

THE

SUPPORTING EMPLOYERS, THEIR WORKERS AND THE COMMUNITY

BUZZZ

JULY 2021



A stop-start year but we're moving in the right direction



While we're still living in very uncertain times, it is pleasing to report that employment trends are now moving in the right direction. For instance, our data on the Victorian electrical industry shows that employment has increased, albeit slowly, in every month of 2021. At June 30, employment in that sector was at its highest point for the financial year.

In this issue of *The Buzz* we introduce a new FREE service available to all of our members – both for workers and employers. We have commenced a partnership with *Alcohol and Drug Awareness Australia* (ADA) to provide a range of educational resources including videos for our members and their families. We see this initiative as an important way to support our members through education and awareness of the issues associated with alcohol and drugs. You can watch the videos at your convenience and in privacy, from anywhere. ADA's education is based on 'lived' experience of real life people. Read the article on page 4 to find out how to access this free service using your Protect member number, as well as their 'friendly ear' support service.

The ADA service compliments our existing long-term relationship with Hunterlink, who provide the Protect Counselling service on 1300 725 881 (free call); again this is FREE to all members and your family members. The service is confidential and independent of Protect. Information regarding Protect's suite of wellbeing services can be found on our website: www.protect.net.au/wellbeing

Finally, I would like to commend the staff at Protect for continuing to provide high standards of service to our members. Most of 2020 was spent working from home and so far in 2021 in Melbourne it's been a stop-start year with three lockdowns already. Our staff are moving back and forth between home and the office but we are continuing to answer your phone calls, respond to your emails, process contribution payments and claims...without missing a beat.

Above all, stay safe in 2021.



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PO Box 482



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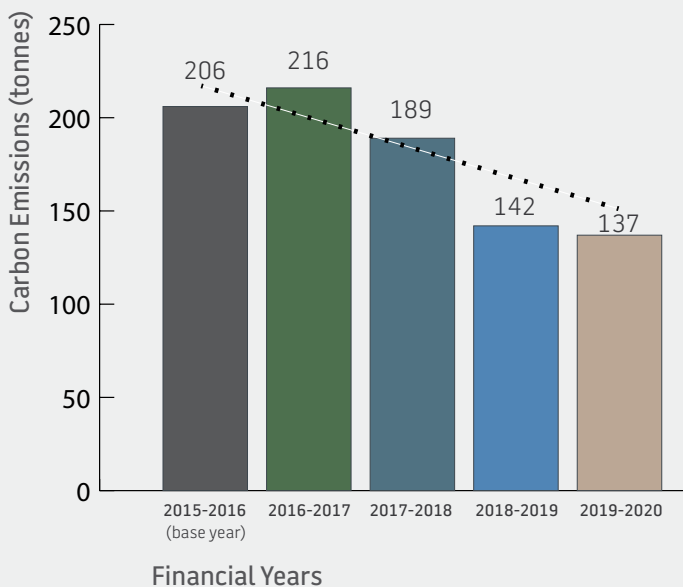
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Proudly Climate Active



Protect's Carbon Neutral Team have achieved another year of carbon neutrality. It's been five years since we started the project, and for four consecutive years, we have been awarded Climate Active carbon neutral certification.

The year 2020 was a tough one that was filled with uncertainties, but we were still able to achieve this goal. The graph below gives a visual to the downward trend that is Protect's carbon emissions. And to help us achieve this downward trend, Protect has continued its conscious decision to support the WithOneSeed reforestation project through carbon social credits, in addition to reducing our emissions.



Climate Active certification is the most rigorous and credible carbon neutral certification available, awarded to organisations that have achieved a state of zero net emissions, through reduction and offsetting, otherwise known as carbon neutrality.

MORE INFORMATION: To learn more about Protect's carbon neutral organisation certification visit our website:

www.protect.net.au/about-us/certified-carbon-neutral

Do we have your email address?

COVID-19 has undoubtedly accelerated a global move towards digital transacting. We've kept pace with the demand by offering our members online claim and account options. This newsletter is also predominantly distributed electronically.

Additionally, instead of a mailed version, you also now access your severance and/or income protection 6-monthly statement by logging into your account via our website. Next year this feature will also be available via our App.

Each July and January, we email you to advise that your statement is available, so please log in to your account and check that your contact details are correct. If any details need updating you can make those changes yourself at the 'Account Details / Balance' tab.

Further information about using our online features including how to generate or reset your password, can be found on our website:

www.protect.net.au/faq/online-account

Your Payment Summary is now online

Protect is compliant with Single Touch Payroll, which is government mandated taxation reporting via the Australian Taxation Office.

