

No EBA? No worries!Add Personal Accident Insurance to your toolbox

At Marsh Advantage Insurance, we understand that contractor or sole traders that are also non-EBA plumbers, may be more vulnerable if they fall ill or have a serious workplace accident as they may not have access to paid sick, leave, workers compensation or simply be able to take time off from running a business. That's why we are now offering members of the CEPU of Australia (Plumbing Division) a Personal Accident and Illness policy which can provide financial assistance if a non-EBA plumber is unable to work and earn an income for an extended period of time.

Marsh has industry experience and is the preferred insurance provider for CEPU of Australia (Plumbing Division) where Marsh is well known in arranging WageGuard TM, a personal accident insurance program.

Table of benefits

Benefits	Sum Insured
Accidental Death & Capital Benefits	Up to \$200,000
Weekly Benefits – Accident and Sickness	85% of gross weekly income up to \$1,500
Age Limitation	70 (Accident Only) 65 (Sickness)
Rehabilitation Expenses	Up to \$10,000
Advance Payments	3-12 weeks depending on injury or illness
Vehicle/Home Modifications or relocation	Up to \$10,000

The income protection insurance arranged by Marsh now also provides cover for a range of mental health conditions including depression and anxiety, allowing plumbers to get the support needed, without worrying about the financial burden that extended work leave may have.

Get Personal Accident Insurance now by calling **1300 766 104** or visit our website www.marshadvantage.com.au/partner-group/masterplumbers.html. For more information contact the Plumbers team directly via the below.

1300 766 104 mpib.australia@marshadvantage.com

Disclaimer: Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ('Marsh') arranges the insurance and is not the insurer. The insurance policy is arranged through AFA Pty Ltd (ABN 83 067 084 333, AFSL 247122) who act as agent of the insurer, Zurich Australian Insurance Limited (ABN 13 000 296 640, AFSL 232507).

This page contains general information and does not take into account your individual objectives, financial situation or needs. The brochure provides only a summary of coverage. For full details of the terms, conditions and limitations of the covers and before making any decision about whether to acquire the product, refer to the specific Product Disclosure Statement available from Marsh on request. Marsh cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.

CEPU of Australia (Plumbing Division) (ABN 85 656 451 687) receives a financial benefit when a policy is arranged by Marsh, enabling it to continue to provide further services to the plumbing industry.

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