



Accident and Illness Benefits Program

SUMMARY



**For building and construction
workers in Victoria**

UPDATED 1 OCTOBER 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
- Discretionary covers: Emergency transport, accidental dental and funeral
- WorkCover and transport accident scheme top-ups
- Lump sum payments for workplace accidents
- Portable sick leave
- Covering your bills while off work, with bill payer assistance
- Childcare assistance
- 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.

New weekly benefit increases, effective 1 October 2025, will only apply to any new injuries/illnesses occurring on or after the date of the increase provided your employer pays the new weekly IPT premium.

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 or recording apprentice days 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 and the amounts set out in the following table:

Your work status	If your employer is not paying IPT*	If your employer is paying IPT*
Worker with dependants	\$1,025	\$1,700
Worker without dependants	\$805	\$1,550
Apprentice with dependants	\$700	\$1,300
Apprentice without dependants	\$645	\$1,200

* Some employers pay 'income protection and trauma' (IPT) contributions in addition to redundancy contributions. Check your Incolink app or ask your employer whether you receive IPT contributions. See page 5 for more information about the cover that comes with IPT contributions.

Waiting period: 14 days.

Maximum benefit period:

- 156 weeks up to age 64;
- 104 weeks aged 65-70;
- 26 weeks for pre-term labour and miscarriage benefit.

No benefit is payable if aged over 70 at the time of Injury.

CAPITAL BENEFITS (LUMP SUM)

If your injury results in death or another condition that is payable under the policy, you may be eligible for a lump-sum payment.

Maximum benefit: \$40,000 for a worker with dependants.
\$25,000 for a worker with no dependants.

If you break a bone or suffer a hairline fracture, you may be able to receive a lump sum benefit of up to \$8,000.

See the amounts payable for different conditions on our [website](#).

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: The lesser of \$2,000 (gross) per week or your pre-disability earnings.

Maximum benefit period: 156 weeks (104 weeks if aged over 65 at the time of injury. No benefit is payable if aged over 70 at the time of injury).



Does not cover accidents where there is an entitlement to compensation under any statutory transport accident or workers' compensation schemes.

CAPITAL BENEFITS (LUMP SUM)

If you get injured while in direct travel to or from work, and the injury results in death or another condition that is payable under the policy, you may be eligible for a lump-sum payment.

Maximum benefit: \$100,000 for a worker with dependants.
\$50,000 for a worker without dependants.

See the amounts payable for different conditions on our [website](#).

Childcare expenses may be reimbursed when a death capital benefit is payable

Reimbursement of childcare expenses incurred during the 12 months after the accidental death of a worker (for which a death capital benefit is payable) or accidental death of a worker's spouse. The maximum amount payable is \$30,000 in total for all childcare expenses incurred in relation to all dependent children.

A bill payer benefit may be payable when you receive weekly benefits

If your employer is paying the applicable premiums and redundancy contributions, you may be eligible to be reimbursed bills issued to you while you're off work, up to \$300 per bill to a maximum of \$6,000 for all bills for any one period of disablement related to the same injury. You can claim for electricity, water, gas, telephone (including mobile) and dependent children's tuition fees only.

Note: The bill payer benefit is only payable when you receive weekly benefits under the leisure time injury or journey or leisure time illness insurance covers.

Pre-term labour and miscarriage benefit

If you suffer premature childbirth or stillbirth, we will pay you a lump sum benefit of \$10,000. (Conditions apply and only available where the employer is paying the applicable premium from 1 October 2024).

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 \$12,000, payable to your estate/beneficiary or funeral parlour. The claim must be submitted within 12 months from the date of death. Where a Funeral Levy has been paid on behalf of a worker, the benefit increases to \$15,000. Cover also extends to the worker's spouse, de facto partner, and unmarried financially dependent child.



For more information about Discretionary Covers, please contact Total Claims Solutions on **(03) 9320 8588** or via email 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 income protection and trauma (IPT) contributions on your behalf.

LEISURE TIME ILLNESS INSURANCE

Cover if you get sick and can't work

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 and the amounts set out in the following table:

WEEKLY BENEFITS

Your work status	Weekly benefit
Worker with dependants	\$1,700
Worker without dependants	\$1,550
Apprentice with dependants	\$1,300
Apprentice without dependants	\$1,200

Maximum benefit period:

- 156 weeks up to age 64;
- 104 weeks aged 65-70;
- 26 weeks for pre-term labour and miscarriage benefit.

No benefit is payable if aged over 70 at the time of illness.

Waiting period: 14 days from the date you seek medical treatment. You must also first exhaust all available sick leave from your current employer. If you have Portable Sick Leave insurance (PSLi) with Incolink, you also need to use up the days you have accumulated under the PSLi program.

TAC Top-Ups

If you get injured while travelling directly to or from work in a registered motor vehicle or while on a tram, bus or train, and you receive benefits from a transport accident scheme (TAC), we may be able to top up your benefits.

Maximum weekly top-up: \$2,000 gross (when combined with your TAC payments).

Maximum benefit period: 104 weeks (while you continue to receive TAC payments).

WorkCover Top-Ups

If you are in a workplace accident, during work hours, that gives rise to a successful WorkCover claim, we may be able to top up your WorkCover benefits.

Maximum weekly top-up: \$2,000 gross (when combined with your WorkCover benefits).

Maximum benefit period: 78 weeks (while you continue to receive WorkCover benefits).

Waiting period: 52 weeks.



For workers who are gainfully employed by a registered Incolink employer who has continued to pay their redundancy contributions and Incolink IPT contributions to age 70, cover may extend up until their 75th birthday.

Capital benefits for workplace injuries and death

If you get injured at work resulting in death or another condition payable under our policy, and it is covered by a statutory workers' compensation scheme, you may be eligible for a lump-sum payment.

Maximum benefit: \$400,000 for a worker with dependants.
\$200,000 for a worker with no dependants.

See the amounts payable for different conditions on our [website](#).



For workers who are gainfully employed by a registered Incolink employer who has continued to pay their redundancy contributions and Incolink IPT contributions to age 70, cover may extend up until their 75th birthday. Maximum benefit: \$200,000 for a worker with dependants or \$100,000 for a worker with no dependants.

Need a hand with your WorkCover claim?

Eligible* members with Incolink IPT cover 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.

Leaving a job? We'll save your sick leave for you.

When you leave a job, you usually leave your unused sick days behind. Our Portable Sick Leave insurance (PSLi) program has been set up to take over the sick days you would normally lose when you finish up with an employer.

If your employer is paying PSLi premium contributions on your behalf, you may be eligible for:

Portable sick leave

If you suffer an illness or injury outside work hours and you've already taken all the leave available with your current employer, you may be able to claim the extra days you've accumulated in your PSLi account (up to a maximum of 100 days).

Carer's leave

If any of your immediate family or another person who normally resides with you requires care due to a personal illness, injury or unexpected emergency, you may be able to claim carer's leave under the PSLi program (up to a maximum of 5 days per year).

[Information icon] Before you make a claim under the PSLi program, you need to have already taken all available leave entitlements with your current employer. The maximum number of portable sick days that can be accumulated is 100 days. The PSLi Program does not apply if your injury or illness gives you an entitlement under a statutory workers' compensation scheme.

How benefits are calculated

To understand how benefits are calculated, visit our [website](#) or contact us.

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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