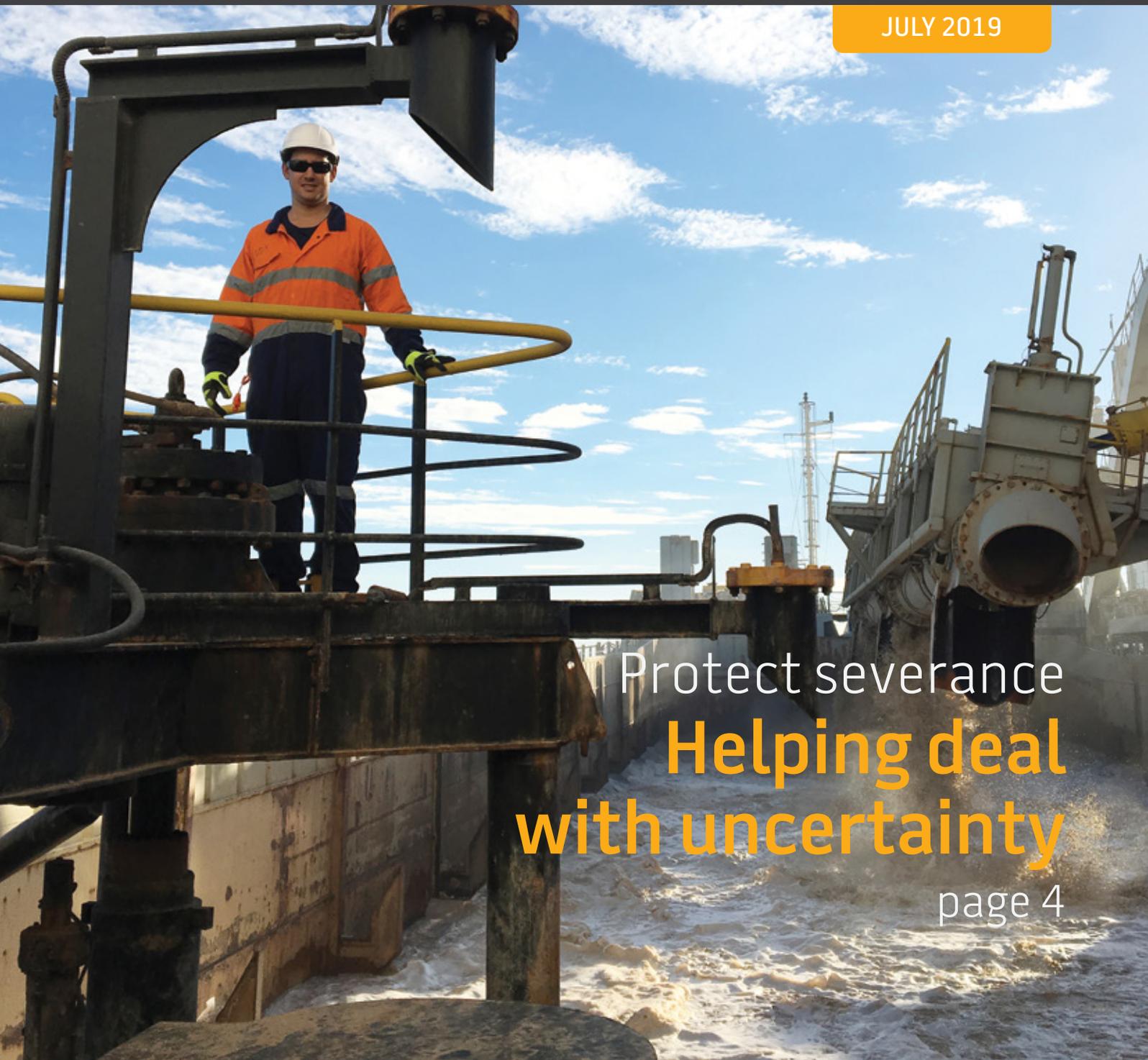


THE

SUPPORTING EMPLOYERS, THEIR WORKERS AND THE COMMUNITY

BUZZ

JULY 2019



Protect severance
**Helping deal
with uncertainty**

page 4

Welcomes all around as Protect grows



Welcome once again to Victorian firefighters who have joined Protect to gain injury and illness insurance cover. We have registered close to 2,900 firefighters, which has taken a great deal of organisation and co-operation. We've worked closely with the United Firefighters Union and the

administration teams of the Metropolitan Fire Brigade and Country Fire Authority to have each member registered.

