



# INCOME PROTECTION SCHEME



This brochure has been produced to assist workers in understanding the benefits that apply under the various insurance covers and the circumstances under which these benefits may be claimed.

**Bill Wallace**  
General Manager

## Important Disclaimer

This brochure is intended to provide a general summary of the insurance company's policy wording. It does not purport to contain all the information that may be relevant to the matters included in it, and the information which is provided, is provided as a matter of interest only - this is not the Insurance Policy.

Conditions apply to a number of the benefits in this brochure and workers and others should not act in reliance on the information in it. Workers and others should check the accuracy, reliability and completeness of any information and if necessary obtain independent and specific advice before acting.

### **Please note**

Construction Income Protection Limited (CIPL) is the administrator of the Accident and Illness Benefits Program and Portable Sick Leave Scheme.

The Insurance Policy is arranged by Windsor Management Insurance Brokers and distributed by CIPL.

CIPL does not manage or process claims.

All claims are managed and processed by Total Claims Solutions, who has been appointed as claims manager of QBE Insurance (Australia) Limited.

CIPL does not give any advice in relation to the insurance policy.

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# Personal Accident/Illness Leisure Time Insurance

## A. Important Definitions/Information

## B. Weekly Benefits

### **Please note**

Cover is only available for those workers where the employer has agreed and continues to pay the weekly premium contributions.

If a period exists where no premium contribution has been paid on your behalf, then no cover will apply for such period.

Gaps in premium contribution payments will mean no cover.

Back payments will not be accepted.

## A. Important Definitions/Information

### **Worker/Insured Person**

Means a building or construction industry employee, being manual or non-manual employee (non-manual meaning a person who does not perform any manual physical work within their occupation and spends at least fifty percent (50%) of their working time in an office environment) or related employee whose insurance premium contributions are current at the time of injury and/or illness.

### **Continuation of cover**

Means a worker will continue to be covered for a period of thirty-one (31) consecutive days from the last weekly premium contribution made by their employer.

### **When does cover cease?**

- When the worker commences employment with an employer who is not registered with CIPL and not paying the premium contributions.
- At the end of thirty-one (31) consecutive days from the last recorded and paid premium contribution whilst a worker has been unemployed.

### **Please note**

The continuation of cover provision thirty-one (31) days does not apply to a person who is self employed as a sole trader or a partner in a partnership or is a director, company secretary, member shareholder or officer of a proprietary limited company.

### A. Important Definitions/Information Cont.

#### **Exclusions; what is not covered**

We will not pay any claim where the claim arises directly or indirectly out of any of the following:

1. Childbirth or pregnancy or their complications.
2. War whether declared or not, invasion or civil war, rebellion or insurrection.
3. Intentional self-injury or suicide or any attempt at suicide.
4. Flying or other aerial activity unless as a passenger in a properly licensed aircraft.
5. The worker's criminal or illegal act.
6. Training for or playing in competitive club sport or activity organised by any sporting organisation, authority or club.
7. Any medical condition for which the worker has required treatment or advice from a doctor, chiropractor, physiotherapist, psychologist or psychiatrist in the six (6) months before the commencement date of their cover.
8. Any injury or illness for which statutory worker's compensation scheme or any statutory transport accident scheme provides compensation and/or damages.
9. The worker's use of alcohol or drugs unless the drugs have been prescribed by a registered medical practitioner and used as per registered medical practitioner's instructions.
10. Any time during which a worker is serving a prison sentence and, if already on claim, any period of claim during which a worker is serving a prison sentence.
11. Terrorism exclusion applies.
12. An aggravation of an injury, illness or medical condition which is deemed by a legally qualified medical practitioner to be a deterioration, aggravation, acceleration or exacerbation of an injury, illness or medical condition significantly contributed to by your employment.
13. No benefits are payable upon your seventieth (70th) birthday.

#### **Please note**

No payments will be made under this policy when the worker is outside Australia. If disabled overseas, payments will only commence and become effective when the worker returns to Australia, and is still deemed medically unfit to work as a result of the injury and/or illness. We may also be entitled to refuse to pay or to reduce the amount of a claim if:

- It is in any way fraudulent.
- Fraudulent means or devices are used by you, or anyone acting on your behalf or by a worker to obtain any benefits under this policy.

### B. Weekly Benefits

Provides cover to workers, for injury and/or illness, where a worker suffers an injury and/or illness in their leisure time and prevents a worker from working which:

- Occurs during the period of insurance, and
- Occurs outside working hours and when the worker is not engaged in any work whatsoever for remuneration, and
- Does not give rise to any entitlement to compensation under any statutory workers compensation scheme or statutory transport accident scheme

Payments commence from the twenty-second (22nd) day onwards from the date a worker first seeks medical advice/treatment from a registered medical practitioner and has been disabled and continues to be disabled as a result of the injury and/or illness.