Therefore, payment summaries, for any claims that attract tax, will no longer be mailed and are instead available from ATO online services at www.my.gov.au

Our Member Services Team can assist you with any queries:

PHONE: 1300 344 249

EMAIL: info@protect.net.au

Protect's wellbeing services expand drug & alcohol support

A new free service for all protect employers, workers and family members

Protect and Alcohol and Drug Awareness (ADA) Australia are pleased to announce a partnership to deliver workplace mental health support services and behavioural health and safety awareness around drugs and alcohol.



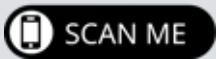
ADA Australia has a unique set of online publications and resources, as well as a suite of specialised training and support targeted to working people and their families.

Through this partnership, members are provided access to the Protect Support and Learning Hub which includes a range of ADA Australia videos and online training webinars covering:

- Mental Health Awareness
- Mental Health COVID-19 responses
- Alcohol and other Drugs in the Workplace
- Mental Health in the Workplace.

This partnership is to dovetail with, and extend, existing services available to Protect employers, workers and immediate family members. Supplementary to the professional support and on-site counselling services offered through Protect Counselling provided by Hunterlink.

Access the Protect Support and Learning Hub



1. Use this link: my.adaaus.com.au or scan the QR code to access the external hub of resources
2. Log in with your Protect membership number

'Friendly ear' phone support: 1800 232 287

ADA Australia also provides a free 24-hour telephone helpline, 'A Friendly Ear', which is available to all Protect members and their families. If you're carrying any concerns of mental health or other disorders, or are concerned about a family member or workmate, ADA Australia's 'friendly ear' service is always there, always ready for the call. Callers can remain anonymous – you need not identify yourself nor place of work, or organisation.

For additional information on the free support services available to Protect members and family, visit: www.protect.net.au/wellbeing

A unique support service

All ADA Australia trainers have lived experience of mental health and drug and alcohol disorders.

They bring special understanding and insight to these challenges, to recognising struggle, to supporting people (and co-workers) showing signs of depression, anxiety and of suicide, and to reaching out for help.



“All of us at ADA Australia have been down a long dark road. I ended up in a public suicide attempt with a wish to end it all. Thank God I'm still here and able to help so many others find the way to good health and enjoyment of life. That's why we do what we do.”

Darren Harland, Director, ADA Australia

“ Hey, you seem pretty down mate, want to have a chat? ”

Talking about suicide, negative feelings and the resources available to you

There is a well-documented stigma around mental health, depression and suicide – particularly for Australian males – that makes it harder to talk about having these feelings and harder to reach out for help, when help is needed.

These attitudes, and the reluctance to even talk to close mates about negative feelings and thoughts, may be part of the explanation as to why suicide is the leading cause of death for Australians aged 15-45, and the second-leading cause of death among those 45-54 years of age. *

Suicide in Australia is a concern for everybody because we're all, in one way or another, touched by it. Here, death by suicide is twice the national road toll, a statistic that would shock many. In 2019, 3,318 Australians died by intentional self-harm, that's around 9 deaths per day (compared to 2,480 in 2010, and 2,922 in 2014). **

The fact, of course, is that suicide always leaves pain – the loss of so many promising lives, and so many loved ones, colleagues and friends left so bewildered in its wake.

Its causes are many, but so commonly bound to depression, anxiety and stress. These dark and disabling mental disorders, and the deep curtain of helplessness and profound sadness that accompanies them, can propel sufferers to dangerous thoughts of there “being no way out”.

* www.aihw.gov.au; *Leading Causes of Death*

** www.abs.gov.au/statistics/health/causes-death/causes-death-australia/latest-release

But there is always “a way”, and connection, intervention, treatment, and the support of family, friends, loved ones, and work colleagues can help a person who may be struggling back to good health and enjoyment of life.

We all need to learn of course that none of us is bulletproof. That's why it's so important to be aware of your own mental health and to reach for help when needed – just call your GP or health professional, start by saying, “Hey doc, I'm feeling a little out of whack...”, and they'll know what to say next.

It is also important to notice how your mates are travelling. And if you have any concerns – if they've been drinking a lot more than usual, seem distant and disconnected or isolating themselves – ask them, “Hey, you seem pretty down mate, want to have a chat?”.

To learn more about suicide and how to start the conversation if someone you care about needs a helping hand, see ADA Australia's *THE LITTLE BLUE BOOK OF MENTAL HEALTH* pp. 110-117 (use the QR code below to access).

We all have a part to play in being aware of the problem, in keeping connected with others who may be showing signs of struggle, and in protecting our own mental health.