Our Field Officers have travelled throughout Victoria making over one hundred visits to fire stations to inform firefighters about their insurance cover and answer questions. We've also worked alongside the insurance provider, ATC Insurance Solutions, to resolve some of the more technical questions. Overall it's been a great team effort both internally at Protect as well as externally.

Welcome new members across the country

To those joining us from TT Lines, working on the *Spirit of Tasmania*, and those involved in the upcoming *Perdaman Project Destiny* in Western Australia, we also extend you a big welcome. The Protect Field Team will be making site visits to answer any questions you may have about your new workplace benefits.

Welcome to New Directors

Maurice Graham joined the Protect Board in March, as a representative director for the ETU. Maurice has previously worked for the ETU Victorian Branch as an Organiser and President. Maurice has worked in the electrotechnology sector as CEO of 370 degrees, EO of EPIC ITB and Future Energy Skills and managed several national VET projects.

Maurice replaces Rod Dalglish who sat on the Protect Board as an ETU Representative since 2015. I thank Rod for his significant contribution to Protect, including his involvement with the Investment and Finance Committee and the Audit and Risk Committees of the Board.

In advance of the retirement of our Chairman Michael Anderson in September, Protect appointed Mark Engeman as an independent director to the Board from April 2019. Mark is an experienced finance industry professional and is currently Deputy Managing Director of Treasury Corporation Victoria.

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P 1300 344 249

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W www.protect.net.au

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North Melbourne VIC 3051
PO Box 482

Do we have your current mobile number?



You may be missing out on receiving important updates about your account, including notification if contributions from your employer fall behind, if we don't have your mobile number.

Additionally, sometime in the near future, Protect will be looking to provide members electronic access to statements. To do this **we need your current email address**. So, if you haven't provided us with your email details, or you have changed email providers and haven't advised us of your new email address, please update your details as soon as possible.

You can update your details in one of three ways:

1. **By phone:** Contact the Protect Member Services Team on **1300 344 249**

IF YOU HAVE REGISTERED FOR OUR ONLINE SERVICES:

2. **Via our App:** Find the 'Protect Services' App at The App Store or Google Play
3. **Via our website:** Log in to the worker portal at www.protect.net.au

However you get in touch, you can be assured that we'll look after you. Just ask David....

"I'd just like to thank everyone over there at Protect. Every member of staff I've dealt with have been super efficient, polite and helpful from start to finish.

I'm sure you're all dealing with people at some difficult times in their lives. So big pats all round from top to bottom.

Thank you personally, I can't have wished for kinder and quicker treatment... you're the best!"

DAVID PIKE, Protect member

What's new in the Protect App version 2?



Available for download from:



Ready for release in August, the 'Protect Services' App version 2 has updated features that will make keeping tabs on your account even easier.

- **Forgot Password feature**
You no longer have to visit our website should you forget your Protect online services password - simply update via the App.
- **Membership Card display**
If you have your phone with you, you will have access to your Protect membership card right there on our App. Hard copy cards will continue to be available to those that request them.

If you are one of the 5,000+ members who have already downloaded our App, look out for the upgrade notification next month. We require an initial registration for new users, call our Member Services Team on 1300 344 249 to have your account activated.



What's the difference between the two Protect severance accounts?

Employers contribute to a Protect severance account on behalf of their workers, providing a safety net for them should they become unemployed. Protect offers workers the choice of two severance account options, the difference in the two comes down to, when you can claim and how much tax is applied.

1. Termination Account (TER)

This is the default for Protect members with a severance account and allows you to claim payment in a wide range of circumstances.

2. Genuine Redundancy Account (GRA)

This account provides **tax-free** redundancy payments to workers, with higher claim limits.

The circumstances when you can claim on each account include:

| Your circumstances | TER account | GRA account |
|--------------------|-------------|-------------|
| Termination | YES | NO |
| Resignation | YES | NO |
| Redundancy | YES | YES |
| Death | YES | YES |
| Retirement | YES | YES |

Since 2003, when the Protect Genuine Redundancy Account was introduced, we estimate to have provided our members tax savings in excess of \$75 million dollars.

