

## Firefighters Injury and Illness Cover

Australia's leading income protection scheme



### Injury and illness insurance designed for Victorian Firefighters

- up to \$400,000 death benefit from an at-work injury
- serious trauma, broken bones and dental injury benefits
- no requirement to use your sick leave
- cover for amateur sports injuries

# What is covered?

## Weekly income protection benefits

NON-WORK-RELATED INJURY OR ILLNESS

The injury and illness insurance policy administered by Protect provides global income protection, 24 hours a day, 7 days a week, for covered members who are sick or injured and unable to work.

If you suffer an injury or illness and you become totally or partially disabled as a result, you will receive 100 per cent of your income up to \$2,100 for Victorian firefighters covered by an enterprise agreement, for up to 104 weeks.

A 14 day waiting period applies to each claim and will generally commence from the first day of medically certified disablement.

### BETTER INCOME PROTECTION

- Income protection benefits are payable if you are injured training or playing amateur sport, however a reduced benefit period of 13 weeks will apply.
- Unlike some other industry insurance schemes, you are not required to exhaust your sick leave before making a Protect income protection claim.

## Transport accident top-up benefits

The injury and illness insurance policy also provides top-up weekly income benefits for covered members with an accepted transport accident claim.

The top-up benefit is equal to the difference between the amount you receive from the other insurer and your weekly income protection rate, or 100 per cent of your pre-injury/illness income, whichever is the lesser.



## Lump sum death benefits

If you suffer an accident which directly results in your death, your nominated beneficiaries will be eligible for a lump sum payment as follows:

| Accident type                        | Dependants | Benefit Payable |
|--------------------------------------|------------|-----------------|
| Death from an injury outside of work | Yes/No     | \$75,000        |
| Death from an at-work injury*        | Yes        | \$400,000       |
|                                      | No         | \$200,000       |

\* For which a statutory workers' compensation benefit is payable.

## Serious trauma (capital) benefits

| Accident type                                                                         | Benefit Payable |
|---------------------------------------------------------------------------------------|-----------------|
| Permanent paraplegia/quadruplegia from an at-work injury*                             | \$400,000       |
| Total and permanent disablement from an at-work injury*                               | \$75,000        |
| Total and permanent disablement from an injury outside of work                        | \$75,000        |
| Permanent paraplegia/quadruplegia from an injury outside of work                      | \$75,000        |
| Permanent total loss of sight of one or both eyes                                     | \$75,000        |
| Permanent total loss of the lens of both eyes                                         | \$75,000        |
| Permanent total loss of the lens of one eye                                           | \$45,000        |
| Permanent and incurable insanity                                                      | \$75,000        |
| Permanent total loss of one or two limbs                                              | \$75,000        |
| Permanent total loss of hearing in both ears                                          | \$60,000        |
| Permanent total loss of hearing in one ear                                            | \$15,000        |
| Third-degree burns and/or resultant disfigurement of more than 40% of the entire body | \$37,500        |
| <b>Permanent total loss of use of:</b>                                                |                 |
| - four fingers and thumb of either hand                                               | \$56,250        |
| - four fingers of either hand                                                         | \$30,000        |
| - one thumb, both joints                                                              | \$22,500        |
| - one thumb, one joint                                                                | \$11,250        |
| - a finger, three joints                                                              | \$7,500         |
| - a finger, two joints                                                                | \$5,625         |

|                                                     |          |
|-----------------------------------------------------|----------|
| - a finger, one joint                               | \$3,750  |
| - all the toes of one foot                          | \$11,250 |
| - great toe, both joints                            | \$3,750  |
| - great toe, one joint                              | \$2,250  |
| - other toe (each toe)                              | \$750    |
| Fractured leg or patella with established non-union | \$7,500  |
| Shortening of the leg by five (or more) centimetres | \$5,625  |

\* For which a workers' compensation benefit has been paid.

## Broken bones

### NON-WORK-RELATED INJURY

| Accident type                            | Benefit Payable |
|------------------------------------------|-----------------|
| Neck, skull or spine (full break)        | \$8,000         |
| Skull or spine (hairline fracture)       | \$2,500         |
| Hip                                      | \$6,250         |
| Pelvis                                   | \$6,250         |
| Ankle or knee                            | \$4,000         |
| Ankle or knee (hairline fracture)        | \$4,000         |
| Leg                                      | \$4,000         |
| Leg (hairline fracture)                  | \$1,600         |
| Shoulder blade                           | \$4,000         |
| Jaw                                      | \$4,000         |
| Cheekbone                                | \$2,500         |
| Collarbone                               | \$2,500         |
| Foot or hand (excludes toes and fingers) | \$2,000         |
| Nose                                     | \$1,600         |
| Rib/s                                    | \$1,600         |
| Arm, elbow or wrist                      | \$2,000         |
| Finger/s                                 | \$1,600         |

If more than one broken bones lump sum benefit is applicable arising out of the same accident, only the highest applicable benefit will be paid.

