Hastings Deering CAT

HASTINGS DEERING
INCOME PROTECTION POLICY

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Your Income Protection Policy

WHAT IS INCOME PROTECTION?

Income protection is insurance designed to provide financial support if you are unable to work due to illness or injury. You are covered by WIP Group income protection as a condition of your employment with Hastings Deering.

WHAT DOES INCOME PROTECTION COVER?

Your income protection policy covers your base salary, overtime and loadings up to a maximum benefit.
This will protect you and your family from financial hardship, should you become ill or injured and be unfit to work.

WHO ARE WIP GROUP?

WIP Group are an industry leading, income protection insurance provider. Established in 2011, we have built a network of over 200+ clients, managing over 10,000+ claims, with $250M in claims payments.

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Core Structure

Waiting Period 14 Days	The 14-day waiting period starts from the date your doctor officially certifies you as unfit to work, not your first day off work. To prevent delays and ensure a smooth claims process, we highly recommend submitting your claim promptly.
Benefit Level	You will receive 100% of your salary for the first 4 weeks of your benefit period. After that, the benefit adjusts to 85% for the remainder of the two-year period. Your salary for this calculation includes your base salary, overtime, loadings, and site and multi-story allowances.
Maximum Benefit	The maximum benefit for this policy is uncapped
Maximum Age Limit	Individuals can receive benefits until age 75. From age 70 to 75, the benefit period is 52 weeks
Mental Health	Mental health conditions are covered for under this policy. This includes 100% of your salary for the first 4 weeks, then 85% from week 5 to 52.
Workers Comp Top-up	If you sustain a work-related injury and receive an approved workers' compensation claim while covered under this policy, we will top up your benefit from the 85% provided by workers' compensation to 100% of your salary.
Zero Day Wait Period	Please see the next page for a full breakdown of our zero day wait period.

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Zero Day Waiting Period

In the event of a serious medical condition, the full waiting period will be waived. If you are diagnosed with one of the conditions listed below or meet the hospitalisation criteria, benefit payments will commence as soon as we receive sufficient documentation and evidence of your condition.

Serious Medical Condition Criteria

Dementia
Motor Neuron Disease
Multiple Sclerosis
Primary Pulmonary Hypertension
Permanent Paralysis
Parkinson Disease
Stroke
Total Blindness
Total Deafness
Total LOSS of a LIMB

Ovarian Cancer*
Cervical Cancer*
Breast Cancer*
Endometriosis*
Prostate Cancer*
Testicular Cancer*

Hospitalisation Criteria

Additionally, if you are hospitalised for more than 72 hours within one day of discovering an injury or illness, you will be eligible for immediate benefits with a zero-day waiting period.

* To qualify for the zero-day waiting period benefit, these conditions must be supported by a confirmed Stage 3 diagnosis of the specified condition.

Additional Benefits

ZERO (0) DAY
Waiting Period for Serious Medical Conditions

LOYALTY PROGRAM
Waiting period must still be fulfilled, but after two years, payments will commence 7 days earlier

ESCALATION BENEFIT
5% Increased weekly benefit amount after 12 months

ACCIDENTAL DEATH BENEFIT
$25,000

FUNERAL BENEFIT
4 weeks wage to a maximum of $5,000

FINANCIAL PLANNING BENEFIT
Up to $3500 in financial planning aid

REHABILITATION ASSISTANCE
Access to support up to $25,000 including training and advice*

RETURN TO WORK ASSISTANCE
Access to support up to $25,000 to assist with returning to work*

EXTENDED IN BETWEEN JOB COVER
30 days income protection cover

*** Benefits covered by the Private Health Act are excluded from rehabilitation assistance and return to work assistance**

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Capital Benefits

Capital benefits are a tax-free, one-off lump sum payment provided for specific injuries and disablements listed below.

Permanent Total Disablement persons 65 years and under Paraplegia/Quadriplegia – persons 69 years and under	**Up to $25,000**
Permanent and incurable paralysis of all limbs	**Up to $25,000**
Permanent Total LOSS of sight of both eyes	**Up to $25,000**
Permanent Total LOSS of sight of one (1) eye	**Up to $25,000**
Permanent Total LOSS of use of two (2) LIMBS	**Up to $25,000**
Permanent Total LOSS of use of one (1) LIMB	**Up to $25,000**
PERMANENT and incurable insanity	**Up to $25,000**
PERMANENT LOSS of a) hearing in both ears b) hearing in one (1) ear	**Up to $20,000 Up to $5,000**
PERMANENT LOSS of use of four (4) FINGERS and THUMB of either HAND	**Up to $20,000**