If you are made genuinely redundant, are under 65 years and have already nominated to have your account administered as a GRA, you should be able to access part, or all, of your Protect balance tax free. The tax free limits changes each year, as of 1 July 2019 the rate is:

- The first \$10,638 plus an additional \$5,320 for each completed year of service with your employer, being tax free.

Changing your account to a GRA is a decision to consider carefully as changes are permanent. You cannot change your account back to a TER once you have elected to have your account administered as a GRA and the cooling off period has elapsed.

Contact us for further information 1300 344 249.

Fairer redundancy payments

Protect are keen to see reform implemented so that more workers can benefit from the tax savings that a Genuine Redundancy Account affords.

Currently, only workers under the age of 65 can be made genuinely redundant.

Pre-election, the Coalition Government flagged changes that would align genuine redundancy scheme payments with the Age Pension qualifying age. The Age Pension qualifying age increased to 66 on 1 July 2019, and will rise to 67 by 1 July 2023.

If implemented, this reform will mean that workers aged below the Age Pension qualifying age will be eligible for a tax-free component when claiming on their Protect Genuine Redundancy Account.

For more information visit: <http://jaf.ministers.treasury.gov.au/media-release/073-2018/>



Member Profile:

Eddy Lintern, Maritime worker

Protect severance, helping deal with uncertainty

Eddy Lintern has worked in the dredging industry since 2011. He's offshore for weeks at a time, away from his home base in Western Australia. Eddy relies on his Protect Severance Account to secure his entitlements when his employment changes and that's often the case in maritime.

"Having severance negotiated into our work agreements is really important. There's not a lot of jobs in the Australian maritime industry right now due to Government legislation favouring foreign labour. When there is work it's often insecure, casualised and short term."

"Knowing that you have a Protect account helps you deal with that uncertainty in our line of work."

"We had some trouble on a job last year when the work dried up and our crew were initially denied redundancy letters. We called on the Protect Field Team to help us out because those letters make a real difference to the amount of tax that's taken out of our claims if you're genuinely made redundant".

"I couldn't speak higher of the support we got from Protect."

"Craig Johnston took our issue on and his professionalism and negotiation skills were incredible. He knows this stuff like the

back of his hand and as busy as he is, he always had time to call me back. He was integral in guiding us through a really rough time".

"It says a lot for Protect that you have a whole team that are there for the workers, that have members interests at heart."

"The Field Team have that union background, they know what it's like to be a worker and what it really means to have inconsistencies in work. I've got three kids and even an extra thousand for example, is better in my pocket than the tax man's".

"We had a great outcome for the whole crew. As an MUA delegate that made me really proud".

"It says a lot for Protect that you have a whole team that are there for the workers, that have members interests at heart."

ATTENTION EMPLOYERS

Is your employee list current?

Employers are reminded that you have a responsibility to ensure you register all eligible employees with Protect and make contributions in accordance with your industrial agreement.



FOR SUPPORT CONTACT:

Joyce Simitzis

Employer Relations Manager

M: 0458 028 326

E: joyce@protect.net.au

Registering employees is easily managed via the Protect online employer portal. As is completing your monthly contribution return, which means that your employee contributions should always be up to date.

One thing we can't do is back date income protection cover for an injured or sick worker if they are not included on your account.

To protect yourself from liability, ensure that the account status of your workforce is current.



Mind your health

Through our work facilitating income protection and severance accounts, the Protect team often come in to contact with members when they're in distress.

There's no denying that it's stressful having to deal with employment changes. Likewise, it's hugely stressful being sick or injured and wondering how you're going to continue to pay your bills while you're off work.

Members are reminded that our support services also extend to caring for your mental health through our free counselling service.

The signs of mental strain or illness may not be immediately obvious and you should take heed of any of the following:

- Headaches
- Chronic pain
- Frequent sickness
- Decreased energy and insomnia
- Changes in libido
- Digestive issues
- Appetite changes
- Depression
- Rapid heartbeat
- Sweating

Protect Counselling is administered externally by Hunterlink, it's free and available for use by any member and their immediate families. We encourage you to make use of this independent, confidential support service - there for you 24 hours a day, 7 days a week.

