

ABOUT US

The WIP Group, established in 2011, excels in Income Protection Insurance in Australia. Awarded for 'Best Value Insurance' for one of our clients for six years, WIP offers competitive benefits through group buying power, and efficient, compassionate claims handling through our partner n2n Claims Solutions. We combine local expertise with global standards, focusing on policyholder satisfaction.

WHAT IS INCOME PROTECTION

Income Protection Insurance acts as a financial safety net, providing a portion of your salary if serious sickness or injury prevents you from working. This coverage helps maintain your financial stability during such periods, offering peace of mind and protection against unexpected income loss.



CONTACT INFORMATION



CLIENT RELATIONSHIP

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CLAIMS

1800 999 626
Fax: 02 9191 1950
info.eql@n2nclaims.com.au
www.n2nclaims.com.au
Locked Bag 3111 Rhodes NSW 2138



DISPUTE & COMPLAINT ENQUIRIES

Attention: Complaints Officer
1800 999 626
complaints@n2nclaims.com.au



GENERAL ENQUIRIES - WIP

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This product is issued by Windsor Income Protection Pty Ltd
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The information provided in this factsheet is a summary, please refer to your employer should you require any further information about the product. n2n Claims Solutions Pty Ltd (ABN 60603109888) is a corporate Authorised Representative (AR No. 1294642) of Windsor Income Protection Pty Ltd
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INCOME PROTECTION

FACTSHEET AND USEFUL INFORMATION



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INCOME PROTECTION FACTSHEET

This cover applies to all employees covered by the 2024 Energy Queensland and 2024 Energy Queensland Retail Enterprise Agreements, and employees with Individual Contract Agreements.

- **MAX WEEKLY BENEFIT:** Up to 100% of income for the first 13 weeks reducing to 85% for the remaining 91 weeks
- **WAITING PERIOD:** 45 Days
- **MAX BENEFIT PERIOD:** Maximum 104 weeks. 70-75 Years 52 weeks. 75+ Years 13 weeks
- **WORKERS COMP TOP-UP:** Up to 100% of income in combination with the Workers Comp benefit

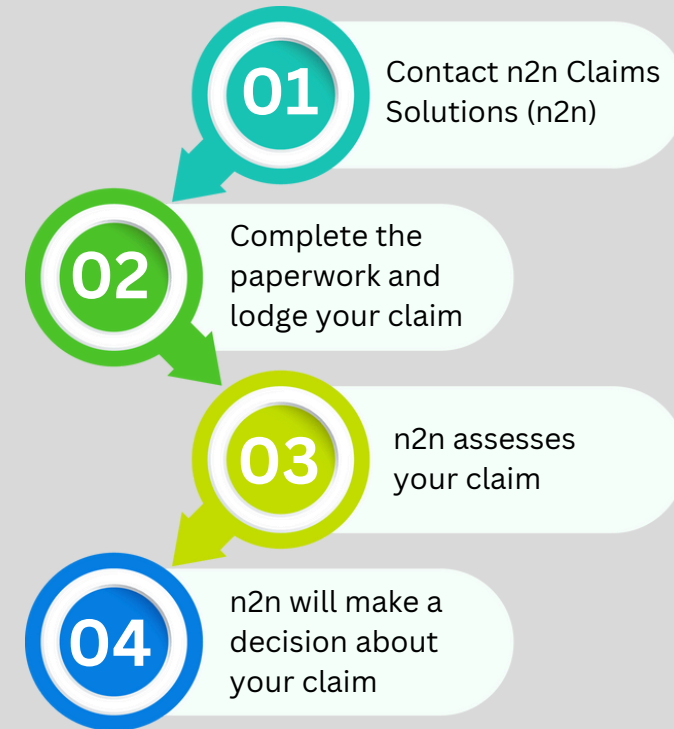
ADDITIONAL BENEFITS:

- **Loyalty Program Benefit:** Once the policy has been in force for 2 years and you have not had an approved claim in the past 2 years, the claim benefit will start 7 days earlier after the policy waiting period is met
- **Zero (0) day Waiting Period:** Waiting period to reduce to zero (0) for serious medical conditions
- **Broken Bones Benefit:** Up to \$2,000 based on specified Events
- **Capital Benefits:** Up to \$25,000 based on specified Events
- **Funeral Benefit:** Up to 100% of Income for 4 weeks to a maximum of \$5,000
- **Financial Planning Benefit:** Advice available up to \$3,500 after 6 months on claim
- **Extended In Between Job Cover:** Coverage may continue during job transition
- **Escalation Benefit :** Increased weekly benefit amount after 12 months
- **Return to Work Assistance:** At our discretion, access to support up to \$25,000 including professional help and special equipment
- **Rehabilitation Assistance:** At our discretion, access to support up to \$25,000 including training and advice

This document contains general information. Please refer to the policy documents for full terms and conditions.



HOW TO MAKE AN INCOME PROTECTION CLAIM



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