IF THIS INFORMATION RAISED ANY CONCERNS FOR YOU:

Please do speak to your GP, they can help you back to good health, or call a helpline: LIFELINE 13 11 14 or Beyond Blue 1300 22 4636.

Or, if you would just like to chat about any of the information in this article, call either of the Protect confidential 24/7 wellbeing services:



ADA's Friendly Ear - 1800 232 287

Protect Counselling - 1300 725 881



SCAN ME

See ADA Australia's
**THE LITTLE BLUE BOOK
OF MENTAL HEALTH**
pp. 110-117

to learn more about
suicide and how to
start the conversation
if someone you care about
needs a helping hand.

Access this resource
and more from the new
**Protect Support &
Learning Hub**

Log in with your Protect
membership number via:
[www.protect.net.au/
wellbeing](http://www.protect.net.au/wellbeing)
or scan the QR code.



POP UP

GENERALIFT 580 580

Protect

Walking the talk

ETU Delegate Adam 'Ads' Smith

"I learned from another shop steward that you need to find common ground with all of your members. To find out if it's tennis they're fans of, football or soccer or whatever, and know something that you can always talk to them about. And then they'll come to me when I need to know stuff as well. It's a personal role. It has to be. I do this job because I don't like injustice and I can't stand bullies. So I take it personal that these guys come here and trust me to protect them.

"I create connections from walking the job and talking to the guys one on one. So that's pretty much what I do. And people give me crap about it, that I walk and talk for a living, and I'm like, yeah I do. But I'm working. I'm making sure you're not doing anything stupid and I'm also gauging you. Because if I know what you're like, if you're normally giving me crap because my football team's lost, and you're not when I come in on Monday, then I want to know why.

"COVID has added an extra level of stress. There haven't been industry shut downs but the work isn't there. For the first time in a long time, some are staring down the barrel of redundancy. I mean these guys are getting \$700-800 thousand mortgages, it's a hell of a lot of money. We make good money, but you've got to be working.

"I'd be surprised if I'm not in double figures with the number of people I've referred to Protect Counselling with Hunterlink, and insisted that they call. There's actually been people where I'm dubious whether they're going to do it, but they've come in here and told me that life's getting tough at the moment for whatever reason. I've actually called the number myself and then walked outside and made sure that I can hear them talking to the counsellor. Every time I do they say 'thanks Ads, I feel a lot better'. They feel a lot better about themselves, they understand that they're not freaks, it's just normal. Normal human behaviour to get stressed out.

"We've been really impressed with Protect and Hunterlink. We had a tragic loss, a young lad just finishing his apprenticeship died suddenly. So that was really tough for the guys here. I had to have a toolbox meeting with his workforce, they already knew, they're a pretty tight knit unit and they all came into work, every single one of them.

"We had a talk about it. All I said was, none of you guys need to be here. If you feel like you're better off at home, I want you to go home. If you feel like you're better off here, I need you to assure me that it's safe for you to be here and that you can concentrate on what it is that you do. And I need you to look out for each other. I don't want you one out at any time, there's always two of you, and if you see someone struggling let me know. And I just said that my office is your sanctuary.

If you need to fall apart you come in and you can lock the door and have a cry for as long as you want. But there wasn't really much more with my expertise that I could do.

"My first port of call was to ring Buckets (Field Officer Brett Buckingham) and let him know. And he said, 'I'll get someone out there as soon as I can'.

"Buckets had the Hunterlink counsellor out here the next morning. I found out Thursday and she was out here Friday morning. She said 'I'll sit in your office for a couple of hours and anyone who wants to see me can come in and then I'll have a group conference with everyone'. She did both and was incredible.

"Multiplex was fantastic as well, they gave me their boardroom and the Hunterlink counsellor sat and talked to us all for about two hours on the Friday afternoon. When the guys came out they just said that she was amazing, she put it all in perspective for them and that they felt a heap better, they could not sing her praises high enough. She encouraged them to stick together and talk about it.

"The fact Protect are expanding their wellness services is fantastic. I've done the drug & alcohol program and the suicide prevention courses with ADA Australia through the Centre for U. When you know those trainers have lived experience of mental health or dependency issues it's so much more relatable compared to the ones who've probably never had a hard day in their life. We just want to know how to fix it. That's what we do as tradesmen, give us the tools and we'll fix it.

"There might not be a silver bullet that's the answer to all problems but you're the frontline against everything for your guys. And sometimes it's tough, sometimes you're hearing things you don't want to hear and it's impossible to please all the people all the time, but if you don't know your members and they don't trust you, they won't tell you when something's wrong. Either with themselves personally or professionally. They're not going to ring you and say, 'Ads this doesn't look right, I might fall off and die here', if they don't trust you. They've got to genuinely relate to you like you're their big brother.

