



# Income Protection Insurance

Injury and illness insurance designed for Australian workers



Safeguarding the investment in your skilled workforce together, we bring over 40,000 workers the best employment benefits in the country.



*Proudly insuring Australian trades and construction*

One of the most highly regarded employee benefits, income protection insurance provides workers the confidence of cover and the security to recover, so they can focus on the job.

Protect administers Australia's best personal income protection insurance cover for ATC Insurance Solutions. We cover workers across a range of industries in the event of non-work related injury or illness.

The cover is global, 24 hours a day, 7 days a week.

## Employer benefits:

1. Providing employees income protection insurance, reduces the pressure to provide sick or injured workers compassionate financial assistance, such as leave in advance or negative leave balances.
2. Protect's standard 14 calendar day claim waiting period ensures that for most medium to long term injuries and illnesses, employers will typically only have to cover ten working days with personal or other leave, reducing financial exposure in cases of long term absences.  
NOTE: Waiting periods are customised to industry and may be up to 30 days.
3. The security of income protection reduces the chances of an employee incorrectly claiming injuries that are sustained after hours, through workers compensation, adversely affecting business insurance premiums.

Claims are processed in a swift manner to ensure your team is well looked after throughout any difficult periods.



“

*Employers who provide Protect income protection insurance demonstrate that they support their workforce, encouraging a loyal, focused and fit-for-work team.*

*It's just good business.*

**Mike Purnell,  
Protect Group Director  
employer representative**

# Frequently Asked Questions

## **Who is eligible to become a Protect IP employer?**

Our income protection insurance is offered as group cover to employers that are required to contribute to Protect via a collective agreement certified with the Fair Work Commission.

## **Can non-agreement staff be covered?**

Yes. Cover can be extended to include administrative staff not employed under a certified industrial agreement.

This also allows ex-trades employees who have been promoted to management, supervisory or other offsite roles, to have their Protect income protection cover maintained.

## **What are the benefits of group cover?**

Providing income protection insurance as part of a benefits package for your workforce keeps premiums down and coverage up. We're able to offer a superior product to employees, regardless of their health status. As a group policy, cover is automatic, there is no requirement for employees to undergo any medical assessments prior to being covered.

## **What is the join process?**

Employers required to provide income protection for their employees are guided through a simple account setup process, supported by our Employer Relations Officer and Member Services Team. Employers can set up an account online, or by contacting Protect by phone or through our website [protect.net.au](http://protect.net.au)

## **How do I manage my Protect account?**

Protect employers are provided log in access to our secure Employer Portal for account self management.

Our system calculates your monthly contributions in real time, based on the information you input. For example, the number of eligible workers you have added, their start or finish dates, and their worker status; apprentice/tradesperson etc.

Detailed training on the use of the portal is provided through video tutorials and in-person support.

## **What is the maximum weekly benefit?**

Workers covered by Protect that suffer a non-work related injury or illness may receive the applicable Protect maximum weekly rate, including all overtime and allowances, for up to 104 weeks.

Our income protection products maximum weekly rate currently ranges between \$1,200 and \$2,000. However, lower cover levels are available for apprentices.

## **What other benefits are included?**

Our standard injury & illness cover offers:

- Serious trauma capital benefits
- Broken bones payments
- Transport accident / workplace injury top up benefits
- Accidental dental injury family cover
- Return to work & rehab assistance
- Emergency home help & domestic duties assistance
- Chauffeur plan
- Lump sum death benefits & funeral expenses
- Wellbeing services

## **Is COVID covered?**

Protect's insurance does not contain any exclusions or limitations specifically related to a pandemic virus that you might find in other insurance policies.

## **What are the support options?**

Employer Relations Manager *Joyce Simitzis* will ensure you're all set to meet your Protect industrial agreement obligations, encouraging a secure and productive work environment.

Once your Protect account is opened you will be provided a dedicated account manager for ongoing support from our Australian based Member Services Team.

Our Field Team will be there to support your workers through times of injury and illness. Officers can attend your workplace or site to present information and answer questions.

# Wellbeing services

**We offer a suite of wellbeing services to support or replace your employee assistance program.**

Services benefit employers wishing to assist those with personal or work related issues that may impact job performance, health, mental and emotional wellbeing.

Critical incident response can be organised for situations including workplace violence or trauma, injury in the workplace and life threatening situations.

All Protect employers, employees and immediate family, are encouraged to utilise any of our free wellbeing services. No referral is required and every call is answered confidentially by trained professionals.

## **Protect Counselling**

PROVIDED BY HUNTERLINK

An independent support program that operates 24/7 Australia wide. Counselling is provided both over the phone and through face-to-face sessions.

Hunterlink also provides access to an online library of resources including self-assessment tools, information on work-related, personal and mental wellbeing matters.

## **Protect Drug & Alcohol Support**

PROVIDED BY ALCOHOL AND DRUG AWARENESS (ADA) AUSTRALIA

The Protect Support and Learning Hub operated by ADA Australia includes videos, online training webinars and written material by trainers with lived experience of addiction and of walking the long road back to health.

Additionally, Protect members and family, may make use of the 'Friendly ear' 24/7 phone support service, for information, advice and referral services.

# Climate active

Protect proudly holds *carbon neutral certification*, awarded to organisations that have achieved a state of zero net emissions.





# Protect

Tel: 1300 344 249  
Email: [info@protect.net.au](mailto:info@protect.net.au)  
Web: [www.protect.net.au](http://www.protect.net.au)

Level 7, 380 Docklands Drive  
Docklands VIC 3008

PO Box 482, North Melbourne VIC 3051

This brochure is intended to provide a brief summary of ATC's policy wording and Protect services. It does not purport to contain all information that may be relevant and is provided as a matter of general interest only. Policy limitations and exclusions apply.

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

**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.

ATC Insurance Solutions  
Level 4, 451 Little Bourke Street  
Melbourne VIC 3000

Web [www.atcis.com.au](http://www.atcis.com.au)  
Phone (03) 9258 1770 (nationwide)  
Fax (03) 9867 5540 (nationwide)  
Freecall 1800 994 694  
Email [info@atcis.com.au](mailto:info@atcis.com.au)