Capital Benefits

PERMANENT Total LOSS of the lens of one (1) eye	Up to $15,000
PERMANENT LOSS of use of four (4) FINGERS of either HAND	Up to $12,500
Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body	Up to $12,500
PERMANENT LOSS of use of one (1) THUMB of either HAND: a) both joints b) one (1) joint	 Up to $12,500 Up to $7,500
PERMANENT LOSS of use of FINGERS of either HAND: a) three (3)joints b) two (2) joints c) one (1) joint	 Up to $2,500 Up to $1,875 Up to $1,250
PERMANENT LOSS of use of TOES of either FOOT: a) all -one (1) FOOT b) great - both joints c) great - one(1) joint d) other than great - each TOE	 Up to $12,500 Up to $1,250 Up to $750 Up to $250
Fractured leg or patella with established non-union	Up to $2,500
Shortening of leg by at least 5 cm	Up to $1,875

Broken Bones Benefit

Neck, or spine (COMPLETE FRACTURE)	$2,500
Hip, pelvis	$625
Skull, Shoulder Blade	$250
Collarbone, Upper leg	$250
Upper arm, knee cap, forearm, elbow	$187.50
Lower leg, jaw, wrist, cheek, ankle, hand, foot	$125
Rib(s)	$125
Finger(s) Thumb(s) Toe(s)	$62.50

Additional Benefits Factsheet

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
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
Extended in Between Job Cover:	During the first 30 days following the termination of your employment, you will receive income protection coverage
Financial Planning Benefit:	Advice available up to $3,500 after 6 months on claim
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 *

* Benefits covered by the Private Health Act are excluded from rehabilitation assistance and return to work assistance

n2n Claims
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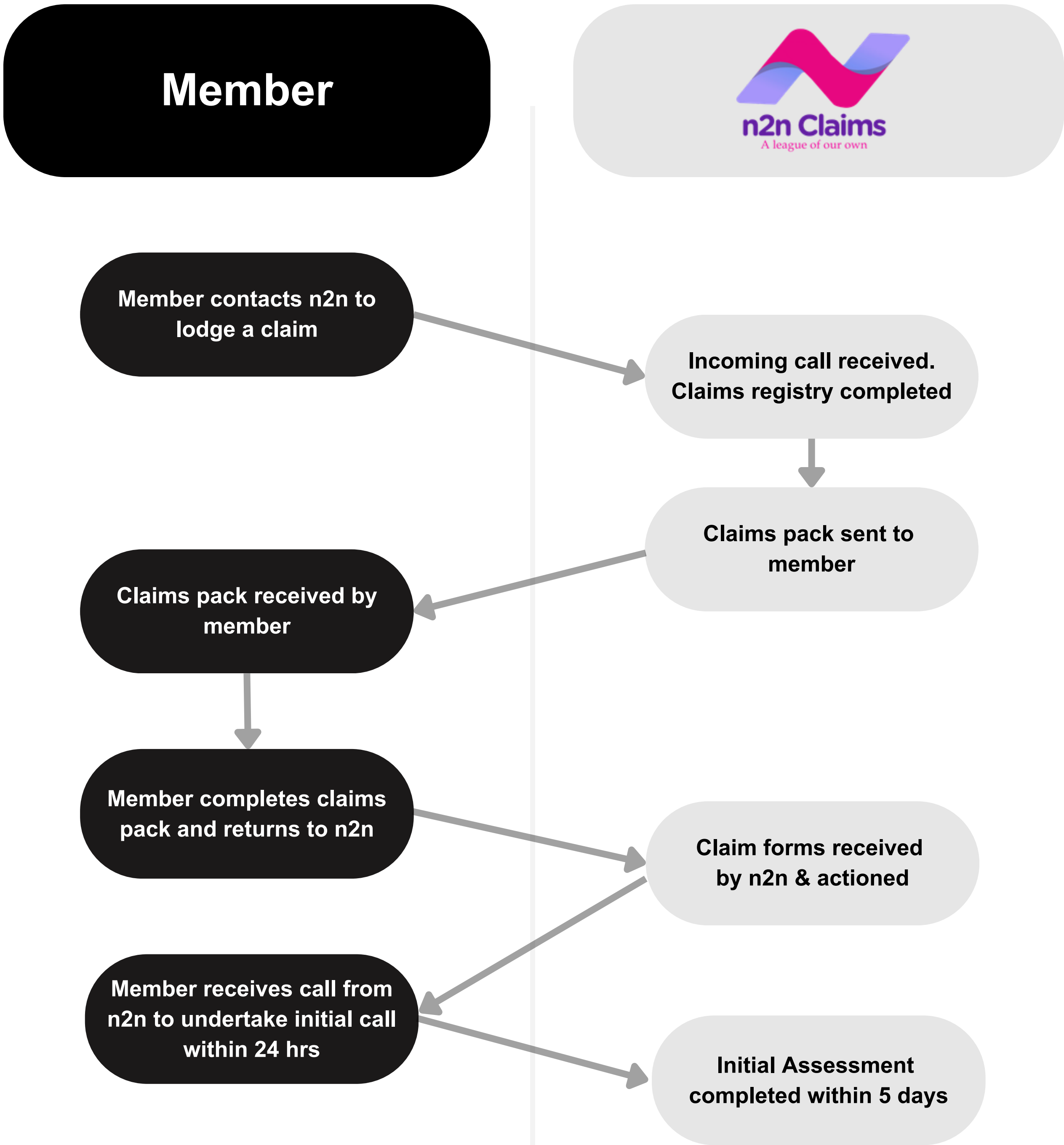
N2N is WIP Group’s specialised claims company, committed to providing exceptional customer care. You can contact N2N via our website, email, or phone using the details on page 12.