We will pay weekly benefits whilst a worker continues to suffer disablement up to a maximum period of 104 weeks or such lesser period whilst a worker is unable to return to their occupation as a result of the injury and/or illness.

The weekly benefits payable are as follows:

#### **Temporary Total Disablement**

##### **Weekly Benefit**

85% of pre-disability earnings to maximum \$1200 per week

#### **Temporary Partial Disablement**

##### **Weekly Benefit**

85% of pre-disability earnings to maximum \$1200 per week

Less any income paid to the worker for partial work undertaken during the period of disablement.

#### **Please note**

- A worker must exhaust their entitlements to sick leave with their current employer and their Portable Sick Leave (PSL) benefits under the Portable Sick Leave Scheme before any benefits are paid.
- Any illness or injury that occurs after 1 March 2015 will be entitled to the new rate of \$1200.

# WorkCover Top-Up

## A. Important Definitions/Information B. Worker's Compensation Top-Up

### **Please note**

Cover is only available for those workers where the employer has agreed and continues to pay the weekly premium contributions.

If a period exists where no premium contribution has been paid on your behalf then no cover will apply for such period.

Gaps in premium contribution payments will mean no cover.

Back payments will not be accepted.



### A. Important Definitions/Information

#### **Worker/Insured Person**

Means a building or construction industry employee, being manual or non-manual employee (non-manual meaning a person who does not perform any manual physical work within their occupation and spends at least fifty percent (50%) of their working time in an office environment) or related employee whose insurance premium contributions are current at the time of injury.

When does cover cease?

- When the worker commences employment with an employer who is not registered with CIPL and not paying the premium contributions.
- Where no premium has been paid on behalf of the worker, no cover will apply for such period.

## A. Important Definitions/Information Cont.

### **Exclusions; what is not covered**

We will not pay any claim where the claim arises directly or indirectly out of any of the following:

1. Childbirth or pregnancy or their complications.
2. War whether declared or not, invasion or civil war, rebellion or insurrection.
3. Intentional self-injury or suicide or any attempt at suicide.
4. Flying or other aerial activity unless as a passenger in a properly licensed aircraft.
5. The worker's criminal or illegal act.
6. Training for or playing in competitive club sport or activity organized by any sporting organisation, authority or club.
7. Any medical condition for which the worker has required treatment or advice from a doctor, chiropractor, physiotherapist, psychologist or psychiatrist in the six (6) months before the commencement date of their cover.
8. The worker's use of alcohol or drugs unless the drugs have been prescribed by a registered medical practitioner and used as per registered medical practitioner's instructions.
9. Any time during which a worker is serving a prison sentence and, if already on claim, any period of claim during which a worker is serving a prison sentence.
10. Terrorism exclusion applies.
11. No benefits are payable upon your seventieth (70th) birthday.

### **Please note**

No payments will be made under this policy when the worker is outside Australia. If disabled overseas, payments will only commence and become effective when the worker returns to Australia, and continues to be disabled and continues to receive weekly benefits from a statutory workers compensation scheme. We may also be entitled to refuse to pay or to reduce the amount of a claim if:

- It is in any way fraudulent.
- Fraudulent means or devices are used by you, or anyone acting on your behalf or by a worker to obtain any benefits under this policy.

### B. Worker's Compensation Top-Up

Provides cover to the worker, for workplace accidents which are accepted by an Australian jurisdiction statutory workers compensation scheme which:

- Occurs during the period of insurance, and
- Occurs during working hours, and
- Gives rise to an entitlement to compensation under any statutory workers compensation scheme.
- A waiting period of twenty six (26) weeks must be exhausted.

Benefits are payable for a maximum period of seventy-eight (78) weeks or lesser period whilst the worker continues to be disabled and continues to receive weekly benefits from a statutory workers compensation scheme.

#### **Temporary Total/Partial Disablement Top-Up Benefit**

Tops up the difference between what WorkCover is paying and eighty-five percent (85%) of pre-disability earnings to a combined maximum of \$1200 per week (i.e. the policy tops up the difference of what gross payment WorkCover is paying and your gross pre-injury earnings as calculated by WorkCover to a combined maximum of \$1200 per week).

#### **Please note**

- If you are not receiving workers compensation payments, you are unable to claim this 'top-up' benefit.
- Any workplace accident that occurred after 1 March 2015 will be entitled to the new rate of \$1200.

