

INCOME PROTECTION SCHEME FOR AMBULANCE MEMBERS

The scheme is available to United Workers Union ambulance members from July 2020. It will be in your name, fully tax deductible and provide you with peace of mind in the event you are injured outside work hours or are diagnosed with an illness.

The benefits offered are as follows:



90% of your pre disability income up to a maximum of \$2,800 pw



Coverage commences immediately on payment of premiums



Work Cover Top Up benefits included



Option to pay by the month

Additional Benefits

Accidental Death & Capital Benefits

\$200,000 with dependents
\$150,000 no dependents

Injury resulting in Fractured Bones

Injury Resulting in Loss or Damage to Teeth

Accidental HIV, Hep B & C Infection Benefit

Rehabilitation Benefit

Union Fees paid whilst on Claim

Automatic Acceptance to new members joining prior to 31/08/2020

Definition of Salary to include overtime and allowances



WAITING PERIOD

ILLNESS/INJURY	DAYS
Illness/Injury	14 days
Football Injuries	28 days
COVID-19	21 days

RATING STRUCTURE

AGE	RATE
Up to 40	1.35%*
41-70	1.85%*
71-75	2.20%*

*Premiums include GST and Stamp Duty

Apply now at unitedworkers.org.au/ambohub

United Workers Union is excited to provide members access to this product. It is important that members take their own personal circumstances into account. Our officials cannot provide advice of a financial nature. If you have income protection insurance through your superannuation you should look at the level of cover, waiting periods, and the cost to you in premiums which come out of your superannuation as fees, and compare it with this product specifically designed for ambulance officers.

GET IN TOUCH: unitedworkers.org.au    [@unitedworkersoz](https://twitter.com/unitedworkersoz) **Ambo Hotline: (07) 3291 4630**

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