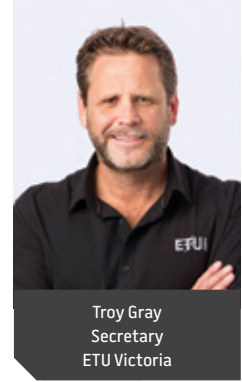
"I take it personal that these guys come here and trust me to protect them.

You're the frontline against everything for them."

Pictured left, Ads with (top L-R) Revash & Tanner

ProtectCounselling

Our free independent counselling service is available to all members and families, operating 24/7 Australia-wide
1300 725 881



Working safely in the solar industry



In the past we have seen too many dodgy solar installers operating in our state, delivering sub-standard installations, and putting the safety of untrained predominantly young workers at risk.

The Victorian government have responded by announcing a crackdown on such solar installers through a boost to the number of electrical inspectors employed to check and sign off on newly installed rooftop PV systems, and the launch of a new specialised Work Safety in the Solar Industry training program.

The course is a mandatory requirement for workers participating in the Solar Homes Program from 1 July 2021. ETU members can also access further free training through the program.

ETU Victoria has put our money where our mouth is by investing more than \$100,000 into a purpose-built state-of-the-art new energy technology training area that can be accessed through the Centre for U.

ETU members can enrol in this course for free through the Centre for U website and will receive a nationally recognised unit of competency VU22744 Work Safely in the Solar Industry that allows them to participate in the Solar Victoria program on completion.

If you are interested in training or working on the Solar Homes program, call the Centre for U team or visit the website, to find out more about the Working Safely in the Solar Industry course.

The Victorian government has allocated \$191 million to fund the next stage of the Solar Homes Program, which provides rebates and interest-free loans to Victorian households.

The program aims to assist 778,500 households to install solar PV, batteries or solar hot water systems over a ten-year period. In the process, the program is expected to create more than 5,500 jobs.

As president of the ETU's Victorian Branch, Danny Filazzola sits on the government's Solar Victoria advisory committee for this program. In this role, the ETU has been very vocal on the importance of mandatory training to ensure that safety standards are given top priority.



BOOK NOW:

Call the Centre for U on 1800 270 875 or head to www.centreforu.com.au





Protect severance benefits more important than people realise

John 'Kussy' Kus has been working in the electrical industry for 25 years with 15 of those as a rep. He's currently working as the Melbourne Metro Tunnel Project Delegate, and also as the HSR and Senior Shop Steward across the stations and tunnel in construction, assisting members with health and safety and any other issues.

"My role primarily is to be there for ETU members and station reps. I liaise with senior management to discuss project wide issues and policies, and I'm also available to assist with site specific concerns. I report and educate on anything that's happening in the industry, as all information is important.

"Having been on the project for some time, the site delegates being new to the project may need some questions answered about previous things that have already happened on the project. We have good relationships as we all have the same goals, which is to achieve best outcomes for ETU members.

"Being part of the union gives members a sense of security. Any problems that may arise in each members life, either at work or home, they have someone to call for assistance being a member. The negotiated agreements have hours of work and discussions put in before anyone starts work. It gives the opportunity for workers to just turn up, with all the conditions already set out for both parties to have a baseline to follow. It creates a consistent guide on most matters without having to debate all the time and flare up personalities.

"There are many key benefits in an agreement and some may be more important to members than others. The benefits of having Protect scheme benefits in our EBA has far more importance than people realise. This is why we continually need to educate new and old members on the benefits in our EBAs.

"There are so many conditions in an EBA that many workers don't realise, as usually the pay is initially the most important thing. The many other clauses and protections set out in agreements can be more important than just the pay.

"In the construction industry, most jobs are fairly short term. Some contractors aim to win work but don't always have the ability to carry employees throughout the highs and lows and therefore the redundancy parts in the agreements are important. When its time to claim redundancy you usually are able to draw on your Protect account, to assist you through weeks while trying to secure something else.

"Severance benefits can change from job to job. Some jobs have a set amount per week but other jobs may have different rates. That's why its important for members to have the Protect App installed on the phone, and to check regularly the correct amounts are going in. The process to claim is really easy. Have your separation certificate ready as a photo on your phone and upload it when prompted by the App claim form. If you have trouble ask your Delegate or call Protect.

"The history of unions and what they have done for workers everywhere for many decades is what makes peoples lives so good today. Unions are there to provide workers with the best quality of life they possibly can. Having Protect benefits negotiated into an EBA is an example of that."