Call our dedicated counselling phone number: **1300 725 881**

BLACK ECONOMY PROCUREMENT CONNECTED POLICY

Increasing the integrity of government procurement

From 1 July 2019, businesses seeking to tender for Australian Government procurement contracts over \$4 million (including GST) are required to provide a statement from the Australian Taxation Office showing they have a satisfactory tax record.

The Black Economy Procurement Connected Policy outlines the key components of the Commonwealth Government's policy to increase the integrity of government procurement, as recommended in the Black Economy Taskforce's final report.

All non-corporate Commonwealth entities must comply with the policy. Those undertaking Federal Government contracts can find further information at the Treasury site: <https://treasury.gov.au>

PERDAMAN PROJECT DESTINY

Protect secures cross union agreement



Pictured left is Gary Robb, Protect's Field Team & Industry Liaison Manager. To the right is John Cain our WA Field Officer.



In a huge win for Protect and local workers, Western Australian construction unions have agreed to use Protect as their preferred severance fund for future Greenfields site agreements.

After months of negotiations with the unions, management has agreed that workers on the \$2 billion Perdaman fertiliser plant in Karratha will have their weekly redundancy contributions paid into Protect.

The project will start later this year and run for three to four years, employing around two and half thousand workers over that period.

"It's the first project of this size in the state where all unions have signed on to use Protect as the only severance fund," said Protect's WA Field Officer John Cain.

"I'd like to thank ETU's Peter Carter and Mick Buchan from the CFMEU and the AMWU for their help in discussions with the company."

"There is an acceptance now on behalf of the WA unions that Protect is the best fund for workers."

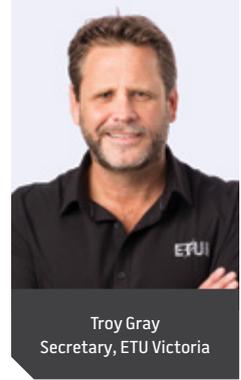
"We've also been named as the severance provider in the new agreement for Pluto in the north west. I believe Protect will have a strong hand in all future projects not only for severance but also for our income protection policies going forward."



"Along with being able to track payments online, have regular updates via newsletters, and be able to contact their own Protect WA Field Officer, John Cain, personally, workers will also be able to claim tax concessions if they are genuinely made redundant from the site, which most construction workers face at the end of these projects."

"Protect is the best fund in the country for workers and we're proud we've made the breakthrough."

ETU WA State Secretary Peter Carter



Troy Gray
Secretary, ETU Victoria



View the introductory video online at:

<https://centreforu.com.au/news/opening-2019/>



You can find out more about the full range of services on offer at the Centre For U at www.centreforu.com.au

Or contact the ETU office on **03 8329 0000** for a copy of the Centre For U booklet.



ETU launches new *Centre For U* website

ETU Victoria has revealed further details of the union's innovative new *Centre For U*, with the launch of a website, video and booklet that outline the services on offer for members.

The ETU is proud to be leading the way, in providing services to support members and their families throughout their entire lives - not only when they are working, but when they are between jobs or unable to work due to injury, illness, or hardship.

The Centre For U will offer a range of training opportunities for unemployed members to assist them with skills development, employability, and job searching. This includes training in priority areas of electrical work, so members can broaden their expertise and become highly-skilled assets to the workforce.

Health and welfare services will also be available to all members and their families, including free health checks, drug and alcohol support, and counselling services.

Career support seminars and training will provide members with the tools and skills you need to make your workplace an inclusive environment for all. Whether it is learning to deal with workplace conflict, mental health or information on how to navigate WorkCover, these skills are crucial to providing safe working environments for everyone.

Our personal and family services ensure you have all the resources you and your family might need. Whether dealing with mental health issues, having a baby, needing support with legal or financial issues or dealing with an emergency, the ETU has you covered.

The ETU believes that being a member of our union is more than just industrial relations and work support. While these are extremely important, we believe it is also critical to support our members outside these areas to ensure their health and well-being at all stages of their career.

We pride ourselves on being a collective family of electrical workers, and as we know – family comes first.



Peter Marshall
Secretary, UFU Victoria

Income protection tried and tested

It's almost nine months since the UFU secured income protection for Victorian firefighters. In that time there have been 53 claims paid out worth approximately \$800,000.

