

## General Claims Questions

**If I know that I am going to be incapacitated in the future, should I still put the claim in now?**

You should definitely submit a claim to us as soon as you become aware that you will likely require time off work. For example, if you are scheduled to undergo surgery in 2 months, it is still important to begin the process as soon as possible. We can then complete the assessment of your claim and obtain any additional information or documentation we may require before you are without an income from your employer. Even if you do not know the exact date of your incapacity, it is still worthwhile submitting your claim early.

**Can I lodge a Protect claim for work related injuries and sicknesses?**

The Protect Injury and Sickness policy is designed primarily to support members facing the challenge of non-work related injury or illness.

Workers' Compensation legislation requires that all claims for work related injuries and sicknesses are looked after by your relevant Workers' Compensation authority. As a result, there are only a few work related situations for which you can lodge a Protect insurance claim, such as death, total and permanent disablement or workplace accident top-up benefits, which may be payable after receiving Workers' Compensation benefits for 52 weeks. (Top-up benefits for the first 52 weeks of a workplace injury or illness may be covered by your enterprise agreement and, if so, are payable directly by your employer.)

For all work related conditions, we recommend that a claim be lodged with your Workers' Compensation authority. Submitting a work related claim through Protect will take time that could instead be spent having your Workers' Compensation claim assessed and this may lead to you being without an income.

Sometimes members are unsure whether a condition is work related and may incorrectly assume that a claim will not be considered under Workers' Compensation if it is the result of performing work tasks over a long period of time instead of a specific injury on the work site. As such, if you require advice on a potential Workers' Compensation claim, you may wish to seek advice from your Workers' Compensation authority, your employer or your Union, if you are a member.

Alternatively, you may wish to contact the Protect Field Officers on 1300 344 249.

**I hurt my back at work, but my employer says I should lodge a claim with Protect. Is that okay?**

No. Making a false claim with any insurer is fraud and both you and your employer could be prosecuted. Plus, you would be disadvantaged because State workers' compensation schemes offer injured workers additional benefits, such as payments for medical treatment or other rehabilitation costs.

**I injured my knee playing sport for my local team. I need minor reconstruction surgery and I will be off work for five months. Can I claim weekly income protection benefits from Protect?**

Yes, unlike the personal injury and illness insurance administered by many industry severance schemes, the Protect Injury and Sickness policy provides income protection benefits for members who are injured training or playing amateur sport. Protect income protection benefits for amateur sports injuries are limited to 13 weeks.

If your sports club has any form of income protection insurance for players, it is important that you first lodge a claim with the sports insurer and provide their claim details to ATC. You may also be able to claim for medical expenses with your sports insurer.

If your sports club does not have income protection insurance, you need to provide written confirmation of this on club letter head, signed by a senior club official.

**My four-year-old child has suffered an accidental dental injury. Is he covered by my Protect insurance?**

Yes. ATC will pay a lump sum benefit if you, your dependent spouse/partner or your dependent children suffer an accidental dental injury. Up to four claims per family are permitted each year. Dental invoices are not payable, these may be claimable with your private health insurer.

**For the purposes of your insurance, a dependant means your:**

A. spouse/partner whose gross earnings are less than \$16,000 per year in the 12- month period immediately preceding the event,

AND/OR

B. unmarried, financially dependent children (or your spouse/partner's children) who live with you, up to 18 years of age (or up to 25 years if a full-time student at an accredited institution of higher learning).

If you would like to clarify any of the above information or have a question that has not been covered, please contact our dedicated claims team at ATC on 1800 994 694.