

Income Protection for **BUILDING & CONSTRUCTION WORKERS**

Construction Income Protection

- Automatic acceptance
- Cover up to 70 years of age
- \$15 per week
- CIPQ staff assistance with paper work
- Fortnightly benefit payments following claim approval
- Worldwide cover
(payments only when in Australia)

Income Protection

- Leisure time injury/illness
- Maximum benefit \$1,000 per week (85% of pre disability earning)
- No payment for the first 21 calendar days
- Up to 2 years Income Protection per claim

Portability of Sick Leave

- Bank unused sick leave days on termination
- Maximum 10 days per year to 100 days maximum
- CIPQ Termination Form must be completed by your employer
- Not available to casual workers

Workcover Top-Up

- Top-up benefit to a combined \$1,000 per week maximum if Workcover reduces your payment below 85% of pre disability income
- Up to 78 weeks benefit from date Workcover reduces your payment



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General Advice Warning: Please note CIPQ distributes the product and do not give any advice. For advice, you must contact Windsor Management Insurance Brokers. We have not taken into account any of your particular objectives, financial situation or needs. Please refer to the Product Disclosure Statement before you make your decision, which is available for viewing on www.cipq.com.au