Members have been assisted with a range of claims for off-the-job injuries and illness, importantly the claim acceptance rate is almost at 100% which is outstanding, and a reflection on the level of support Protect has provided our members.

The average time it has taken from submitting a claim to acceptance has been 4.5 days, well within the 14 day waiting period and a relief to those in need of support.

Has everyone at your station signed up?

We believe there are UFU members yet to sign up for income protection through Protect.

It's important that delegates check everyone at your station is aware that the process requires authority forms are signed and returned to the UFU before cover is initiated.

That small effort could make all the difference to a mate. We don't want anyone to need income protection and assume they're covered.

Know someone yet to sign?

Ask them to contact the Protect Field Team
1300 344 249.

Through negotiations, UFU members also secured family Ambulance Victoria membership. Signing up for this allowance is a separate step that takes place directly with Protect's insurer - ATC Insurance Solutions. If you have a question about this process not answered in the FAQ list at right, contact Protect.



UFU Ambulance cover FAQs

1. **I do not currently have Ambulance Victoria membership. What should I do?**

If you do not currently have an Ambulance Victoria membership, please contact ATC Insurance Solutions as soon as possible on (03) 9258 1789 so that they can sign you up for a membership.

Until you have contacted ATC Insurance and a membership is taken out on your behalf, you will not have an Ambulance Victoria membership in place. Any ambulance costs you incur prior to being registered with Ambulance Victoria will be at your own cost.

2. **I already have an Ambulance Victoria membership in place. How do I get reimbursed for my membership?**

If you already have a membership in place, please send your Ambulance Victoria receipt and bank account details to ATC via email at ufuforms@atcis.com.au

3. **Where do I find my Ambulance Victoria receipt?**

If you are having trouble locating your receipts, you can access it via your online account. Simply log on to your Ambulance Victoria account at https://membership.ambulance.vic.gov.au/app/utills/login_form and click on 'My Communications' tab. All your past receipts can be found there.

4. **What information does my receipt need to have on it?**

Your receipt should be a copy of the one received from Ambulance Victoria upon payment. It will have a receipt number, the amount you paid and the start and end date of your membership. Unfortunately, renewal notices, direct debit confirmation letters, or bank statements can not be accepted.

5. **Will Protect or ATC take over the management and payment of my Ambulance Victoria membership?**

No, it is your responsibility to renew and pay your membership on an ongoing basis. ATC will however, reimburse you on an annual basis for your Ambulance Victoria membership. All you have to do is send ATC a copy of your receipt with your banking details to ufuforms@atcis.com.au



Christy Cain
Secretary, MUA WA
& National President

Income protection adds up

Protect Injury and Illness cover is an important financial safety net for workers and their families facing the difficulties of a non-work related injury or illness.

Most large maritime employers have signed up with Protect including; Patricks, Linx, DP World and Toll. There are now almost 5,000 maritime workers covered by Protect Income Protection, with some also enjoying the benefits of the Protect Severance and Redundancy scheme.

The facts:

Negotiating Protect into maritime agreements means real benefits for members.

- There have been **390 claims** since MUA members joined Protect in 2011, paying out approximately **\$9 million**
- Over **\$1.2 million** has been claimed for serious cancer
- Over **\$140,000** has gone to members in dental and broken bones claims
- Over **\$600,000** has been paid out for sports related claims
- The claim acceptance rate for MUA members over the last three years is in excess of **90%**



“Just wanted to say thank you for all your help over the last few months and allowing me to put a roof over my family’s head and food on the table. It has been a stressful time, but I am very glad to get back to work”

MUA Member, Brenton Hay



“I’m 100% behind Protect. They met with my wife when I was in hospital and organised everything. We would like to thank you for all your help through a hugely stressful time.”

MUA Member, Martin McIntosh



MUA West Coast Conference

Protect were once again, proud sponsors of the MUA conference. We were thrilled with the opportunity to meet with so many Protect members over the four day event, hear from passionate speakers and network with unions. Congratulations to the MUA for such a fantastic event, culminating in a spectacular gala evening. We look forward to the next one!



Tony Mavromatis
Secretary, AMWU Victoria

Lift Industry bargaining elevates wages and conditions for all



Back in 2018, AMWU and ETU members in the Victorian lift industry started a campaign to improve the wages and conditions for the entire industry.

