



# SPORT

## AND YOUR INCOME PROTECTION

# Protect

## AMATEUR SPORT

If you suffer an injury as a result of participating in an amateur sport, weekly income protection benefits will be paid for a maximum of 26 weeks after the waiting period.

An amateur sport means training, playing or participating in any non-professional sport or activity organised by any sporting organisation, association, authority, club or centre.

## OFF ROAD MOTORCYCLING

If you suffer an injury as a result of an off road motorcycling accident weekly benefits will be paid for a maximum of 26 weeks after the waiting period.

An off-road accident means an accident where you are in charge of or operating a motorcycle of any description, elsewhere than on a public road.

The limitation does not apply if the accident occurred on private land and the motorcycle was registered for use on a public road or riding on route to access a public road.

## EXTREME SPORT

If you suffer an injury as a result of participating in any extreme sport / activity, weekly benefits will be paid for a maximum of 26 weeks after the waiting period.

**An extreme sporting activity means:**

- BMX or mountain bike riding; bike riding on a circuit or on a course specifically built for competition
- Go karting
- Horse riding and related activities
- Snowboarding; snow skiing
- Surfing; jet skiing, water skiing, wakeboarding (or any other sport or activity that involves being towed by any form of watercraft)
- Martial arts or boxing (or any similar combative sport or activity including sparring)
- Mountain climbing, abseiling, BASE jumping, parachuting, gliding of any description (including paragliding or any similar activity, whether in tandem or otherwise)
- Skateboarding (including longboarding), rollerblading skating or any other similar activity
- Taking part in any racing and/or time trials of any kind (other than on foot)

A reference to the above sports and activities includes all forms of training, practice or participation in those sport/activities.

**CONTACT THE  
FIELD TEAM  
FOR CLAIM  
SUPPORT »**

The Protect Field Team are independent of the insurer and work with members to ensure claims progress as smoothly as possible

**Protect**  
0800 300 166  
protect.net.au

NOTE: A broken bones lump sum benefit will not be paid for a bone that was broken as a result of an injury while engaging in amateur sport or extreme sport/activity or as a result of an off-road motorcycling accident.



# DENTAL

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## WHAT DENTAL COVER AM I ELIGIBLE FOR?

Members with Protect's income protection insurance cover, are covered for accidental dental injuries that occur outside of work.

Benefits are provided to:

- covered members
- dependant spouses/partners
- dependant children.

Up to four claims per family are permitted each year.

A maximum lump sum is payable for an accidental dental injury resulting in multiple teeth damaged or lost.

MAXIMUM CLAIM AMOUNT	BENEFIT PAYABLE
Dental cover for singles and families	\$4,500

ACCIDENT TYPE	BENEFIT PAYABLE
Loss of front tooth, per tooth	\$1,500
Fractured or broken tooth, per tooth	\$1,100
Loss of other teeth, per tooth (other than front teeth)	\$1,100
Chipping of teeth, per tooth	\$600
Loss of filling, per filling	\$600

**EXAMPLE:** If you lose a front tooth and your dentist's bill is \$600, you will still receive \$1,500

## WHAT EVENTS OR INJURIES ARE NOT COVERED?

Cover is not provided for normal maintenance of dental health or work related injuries.

Injuries as a result of amateur or extreme sports are not eligible for lump sum payments.

## WHAT HAPPENS IF I SUFFER A DENTAL INJURY AT WORK?

The Accident Compensation Corporation (ACC) scheme provides protection for work-related injuries.

Your Protect income protection insurance provides for non-work related injury or illness.

## HOW DO I CLAIM?

Download an Accidental Dental Injury Claim Form from the Protect website. Complete Section A, and have your dentist complete Section B.

Keep a copy and forward to ATC Insurance Solutions [info@atcis.com.au](mailto:info@atcis.com.au)

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For the purposes of this cover, a tooth includes a prosthetic tooth.