



JULY 2020

## Did you know?

### Your employer has added Personal Accident Insurance to your toolbox

As a member of the CEPU of Australia (Plumbing Division) branch, your employer has obtained WAGEguard™ Income Protection Insurance, arranged by the union's exclusively appointed broker, Marsh Advantage Insurance, ensuring you don't get yourself in hot water.

Due to the construction EBA agreement, your employer is required to ensure they provide you with a certain level of income protection insurance. That's why they have chosen WAGEguard™ arranged by Marsh Advantage Insurance, which is endorsed by the CEPU of Australia (Plumbing Division). WAGEguard™ provides plumbers with a high level of protection that may not be included in your superannuation or other employee benefits.

What many may not also realise, is that WAGEguard™ not only provides cover during your labour-intensive work activities, but also protects up to 90% of your normal wage for a specified period of time, in specified instances of illness or injury that is not related to your normal work duties.

That means 24/7 cover for certain injury or illnesses subject to terms and conditions. This benefit offers hard-working plumbers much needed peace of mind and financial security, particularly when it is required most.

### New cover

To further support the plumbing industry, WAGEguard™ now also provides cover for a range of **mental health conditions including depression and anxiety**, allowing workers to get the support needed, without worrying about the financial burden that extended work leave may have.

## What benefits do I receive?

Through WAGEGuard™, your employer has arranged the following benefits for you:

Age Limitation: 16 to 70 years

Aggregate Limitation: \$5,000,000

Insured Person Limit: \$250,000 any 24 month period

Benefits	Sum Insured
Accidental Death & Capital Benefits	
– During Working Hours	\$200,000 with dependants \$150,000 no dependants
– Outside Working Hours	\$150,000 with dependants \$125,000 – no dependants
Weekly Benefits – Accident and Sickness	Injury: 90% of Income up to \$1,500 75% of Income up to \$1,000 from age 65 For up to 104 weeks (52 weeks from age 60) Excess Period 14 Days (30 Days in respect of Sporting Injuries)  Sickness: 90% of Income up to \$1,500 No sickness cover from age 65 For up to 104 weeks (52 weeks from age 60) Excess Period 14 Days
Emergency Transport – including dependants (resulting from sporting industry)	\$10,000
Rehabilitation Expenses	\$10,000
Job Retraining	\$10,000
Funeral Cover	\$7,000
Vocational Training & Retaining	\$10,000
Trauma	\$5,000
Student Tutorial	\$5,000
House Help	\$200 per week up to 26 weeks
Out of pocket expenses	\$5,000
Accidental Dental	\$2,500
Broken Bones & Surgical	Up to \$10,000 depending on the injury
Funeral Cover for Spouse & Dependants (Accident Only)	\$5,000

This is a summary of cover only. Please review the full Product Disclosure Statement and Policy Schedule for full terms and conditions of cover.

**For more information, please speak with your employer.**

Disclaimer: Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ('Marsh Advantage') 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 (ZAIL) (ABN 13 000 296 640, AFS Licence Number 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.

CEPU of Australia (Plumbing Division) (ABN 85 656 451 687) and the Master Plumbers and Mechanical Services Association of Australia (MPMSAA) receive a financial benefit when a policy is arranged by Marsh, enabling them to continue to provide further services.

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