Both AMWU and ETU members took part in the campaign which saw an industry wide mass meeting to endorse a log of claims suitable for all in the industry.

In addition to the log of employer claims that was endorsed, Protect was requested industry wide as the preferred Severance and Income Protection partner.

The campaign resulted in all major lift industry companies agreeing to the log, utilising Protect as the preferred Severance and Income Protection partner, and a 20% wage increase to be delivered over three years.

Solidarity for Molly

In 2018, Molly Osborne's father, Mathew, tragically passed away from brain cancer at the young age of 28. Molly was 3 years old. Molly's grandfather, Keith "Ozzy" Osborne is a former AMWU workplace delegate at The Age, state delegate and one of the most active and selfless delegates the branch has seen.

In the spirit of Ozzy's selflessness, the AMWU Victorian branch held a fundraiser for Molly, to raise money to go into an educational trust for her future.

Through the efforts of staff, organisers and leadership, an incredible \$53,000 was raised for Molly, through selling raffle tickets, private donations and a fundraiser where an auction was held for some very unique memorabilia. Thank you to all who contributed to this fantastic result for young Molly.





Pawl Podolski
Executive Director
NECA Victoria

NECA Victoria welcomes a new Executive Director

It is with pleasure we announce Pawl Podolski as the new Executive Director of NECA Victoria.

Pawl joins us from the Information & Communications Technologies (ICT) sector, having managed many technology and business functions inside both local and global organisations.

Pawl brings an exceptionally strong services and customer focus pedigree, which coupled with his breadth of technology, commercial and operational experience will ensure NECA Victoria continues to focus on its efficiency and effectiveness of operations.

This is an exhilarating time for NECA, with several exciting opportunities being planned to further enhance value for our members across 2019 and beyond.



Excellence & Apprentice Awards

The Excellence & Apprentice Awards is a great excuse to gather the team, dress up and celebrate the success of Victoria's best apprentices and projects. The winners of the day then go on to compete at the National level and represent Victoria.

We've received the highest number of nominations since 2016 which means the judges really have their work cut out for them this year. We encourage you to attend and support the commitment, hard work and excellence in our industry.

To book your tickets please visit:

<https://neca.asn.au/vic/2019awards>

Labour Hire Laws what you need to know

The Labour Hire Licensing Regulations 2018 were created on 23 October 2018 to regulate both labour hire service providers and labour hire users under a new licensing system. It

- Prohibits the provision of labour hire services by an unlicensed person/company
- Prohibits the person/company from obtaining labour hire services from an unlicensed provider

In practical terms, if your company supplies a worker to another company/person, you may need to apply for a licence to operate as a labour hire provider.

The labour hire licensing scheme commenced 29 April 2019. Labour Hire providers must register online to create an account and apply for a licence before 29 October 2019.

All those involved in labour hire should review their current practices to ensure compliance. The Labour Hire Authority will have a team of inspectors who will promote compliance with, and enforce, the licensing system. Operators who are found to be unlicensed will incur significant financial penalties, with a maximum penalty for corporations exceeding \$500,000. Under the act, person(s) who engage labour hire from someone who is not licensed also face a fine.

To check if this change will impact your business visit <https://labourhireauthority.vic.gov.au/>



Phillip Green
CEO, NECA Education
& Careers

Help a young person kick start their career

Get a helping hand around the office or on site and help a young person kick start their career – it's win-win! NECA Education & Careers employs apprentices and trainees in Victoria and Tasmania in a range of fields that can help meet your business needs.

If you're a tradie you're probably familiar with apprenticeships – even if your own might seem like a distant memory! Traineeships are a similar combination of study and work, but for as little as one year. We specialise in business, information technology and telecommunications, so there's bound to be a role that a trainee can fill in your business.

Trainees complete a qualification, usually a Certificate III, undertaking their work placement at the same time. The delivery of training also offers some flexibility, as trainees can attend class offsite once every 2-3 weeks or have the trainer visit them at work once a month. The training is designed to run parallel to the workplace component so that they're learning fundamental concepts for their role and then applying them on the job.

As telecommunications is a licensed field, the traineeship meets the requirements for the trainee to apply for the ACMA Open Cablers Licence and the necessary endorsements for telecommunications.