From the moment you reach out, our team will guide you through the claims process. You will receive a claims pack outlining the required documentation, and a dedicated claims manager will be assigned to assist you. Once we receive your completed documentation, our team will assess your claim within five business days and provide you with a decision, (*accept, require further information, procedural fairness*).

Your claims manager will keep you informed at every stage and provide ongoing support to ensure a smooth and transparent process.

Scan Here for Claims Documents

Claims Process



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What Documentation is Required?

As part of our claim assessment process, you must complete an initial application and provide supporting documentation related to your condition. To ensure a smooth and efficient review, we may request additional information based on your claim's specifics.
Once you contact us, we will provide a claims pack detailing the required documentation. Below is a list of potential documents that may be needed, depending on your claim.

Item	Description
Claim Form*	Please complete Sections A, B, C as indicated.
TFN Declaration Form*	This will enable us to process any payments on your claim if approved.
Proof of Identity*	A certified colour copy of your photo I.D.
Medical Certificate – Original	Please provide all medical certificates for your time loss.
Supplementary Medical Reports	These include any reports relating to your claim condition or medical history completed by doctors, specialists etc.
Hospital Admission and Discharge Summary	If admitted to Hospital please provide your Admission and Discharge Summary
Wage Report – 12 Months*	Please provide a complete wage report for the 12 months immediately prior to your disability date.
Job Description – Current Role	Please obtain a copy of this from your employer.
Additional Benefits	If in receipt of any other benefits from any other sources including Centrelink / Government, Employer or other Insurance benefits
Work Related	If your claim is work related please provide a copy of your approval or declinature letter and a payment history of any benefits paid.
Sports Related	If your claim is sports related please provide a copy of your approval or declinature letter and a payment history of any benefits paid.
Motor Vehicle Incident Related	If your claim is related to a motor vehicle Incident please provide a copy of the police report if applicable.

***Indicates documents required for all cases**

Scan Here for Claims Documents

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Contact Details

To discuss the contents of this information booklet and your Income Protection policy further, please don't hesitate to contact us.

Michael Clayton

WIP Group
Client Services Officer

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n2n Claims
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Main Line

1800 999 626 +61 2 9191 1999

info@n2nclaims.com.au

All case managers have direct lines that will be provided to members once their claim has been lodged and assigned to a case manager.

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Upgrade Options

Hastings Deering employees automatically receive group income protection through WIP Group.

For added financial security, Canopy Insurance, WIP Group's retail product, offers a separate individual income protection policy:

- IP Extend – Extends coverage for up to three years after your standard Hastings Deering income protection policy ends.

CANOPY Insurance

IP EXTEND

Increase your coverage from 2 to 5 years

Key Benefits:

- After your 2 year group IP benefit period ends, your individual Canopy IP Extend will cover you for 3 more years.
- Receive 85% of your weekly income for up to three years.
- Up to $5,000 per week based on your weekly income
- Tax Deductible: This upgrade is 100% tax deductible.

Scan Here for a quote

www.canopyinsurance.com.au/hastingsdeering

Disclaimer

This document and any recommendations, analysis or advice herein are not intended to be taken as, nor does it constitute, legal, insurance or professional advice.

This is an overarching summary and is not specific to any individual circumstances regarding policy terms, conditions, and exclusions. Please refer to the terms and conditions of your relevant policy documentation.

Windsor Income Protection Pty Ltd ACN 147 905 888 ABN 56 104 714 171 AFS License No 400598.

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Canopy Insurance Pty Ltd (ABN 28664242406) is a Corporate Authorised Representative (AR No. 1301345) of Windsor Income Protection Pty Ltd