

INCOME PROTECTION

COVID-19 CORONAVIRUS **EMPLOYER UPDATE**

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 <u>www.protect.net.au</u> to:

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

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

Employer hardship enquiries can be directed to the Member Services Team on 1300 344 249 or email <u>info@protect.net.au</u>



Office phone numbers for <u>Field Officers</u> have been directed to their mobiles.

Mail: Physical mail addressed to
P0 Box 482 North Melbourne 3051,
has been redirected and therefore

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 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 our Member Services Team to discuss your options: 1300 344 249, <u>info@protect.net.au</u>. We will attempt to assist you as best we can in consideration of your circumstances.

Pandemic cover

Protect's illness and injury insurance 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 a Protect member unfortunately contracted the virus and became unable to work as a result then it is likely that the policy would be able to assist, even if symptoms are mild.

However, the policy only covers instances where a member can't work because they're sick or injured. If you are shutting down, the policy is unfortunately unable to assist because in those circumstances workers are not sick or injured.

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.

Further information

<u>NECA Victoria</u> has prepared an excellent guide entitled <u>'COVID-19 Employer Guide'</u> which covers a range of issues relating to the current situation which employers may face. 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 <u>counselling service</u> 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.