The traineeship is a proven recruitment pathway, with 85% of our trainees staying on with their host employer in a full-time role after the traineeship ends. A trainee will come into a full-time role already understanding the way your business operates and fitting into the workplace culture.

To hear about the benefits firsthand from our Recruitment team, contact NECA Education & Careers on 03 9381 1922 or email recruitment@necaeducation.com.au



85% of our trainees stay on with their host employer in a full-time role after the traineeship ends.

Speaking of recruitment, our staff will advertise, interview, select and induct your ideal candidate to save you the hassle. You and your trainee will also be assigned an Industry Careers Consultant who will visit you regularly to check that everything is progressing well, but who is also your point of contact if you do have any concerns.

Payroll is another area simplified by NECA Education & Careers. Timesheets are electronic, with lunch breaks and overtime calculated automatically. We also handle your trainee's leave and super requirements.



If you're ready to streamline your recruitment process and find your next superstar employee, consider taking on a trainee with NECA Education & Careers.



PROTECT'S COMMUNITY SUPPORT

Australian and Queensland wheelchair rugby teams clean up

Protect are proud to be the major sponsor of Victorian wheelchair rugby, which is managed by Disability Sport & Recreation.

The 2019 season kicked off in a big way, with two events held over one weekend in March at Caroline Springs. Athletes from Victoria, New South Wales, South Australia and Queensland took part in three days of heavy competition as part of the The 2019 Melbourne Wheelchair Rugby Invitational. The QLD Cyclones took out first place, while QLD players were awarded Best New Talent and Most Valuable Player.

Alongside the Invitational was the Ken Sowden Cup – a five match series between Australia and New Zealand. The Australian Steelers came out on top, winning all five games against the New Zealand Wheel Blacks.

A women's-only session was also held as part of VicHealth's *This Girl Can* Week. It was led by Shae Graham, who recently became the first woman to represent Australia in wheelchair rugby internationally.

Shae did the hard yards playing locally before making her debut with the Australian Steelers team at the Four Nations tournament in the USA in May. Congratulations Shae!

Interested in watching wheelchair rugby? The Victoria Protect Wheelchair Rugby Cup continues on Monday nights from August.

Protect CEO, Michael Connolly, had the pleasure of attending the 2019 Victorian Disability Sport and Recreation Awards in May.



The awards are a celebration of the achievements of athletes with disability, the coaches, organisations, officials and volunteers who support them and the inclusive sport and recreation sector across Victoria.

This year marked ten years of the awards and Michael presented the award for Official of the Year to Jenny Forssman – an experienced senior gymnastics judge. A fierce advocate for inclusion, Jenny strives to educate and upskill the judging community to encourage the support of athletes with disability.

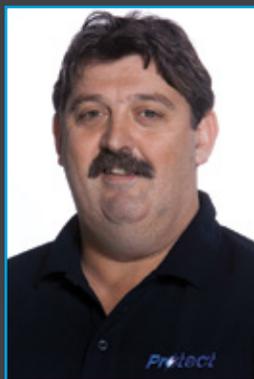
In 2017, she was instrumental in integrating Special Olympics Gymnastics into Gymnastics Victoria's Championships event for the first time. Her efforts have seen the number of people with intellectual disability taking part in gymnastics continue to grow.



Industry Severance Scheme | Injury & Illness Insurance | Free Member Counselling Service

Proving that funds designed by workers, for workers, is a formula that not only works but excels, Protect is now the fund of choice of 16 different union branches. Expanding beyond the electrical industry, into maritime, construction, service maintenance, manufacturing, rail, oil, petrochemical and power generation supply and distribution and firefighting. Protect provides financial security in times of need to more than 35,000 workers from almost every state and territory across Australia.

PROTECT FIELD TEAM



Gary Robb

Field Team & Industrial
Liaison Manager

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grobb@protect.net.au



Glenn Janes

Industrial Compliance
Coordinator / Field Officer

0419 556 571

gjanest@protect.net.au



Joyce Simitzis

Employer Relations
Manager

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Brett Buckingham

Field Officer

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Craig Johnston

Field Officer

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John Cain

WA Field Officer

0429 109 215

jcain@protect.net.au

PROTECT OFFICE

1300 344 249

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www.protect.net.au

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