A broken bones lump sum benefit will not be paid for a bone that was broken as a result of an injury while engaging in amateur sport or extreme sport/activity or as a result of an off-road motorcycling accident.

# Accidental dental injury

Benefits are provided to covered members, dependant spouses/partners or their dependant children.

A maximum lump sum is payable for an accidental dental injury resulting in multiple teeth damaged or lost. Up to four claims, per family are permitted each year.

| MAXIMUM CLAIM AMOUNT                  | BENEFIT PAYABLE |
|---------------------------------------|-----------------|
| Dental cover for singles and families | \$4,500         |

| ACCIDENT TYPE                                           | BENEFIT PAYABLE |
|---------------------------------------------------------|-----------------|
| Loss of front tooth, per tooth                          | \$1,250         |
| Fractured or broken tooth, per tooth                    | \$850           |
| Loss of other teeth, per tooth (other than front teeth) | \$850           |
| Chipping of teeth, per tooth                            | \$500           |
| Loss of filling, per filling                            | \$500           |

**EXAMPLE:** If you lose a front tooth and your dentist's bill is \$400 you will still receive \$1,250.

For the purposes of this cover, a tooth includes a prosthetic tooth. However, the maximum benefit payable for damaged dentures, dental bridges or dental plates is \$1,250 per accident.

Please note that no cover is provided for injuries sustained at work or for normal maintenance of dental health.

# Additional benefits

## **1. Over 65 to 69 years of age: extended income protection cover for injuries and illnesses**

Income protection benefits for injuries and illnesses are payable for covered members aged 65 to 69 years. The maximum benefit period is 52 weeks; unless a shorter benefit period is specified in the policy.

## **2. Over 70 to 74 years of age: extended income protection cover for injuries and illnesses**

Income protection benefits for injuries and illnesses are payable for covered members aged 70 to 74 years. The maximum benefit period is 26 weeks; unless a shorter benefit period is specified in the policy.

## **3. Funeral expenses**

In the event that you die as a result of an injury or specified sickness, the policy will pay up to \$10,000 for your burial or cremation.

## **4. Return to work and rehabilitation assistance**

If you are receiving weekly benefits for an injury or illness, you may also be eligible for assistance of up to \$20,000 to support your return to work and to help you regain your independence.

## **5. Emergency home help**

Up to \$250 per week, for up to 26 weeks, reimbursement for professional domestic assistance expenses.

## **6. Domestic duties assistance**

Up to \$200 per week, for up to 10 weeks, reimbursement for professional domestic assistance expenses if your spouse/partner is ill or injured and unable to perform his/her full-time homemaker duties.

## **7. Chauffeur plan**

Up to \$1,000 per month, for up to six months, reimbursement for hire costs of a taxi or chauffeur driven car to attend scheduled medical or rehabilitation appointments.



# Making a claim

Protect works hard with the insurers' agent, ATC Insurance Solutions, to try to take the stress out of making a claim. ATC has a dedicated and experienced claims team who will manage your claim from start to finish.

Protect injury and illness insurance claim forms are available via a link from Protect's website:

**[www.protect.net.au](http://www.protect.net.au)**

and the ATC website:

**[www.atcis.com.au/products/protect-injury-and-sickness](http://www.atcis.com.au/products/protect-injury-and-sickness)**

For information or assistance, contact ATC Insurance Solutions.

Phone (03) 9258 1770 (nationwide)

Fax (03) 9867 5540 (nationwide)

Freecall 1800 994 694

Email [info@atcis.com.au](mailto:info@atcis.com.au)

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This brochure is intended to provide a brief summary of ATC's policy wording. It does not purport to contain all information that may be relevant and is provided as a matter of general interest only. Before acting on any financial product information, you should consider the appropriateness of the financial product information provided and the nature of the relevant financial product having regard to your personal financial objectives, situation and needs. In particular, you should seek independent financial advice and read the relevant product disclosure statement (PDS) prior to making a decision (including a decision about whether to acquire or continue to hold the financial product). Limitations and exclusions apply.

For a copy of the current Product Disclosure Statement, contact ATC Insurance Solutions.

Maximum benefits may vary in the future or with some enterprise agreements. Check with your union delegate or organiser.

Note: All claims are managed and processed by ATC Insurance Solutions.

Protect administers the Protect injury and illness insurance products.

For information in relation to benefits and claims, please contact ATC Insurance Solutions.

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