Income protection win for FRV maintenance workers

When it comes to EBA negotiations, we at the AMWU have a simple and straightforward attitude, to deliver the best possible package for our members that we can, and that's precisely what we do!

Our members working in maintenance at Fire Rescue Victoria (FRV) can attest to that. FRV is the latest in a growing number of sites where we've secured Protects income protection insurance for our members.

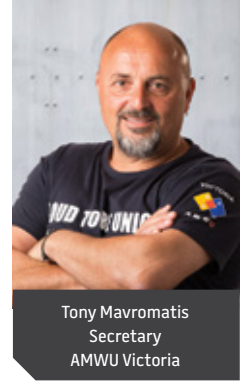
Initially, FRV had been reluctant to make the switch, stating they were 'locked in' to their current provider. Numerous challenging debates and robust negotiations later, site organiser Alistair Thomas and State Secretary Tony Mavromatis, with the help of our site delegates Harry, Darren and Warren, managed to change the company's mind.

The key to the switch was using the framework from a previous agreement that FRV had existing. Utilising this framework, the union were able to secure the total Protect package and income protection of 104 weeks for our members.

It's crucial we highlight the role played by our delegates during negotiations. They played a really integral part in promoting Protect and its benefits to the members. They were immense support to the AMWU in making sure we got the deal over the line.

Members and delegates prove to be crucial around EBA time, but their day to day operations at FRV play a vital role in helping to save lives all around Victoria.

The AMWU's membership base at FRV is predominantly made up of mechanical fitters and diesel mechanics. It's these workers that are responsible for maintaining FRV's fleet of fire trucks. They meticulously comb over each and every vehicle in the fleet, ensuring that they run smoothly without a hitch. Providing firefighters with invaluable peace of mind, allowing them to focus on the job at hand.



Tony Mavromatis
Secretary
AMWU Victoria

Money comes and goes but conditions are gold

AMWU Delegates

Darren Darling & Harry Lollis

Between them there's almost 60 years experience working in Fire Rescue Victoria (FRV - previously MFB) maintenance.

Delegates for 16 years, Darren and Harry were key players when it came to negotiating Protect income protection into their latest EBA.

Darren:

FRV maintenance is a 24/7 operation. We do scheduled servicing, maintenance, accident repairs, modification work. You've got mechanics, fitter and turners, auto electricians, spray painters, body builders, trimmers. There's a broad range of expertise. It's a one stop shop, we pretty much do everything.

We go out to fires as well, for ground duties; refueling, doing break downs. And as soon as there's a third alarm we're there. They class the capacity of an incident, with a normal fire one truck might put it out, by the third alarm it's been escalated to more vehicles, it might be twenty vehicles, and then we get notified to be there.

Harry:

There's over 125 fire trucks in Victoria and on top of that, you have all of the ancillary stuff; pods, boats, low loaders, aerials. Pods are like containers that they



“We’d heard about Protect and what fires are saying about it. We wanted that safety net that if something does happen outside of work you can be protected.”

(L-R) Darren & Harry

bring on the back of hook trucks and they offload them at the scene. In them there’s all types of specialty lifesaving equipment, so it’s not only the trucks that we work on. You can work on anything from a chainsaw all the way up to a bronto skylift which goes 40 metres up into the air, so that’s the cross reference of skills that we have here.

It’s a good place to work. People aren’t here for one or two years, it’s double figures all the way through. The conditions that we have are due to being part of a strong union.

Money comes and goes but conditions are gold. If you lose those conditions because you fought so hard to build on them through years and years and years, if you lose them, it’s not like dollars can get them back. Conditions are gold.

Darren:

Those conditions make our working environment, it’s why people stay here for a long period of time. I can see, from the day I started to today, how much the union have got for the guys on the floor. Like a lot of work by our union. Tony Mav’s put us on the map in regards to our pay and conditions.

Harry:

We’ve got 100% sign up, we’re all union members and come EBA time the union really show their strength in the sense of what’s on the table. There’s things you’ll die in the ditch for, like income protection. We wanted that this time because we’d been knocked back twice before and it was time that we had it.

Darren:

We came in as delegates during a transition from being anti-management. I didn’t see it as a good way of negotiating. We’re pretty firm, if we believe in something we’ll fight it tooth and nail but I think there’s other ways around negotiating to get your outcome, and what we’ve got today is pretty good from that approach.



But with income protection, we wanted it and we weren’t leaving the table until we got it. Negotiations came to a grind at one stage, and we had to take protected action.