# Portable Sick Leave Scheme

## A. Important Definitions/Information

## B. Sick Leave

### **Please note**

Cover is only available for those workers where the employer has agreed and continues to pay the weekly premium contributions.

If a period exists where no premium contribution has been paid on your behalf then no cover will apply for such period.

Gaps in premium contribution payments will mean no cover.

Portable Sick Leave (PSL) cannot be accessed when unemployed.

Back payments will not be accepted.

### A. Important Definitions/Information

#### **What is the Construction Industry Portable Sick Leave Scheme?**

PSL has been set up to take over the sick days you would normally lose when you leave or are terminated by your employer.

#### **How does the Portable Sick Leave Scheme work?**

CIPL has purchased an Insurance Policy to cover any unused sick leave a worker has remaining at the time of termination of employment and where the employer member is paying the premium contribution to CIPL.

While you are working, your employer is responsible for any personal sick leave you may have accrued under the Enterprise Bargaining Agreement (EBA) system, but only to those benefits which relate to personal injury and/or illness leave of the worker.

On termination of your employment, your employer will send CIPL the number of sick leave credits you have remaining with them.

#### **Please note**

- It is important your employer complete the 'Detail of Employment Termination' form at the time of termination.
- CIPL cannot take over any unused sick leave for any period where the employer has not paid or is not paying the insurance premium contributions on your behalf.

### B. Sick Leave

Provides cover to workers only, where the worker suffers an injury/illness in their leisure time and prevents a worker from working which:

- Occurs during the period of insurance, and
- Occurs outside working hours and when the worker is not engaged in any work whatsoever for remuneration, and
- Does not give rise to any entitlement to compensation under any statutory workers compensation scheme.

Sick leave benefits are payable whilst the worker continues to suffer disablement for the number of days accrued and recorded with CIPL.

Sick leave benefits are determined by the worker's pre-disability earnings, meaning the worker's normal weekly award rate of pay at the date of injury or the date on which the illness first manifested itself (as the case may be), and not greater than the worker's normal gross salary excluding bonuses and overtime payments.

The maximum days payable is 100 days. These days will lapse once the worker has not been employed for a continuous period of two (2) years with a registered CIPL employer or when the worker has permanently left the building and construction industry, whichever occurs first.

A worker cannot exhaust any portable sick leave days accumulated when the worker is on annual leave, bereavement leave, jury leave, maternity leave, paternity leave, parental leave or any other special leave the employer may grant.

A claim will only be considered once the worker has taken all available accrued sick leave entitlements with their current employer.

### B. Sick Leave Cont.

#### **Please note**

- Casual employees are not covered under this program.
- Casual employees cannot access any days they may have accrued while employed as a permanent and have days recorded under the Portable Sick Leave Scheme.
- Your employer must be paying the applicable premium contributions on your behalf. If your employer is not participating, CIPL cannot take over your unused sick leave at the time of termination.
- Sick leave credits are accumulated at 1.85 hours per weekly contribution paid by your employer.
- Only a maximum of ten (10) days per year can be accumulated (where no days have been taken and the employer has paid the contribution for the full fifty-two (52) weeks).

# Commonly Asked Questions

**Q. Who will assess my claim?**

A. Total Claims Solutions who are appointed as claims managers of the insurance company and are CIPL's dedicated claims managers are responsible for managing all claims.

**Q. Do I need to get all sections of the claim form completed?**

A. Yes, a claim form cannot be considered until we receive the form completed in FULL. Incomplete answers and vague information will delay the assessment of your claim.

**Q. What other information do I need to submit with my claim?**

A. Copies of any medical reports and/or discharge summary, patient notes, radiologist's reports that you may have been provided with will assist with the assessment of your claim.

**Q. How long does it take for a claim to be considered?**

A. The initial assessment of your claim may take between five (5) to six (6) weeks, depending on the information required on your claim (delays will occur where the forms have not been completed in full).

**Q. Can I fax or email through my claim form?**

A. Yes, however we will need the original claim form prior to considering a claim.

**Q. Do I have to wait 21 days before having to send my claim form in?**

A. No, if it appears that you are going to be off work for more than 21 days, you should complete a claim form and send it to Total Claims Solutions immediately.

**Q. Do I need to take all my sick leave and my portable sick leave before claiming?**

A. Yes, if you are off work as a result of an accident or illness, it is a requirement that you must first exhaust all available sick days with your current employer and any portable sick leave days that you may have with CIPL.

**Q. What is the maximum benefit period I can claim for?**

A. Weekly benefits are only payable for a maximum period of 104 weeks whilst deemed medically unfit to work as a result of your injury or illness or such lesser period whilst you are unable to return to work.

