protect.net.au so that we can adjust your account as applicable. For example, removing the severance contribution obligation.

Confirming terminations and redundancies

If you are in a position where you must let staff go, please terminate them from your online Protect account on the day of termination. This will expedite payments to workers in a difficult time.

Hardship payment

Protect has been granted approval by the Tax Office to make two hardship payments of \$2,000 to workers from their severance account balance in the event that they are stood down without pay and are not relying on other forms of payment (annual leave or long service leave), and they remain employed. Where a worker is terminated and is unemployed, a termination or redundancy payment would apply.

Please refer employees to the Protect website www.protect.net.au to access the 'COVID -19 Coronavirus and your Severance Account' update for comprehensive information about severance, redundancy and hardship payments.

Further information

NECA Victoria has prepared an excellent guide entitled 'COVID-19 Employer Guide' which covers a range of issues relating to the current situation which employers may face, including staff redundancies. Access to the resource is available regardless of whether or not you are a NECA member.

Confidential counselling 1300 725 881

Employers are reminded that Protect's free independent counselling service is available to you and your family, to assist managing personal or professional stress, as well as to your workforce. Please note that face-to-face sessions have ceased for the time being however phone and online services are operating.