Harry:

It was enough to put the pressure on. Because we’re a 100% union shop it’s something we’re all fighting for, everyone’s got skin in the game, so everyone knows you can’t take your foot off the peddle. Income protection wasn’t just given to us, we had to put on bans and we had to fight for it.

We’d heard about Protect and what fires are saying about it. We wanted that safety net that if something does happen outside of work you can be protected.

Darren:

I had my own income protection but it wasn’t near what Protect offered. I’ve just cancelled that after 37 years. With that mob you had to exhaust all your sick leave before being able to make a claim. I had to use all of that first before they’d cover me. So it was a no brainer for me to stop it.

Harry:

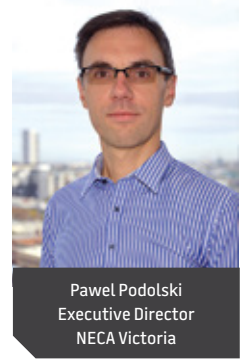
Protect’s already been accessed here, one of the guys hurt himself. And the guy just started virtually. We got our EBA signed off and it’s all tickety boo and then weeks after he hurts himself after hours, so his income protection kicked in. So the proof is there. He wouldn’t have had any type of entitlements, he would have had to fend for himself, with no sick leave, or annual leave, so it’s been great.

It should be part of a package for all the workforce. Employers would attract better quality workers as well, having that available to people.

Darren:

My advice to other delegates looking to bring in income protection? Get on it. Don’t hesitate. Fight to get on it too.





Building equality

NECA in its role as the peak industry body representing the electrical and communications industry, has been vocally engaging with Government and business leaders on the topic of Building Equality and the quest of creating more training and employment opportunities for women. Given the representation of field-based women in trades roles has sat at 2% over 30 years, NECA believes this needs to be substantially boosted over time for our industry.

Key points that NECA continues to explore as part of ongoing advocacy efforts include:

Building Equality should encourage both trades and management roles

NECA has repeatedly stated that we believe a career “on the tools” offers women challenging, stimulating, rewarding and financially satisfying opportunities that in turn may lead to other career progression opportunities and pathways within our sector, in business management and/or ownership, teaching and regulatory roles (such as Inspectors), over time.

Setting targets will assist in motivating outcomes, but targets must be realistic

Given the historic low participation rate of women “on the tools” in trades – 2% over 30 years – NECA believes that whilst targets can indeed prove a very powerful incentive mechanism for organisations, they need to be realistic and need to link it to the apprenticeship system. In June 2020, there were 1,210 female apprentices training towards a Certificate III in Electrotechnology Electrician, representing 4% of apprentices in this qualification Australia-wide. A strong pipeline of apprentices will become the enabler to any future targets.

To some extent, this applies also to management positions with oversight of frontline operations that are filled with experienced field-based tradespeople - until the number of women entering the trades sector at apprentice level is drastically increased, any similar significant increase in women being promoted to these roles, will by necessity, also be limited. Thus, the imperative to attract female apprentices is heightened, where consideration of such roles are concerned.

Some of the key barriers our industry and government will need to overcome

In order to lift the number of women participating in our trade, there are a number of barriers to address – educational, financial, and cultural. NECA believes the key barriers to being able to achieve gender equality disproportionately relate to the ability to attract female apprentices to the trades sector in the first place. Some others that as a community we will need to overcome, include:

- Adult wage costs discouraging employers to take on mature age apprentices
- Secondary schools having no incentive to promote careers in trade to suitable candidates (including girls), given most schools are ranked based on their performance of guiding students through to tertiary sector.
- Cultural change in the community around the perception that university education offers the best, and broadest, option for school leavers in terms of career choices, earning capacity, personal satisfaction, and reward for effort.

NECA is extremely passionate about boosting the participation of women in the electrical and communications sector. We believe it offers excellent career pathways, which are every bit as rewarding and satisfying as any vocation that might require university qualifications.



Peter Marshall
Secretary
UFU Victoria

A policy that delivers

Our members have benefitted from Protect's Income Protection for almost three years now.

The feedback from our members is that Protect has provided a critical and necessary scheme that has finally closed the gap for firefighters who become ill, but do not fall within the traditional legislative structures like WorkCover or Transport Accident Commission.



Prior to having income protection, the only way the union could protect its members who fell outside the legislative structure, was to either have their colleagues donate annual leave to them, organise a fundraiser, or alternatively, resort to welfare funds.

The very nature of firefighting results in a high level of injuries and illnesses, some of which are not easily identified in a traditional workplace injury structure; hence income protection provides coverage to members who fall outside the system.