**Q. Can I claim my medical bills?**

A. No, legislation does not allow for medical bills to be covered. Cover is only for weekly benefits whilst you are medically unfit to work as a result of an injury or illness.



# Commonly Asked Questions

**Q. What is regarded as 'salary' in relation to the WorkCover Top-Up section of the policy?**

- A. The worker's gross average weekly earnings as calculated by the workers compensation insurer.

**Q. Where do I get a claim form?**

- A. You will need to contact Total Claims Solutions on 1300 362 638 for a claim form to be sent or you can download the claim forms from [www.totalclaims.com.au](http://www.totalclaims.com.au) or [www.cipq.com.au](http://www.cipq.com.au).

**Q. Once my claim is approved how long until benefits are paid?**

- A. Payment can be made the same day the claim has been approved as long as we have a medical certificate on file for the applicable periods. Payments are made by cheque or EFT. If payments are made by EFT, funds will appear within 48 hours. If payments are made via cheque, the cheque will be posted within 5 working days.

**Q. How is my pre-disability earnings calculated in relation to my accident and/or illness claim?**

- A. It is the base hourly rate multiplied by 40 hours multiplied by 85% plus travel (max \$100) to the maximum of \$1200 per week.

**Q. Who can I talk to if I need help in filling out the form?**

- A. Ask to speak to one of the case managers at:

Total Claims Solutions

**T** (07) 3230 9300 **T** 1300 362 638

**E** [totalclaims@totalclaims.com.au](mailto:totalclaims@totalclaims.com.au)

or

Construction Income Protection

**T** 1300 261 114

**E** [enquiries@cipq.com.au](mailto:enquiries@cipq.com.au)

# General Information & How to Claim

## **Who manages the scheme?**

Construction Income Protection Limited (CIPL)

## **Who administers the scheme?**

Building Employees Redundancy Trust (BERT)

## **How does a worker claim?**

Members of CIPL may be eligible to lodge an insurance claim under CIPL's Accident and Illness Benefits Program.

### **Step 1 – Request a Claim Form**

If you believe you may have suffered an injury or illness that may result in an insurance claim, contact Total Claims Solutions on 1300 362 638 or CIPL on 1300 261 114. Alternatively, to download the appropriate insurance claim form visit [www.totalclaims.com.au](http://www.totalclaims.com.au) or [www.cipq.com.au](http://www.cipq.com.au).

### **Step 2 – Filling in the CIPL Insurance Claim Form**

Complete all sections of the claim form in FULL. To support your claim, please include copies of medical reports, discharge summary, patient notes, radiologist's reports and any other relevant information.

### **Step 3 – Lodging Your Claim**

Once completed, send the claim form to:

Total Claims Solutions  
Level 1, 62 Astor Terrace  
Spring Hill QLD 4000

Ensure you double-check that ALL sections of the claim form have been completed correctly before sending. Incomplete claim forms will delay the assessment of the claim.

### **Step 4 – Receiving the Claim**

Your claim will be assigned to a Total Claims Solutions' case manager who will contact you to discuss your claim.

## **Please note**

Insurance cover is only available for those workers where the employer continues to pay the relevant contributions. If a period exists where no contribution has been paid on your behalf while employed, then no cover will apply for such period. This also applies where there are gaps in the insurance payments.

[illegible]



Construction Income Protection  
Level 1, 35 Astor Terrace  
Spring Hill QLD 4000

**T** 1300 261 114  
**F** (07) 3832 3799  
**E** [enquiries@cipq.com.au](mailto:enquiries@cipq.com.au)

[www.cipq.com.au](http://www.cipq.com.au)

Construction Income Protection Limited  
ACN 110 841 962 ABN 43 110 841 962



For all enquiries pertaining to the information supplied  
in this brochure or for a claim form, please call:

**Windsor Management Insurance Brokers Pty Ltd**  
AFS Licence Number 230747 ACN 083 775 795  
T (07) 3230 9300 F (07) 3230 9399 [www.wmib.com.au](http://www.wmib.com.au)

All claims are managed by Total Claims Solutions, who have  
been appointed as Claims Managers on behalf of  
QBE Insurance (Australia) Limited.

**Total Claims Solutions Pty Ltd**  
ACN 131 362 671 ABN 42 389 515 023  
Level 1, 62 Astor Terrace, Spring Hill QLD 4000  
T (07) 3230 9300 F (07) 3230 9399 [www.totalclaims.com.au](http://www.totalclaims.com.au)

The policy is underwritten by QBE Insurance (Australia) Limited  
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