



Protecting one of the most important assets for your employees - their income!

Construction Income Protection Limited (CIPQ) is designed specifically to provide Accident and Illness Cover, Portability of Sick Leave and Workcover Top Up for people in the Building and Construction Industry.

The CIPQ Fund provides the following benefits to Building and White Collar workers:

- **Income Protection (accident and illness)** covers eligible insured persons for loss of income resulting from leisure time accident and illness, for up to 104 weeks at 85% of pre-disability earnings up to a maximum of \$1000.00 per week for building workers or \$1300.00 per week for white collar workers.
- **Workcover Top Up Benefits** covers eligible insured workers once Workcover benefits reduce below 85% of pre-disability earnings to a maximum of \$1000.00 per week for building workers or \$1300.00 per week for white collar workers.
- **Portable Sick Leave Scheme** allows those employees that accrue sick leave to bank those days that would normally be lost when they leave or change employment.

What do I do now?

- Complete Employer Membership Application (refer enclosed)
- Complete Contribution Advice with employees details Name, Address, D.O.B (refer enclosed)
- Post completed forms in reply paid envelope.
- Complete Employee registration / contact details form for all employees (refer enclosed)

Contributions & Payment Options

Employers are required to pay a contribution of \$18.00 per week for each employee in accordance with the constitution covering CIPQ. All workers, whether full-time, part-time or casual, are entitled to receive contributions.

Contributions must be maintained for all workers whether they are on EBA sites, other commercial sites or domestic sites, or when a worker has lodged a claim under the Fund or is on approved leave.

This is an insurance product, and if monthly contributions are not maintained your workers will have no insurance cover for that period that is not paid.

For further information or to arrange a time to visit you, please call 1300 261 114. Alternatively email cipcover@cipq.com.au.

Yours faithfully

A handwritten signature in black ink, appearing to read 'W J Wallace', with a small flourish at the end.

W J Wallace
General Manager

General Advice Warning:

We also advise that CIPQ in arranging this insurance (a) is acting for Windsor Management Insurance Brokers ACN 083 775 795 AFSL Number 230747 (b) do not manage or process claims. All claims are processed by Windsor Management Insurance Brokers via Total Claims Solutions who are acting as Claims Managers on behalf of QBE Insurance (Australia) Limited (c) distribute the product and do not give any advice. For advice you must contact Windsor Management Insurance on 07 3839 8322