Our members have expressed how wide the cover is, and how inclusive the benefits are. Income protection insurance pays up to \$2,100 a week for up to two years, payment for rehabilitation services, and in the event that a member cannot perform their normal duties at home, it provides for home help through a registered provider.

Victorian professional firefighters are currently the only professional firefighters in Australia that have income protection of the type that Protect delivers.

UFU Victoria is extremely pleased at the range of service and depth of coverage. It is not a policy in name alone. It's serviced by Protect Field Officers who will attend to a member's claim and assist them in any way necessary. That level of service is not seen in traditional insurance policies, and in our view, the scheme is one that not only provides coverage and rectifies that gap that we previously had for injured members, but it also gives their families the certainty that they are able to provide for their day to day needs in the event that their partner or spouse becomes ill or injured. Interestingly, counselling services and accidental dental cover also extends to family members, in the context of dependent partners and children.

In pursuing income protection over the last decade, I can honestly say we have not seen another policy that has the extensive benefits and coverage that our members have with Protect. We also note that other Australian Firefighter Union branches are considering income protection based on the precedent that the Victorian Professional Firefighters have set, and that consideration extends all the way to our colleagues in New Zealand under the NZPFU.

Top notch cover

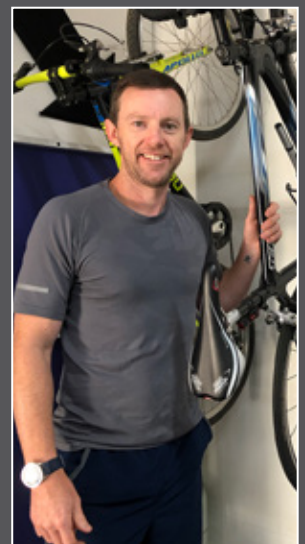
Protect's income protection cover can also 'top-up' state based statutory insurance schemes like workers compensation (e.g. Workcover) and transport accident insurance (e.g. TAC).

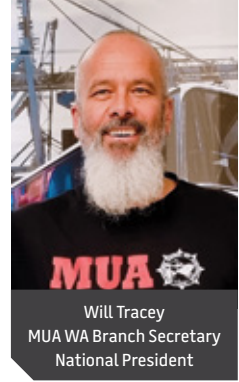
For example, a worker covered by Protect for up to \$1,600 per week, who receives \$1,350 from the other insurer, would have their total weekly payments 'topped-up' by Protect to their maximum weekly benefit level with Protect. In this example, an additional \$250 per week to bring total payments up to the \$1,600 per week maximum. For transport accident insurance, these additional payments can last for up to two years.

Helping out guys like Brett who suffered an injury riding his bike:

"Because my injury happened on the road, I went through TAC and thought I had to take a hit on my income support from them, but thanks to Protect's advice and assistance I am receiving more financial support while recovering."

Transport accident insurance schemes can differ significantly between states, in which case the 'top-up' cover can adapt to suit, please contact us for further details: 1300 344 249.





Income protection should be industry standard

The Maritime Union of Australia (MUA) “a division of the Construction, Forestry, Maritime, Mining & Energy Union” is leading the way by promoting income protection in all our EBA’s, as directed by our membership at subsequent MUA Quadrennial Conferences.

Protect was first secured in several agreements in Western Australia back in 2013. In the years since, the MUA has continued to expand Protect throughout the country, and it is now the overwhelming way in which MUA members are covered for income protection.

Protect covers the majority of seafarers through MUA enterprise agreements along with all the major stevedoring companies, inclusive of Patrick, DP World, LINX and Toll.

Maritime workers have access to global income protection through Protect Injury and Illness Insurance coverage, which is available 24 hours a day, 7 days a week. MUA members have enjoyed considerable benefits, and as MUA grows, more benefits are being negotiated.

Injured workers and their families have an important financial safety net in income protection insurance. In the event of sickness or injury, it provides a safety net for workers. The burdens of debt, rent, mortgage, utilities, school fees, food, etc. are removed.

Given the blue-collar, heavy industrial work performed by our members, the MUA’s group cover through Protect also sees our older members (who are nearing retirement) reap substantial benefits in comparison to what they would be forced to pay through their super policy for an individual policy. This is without all of the additional insurance benefits offered by Protect for funeral cover, death and injury payments, etc.

There is consistently extremely positive feedback from MUA union members across Australia about Protect and its field officers, many of whom express their relief in requesting financial assistance during personal or family crises.

The MUA considers income protection to be one of the most important conditions of employment cover and we urge all our members to ensure Protect is one of their key log-of-claims when negotiating a new enterprise agreement. Income protection should be an industry standard for all members of the MUA.

