



Accident and Illness Benefits

SUMMARY



**For building and construction workers
in South Australia**



UPDATED 25 SEPTEMBER 2025

We are your safety net.

We look after your entitlements and partner with an insurer to offer an industry-leading benefits program.

OUR BENEFITS PROGRAM INCLUDES:

- Cover if you get injured or sick when you're not at work
- Cover if you get injured while in direct travel to or from work
- Discretionary covers: Emergency transport, accidental dental and funeral
- Workplace Injury Management Service

Find out more at incolink.org.au/workers.



Important information about this brochure

This brochure is a summary only. It is not an insurance policy and is not used in the assessment of insurance claims. Any insurance claim will be assessed against the individual policy terms and conditions and applicable law.

The purpose of this brochure is to provide a summary ONLY of the terms and conditions applicable to the various insurance policies outlined in the brochure. For information about the insurance and discretionary covers please contact Total Claims Solutions on (03) 9320 8588.

Insurance policies are underwritten by QBE Insurance (Australia) Ltd ABN 78 003191035 AFSL No. 239545. Discretionary Covers are provided by Incolink.

The insurance policies are arranged by Windsor Management Insurance Brokers Pty Ltd ACN 083 775 795 AFSL No. 230747.

Your cover depends on the type of contributions your employer pays to Incolink on your behalf. Please check with your employer to see if they are registered with Incolink and paying contributions. If you need assistance, call Incolink on (03) 9639 3000.

Accidents happen. If you get injured outside work, it's our job to help.

Here's a summary of what's covered if your employer is paying redundancy contributions and the applicable insurance premium on your behalf.

PERSONAL ACCIDENT LEISURE TIME INSURANCE

Cover if you get injured outside working hours

WEEKLY BENEFITS

If you get injured and become totally or partially unable to work as a result, you may be eligible to receive weekly benefits.

The weekly amount payable is the lesser of:

- your pre-disability weekly earnings; or
- 85% of your pre-disability earnings to a maximum of \$1,200 per week.

Waiting period: 14 days (21 days for Mental Health related claims).

Maximum benefit period:

- 104 weeks up to age 59
- 52 weeks if aged 60-70
- 26 weeks for Mental Health related claims

No benefit is payable from age 70 at time of injury.

CAPITAL DEATH BENEFIT

If your injury results in death you may be eligible for a lump-sum payment.

Maximum benefit: \$5,000

Cover if you get injured travelling to or from work

WEEKLY BENEFITS

If you get injured while in direct travel to or from work, resulting in total or partial disablement, then you may be eligible for weekly benefits.

Eligible payments commence from the first day you seek medical treatment.

Maximum weekly benefit: 85% of your pre-disability earnings to a maximum of \$1,200 per week.

Maximum benefit period:

- 104 weeks up to age 59
- 52 weeks if aged 60-70

No benefit is payable from age 70 at time of injury.

DISCRETIONARY COVERS

Emergency transport

May provide cover to you and your dependants for ambulance usage anywhere in Australia. The maximum amount payable is \$12,000 for road transport and \$15,000 for air travel.



If the ambulance usage is because of a workplace or motor vehicle injury, you must lodge your ambulance bill with the appropriate statutory insurer. If you have private health insurance which includes ambulance cover, you must lodge the ambulance bill with your private health fund.

Accidental dental

May provide cover to you and your dependants for accidental damage to sound and healthy teeth, occurring outside working hours.

The maximum amount payable for any one accident is:

- Worker without dependants: Maximum \$2,000 (2 claims per year).
- Worker with dependants: Maximum \$2,250 (4 claims per year).



If you have private health insurance that includes dental, all accounts must be submitted with the private health insurer first and we will only consider the gap if the claim is approved.

Funeral

May provide a benefit of \$10,000, payable to your estate/beneficiary or funeral parlour. Cover also extends to your spouse, de facto partner, and unmarried financially dependent child. The claim must be submitted within 12 months from the date of death.



For more information about Discretionary Covers, please contact Total Claims Solutions on **(03) 9320 8588** or claimsVIC@totalclaims.com.au.

We've got your back if something goes wrong.

Here's a summary of what's covered if your employer is paying the required insurance premium on your behalf.

LEISURE TIME ILLNESS INSURANCE

Cover if you get sick and can't work

WEEKLY BENEFITS

If you suffer an illness outside working hours, you may be eligible to receive weekly benefits.

The weekly amount payable is the lesser of:

- your pre-disability weekly earnings; or
- 85% of your pre-disability earnings to a maximum of \$1,200 per week

Waiting period: 14 days from the date you seek medical treatment (21 days for Mental Health related claims).

Maximum benefit period:

- 104 weeks up to age 59
- 52 weeks if aged 60-64
- 26 weeks if aged 65-70
- 26 weeks for Mental Health related claims

No benefit is payable from age 70 at time of illness.

Need a hand with your WorkCover claim?

Eligible* members with Incolink Redundancy Payments have automatic access to Incolink's Work Injury Management Service (Incolink WIMS) provided by Total Claims Solutions. Incolink WIMS's Injury Management Coordinators will assist you and your employer through the claim process and help set up a rehabilitation and return-to-work program.

How do I access Incolink WIMS?

Phone: **(03) 9320 8588**

Email: WIMS@totalclaims.com.au

*Refer eligibility criteria in the full Incolink Accident & Illness Benefits Program brochure. Members who utilise Incolink WIMS will enter into a separate Services Agreement with the provider Total Claims Solutions.

Questions?

Head to our online Help Centre for answers to frequently asked questions, wellbeing and support services and information about our many industry-leading benefits.

Need to make a claim?

Find all the information you need on the Total Claims Solutions website www.totalclaims.com.au or call **(03) 9320 8588**.

Prefer to speak to someone?

About your Incolink membership:

Phone: **(03) 9639 3000**

Email: support@incolink.org.au

About making an insurance or discretionary claim:

The case managers at Total Claims Solutions

Phone: **(03) 9320 8588**

Email: claimsVIC@totalclaims.com.au

About program benefits:

Windsor Management Insurance Brokers

Phone: **(03) 9663 2411**

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