“When I first injured myself, I tried to claim Worker’s Compensation, however, the company denied that it was a fault of the workplace. Protect came to the party to cover me while I was unable to work. They saved my house and motorbikes from being sold and gave me the assistance to provide for my family. I believe that Protect should be included in all employer EBA’s – I was covered in all areas of my injury.”

Wayne Toomath - MUA member

Protect Field Officer John Cain pictured below left at the MUA AGM in Karratha





Wheelchair Rugby

Get around your Victoria Protect Thunder players at the Paralympics!

The Victoria Protect Thunder finished a successful 2021 GIO Wheelchair Rugby National Championship campaign at the end of May, bowing out in the Semi-Final.

In the last hit-out before the Tokyo Paralympics, the challenges would come before the matches started. The latest Victorian pandemic scare saw the players and staff make a last-minute dash across the Queensland border before it shut. Unfortunately, not all made it across in time. Victoria's second division team – the ETU Sparx – was forced to pull out due to COVID regulations. Victoria Protect Thunder Head Coach David Phillips shared how the group reacted to the heartbreaking news.

“We had to re-group,” Phillips said. “We’re a tight-knit group and there’s a lot of support there. We helped one another through those decisions. Everyone who did qualify to take the court did exceptionally well and did Victoria proud.”

The Gold Coast Sports Leisure Centre played host to the country's best Wheelchair Rugby competitors. It was a landmark occasion with Kayo Sports and Foxtel showcasing the sport to mainstream audiences providing live coverage of all of the matches played across the four days.

The Thunder asserted itself as a Grand Final fancy in the group stages with strong wins over the QLD Cyclones. However, there proved to be a gap between the Thunder and NSW Gladiators with no answers over the first two days against the world-class combination of Ryley Batt and Andrew Edmonson.

The stage was set for a blockbuster semi-final against Queensland on Sunday. The Cyclones were quick to score in the first half and held a lead throughout the entire match, despite many late pushes by the Thunder. Two-time Paralympic gold medallist Chris Bond was the game-breaker for Queensland, playing exceptionally and leading his team to a narrow victory.

The NSW Gladiators convincingly defeated the QLD Cyclones in the Grand Final to be crowned 2021 National Champions.

Ben Fawcett (named in the All- Australian Team as the best low pointer of the tournament), Jayden Warn (who was ‘reliable as ever’) and the 20-year-old Thomas Klein were Victoria's standouts over the weekend.

Another strong performer was experienced Victoria Thunder player and two-time Paralympic gold medallist Jason Lees.

“It was our first tournament playing as Victoria for two years now,” Lees said. “We played quite well. We had little patches where we didn’t perform as well as we could’ve. That’s probably what cost us in that semi-final. Queensland is a great team; we always have very close games against Queensland. On the day, they were just better than us. It was a bit disappointing, but that’s how sport goes.”

Many of the Thunder players have put in strong performances to be named in the Australian Steelers squad for the Paralympics. One of these players includes Lees who is seeing Tokyo as his final Paralympics.

“All going well with selection and the games going ahead without any hiccups, we will be trying to win that gold medal that we want.”

We can’t thank Protect enough for their continuous support in helping make Wheelchair Rugby what it is in Victoria. Make sure to get around your Victoria Protect Thunder players at the Paralympics! Go Steelers!

Many of the Thunder players have put in strong performances to be named in the Australian Steelers™ squad for the Paralympics.



Protect

IS PLEASED TO BE PARTNERING WITH
ADA AUSTRALIA

TO SUPPORT OUR MEMBERS & THEIR FAMILIES

HAVE YOU BEEN TAKING CARE OF YOUR OWN WELLBEING?

1 IN 11

Australians will suffer **depression** in any given year

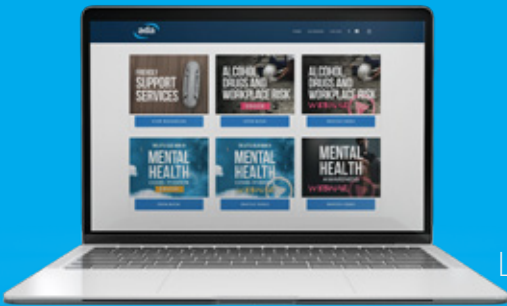
1 IN 7

Australians will suffer **anxiety** in any given year

1 IN 5

Australian adults drink alcohol at levels that puts them **at risk of harm**

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TO ACCESS THE
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ADA Australia provides education and awareness training designed to enable individuals to manage their own mental health and/or substance use issues, understand the impacts they have on themselves and others, and provide management techniques and support for these issues.



*Stay Safe,
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a friendly ear

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