

# Would you be interested in HACSU income protection – cover for our members

*At HACSU we are always looking at benefits that will help our members. We want to canvas our members as to whether you may be interested in taking up an **INCOME PROTECTION** cover that is backed by HACSU.*

If you could let us know via email at [hacsu@hacsu.asn.au](mailto:hacsu@hacsu.asn.au) that you MAY be interested in taking up **HACSU INCOME PROTECTION** by 15th September 2023.

If we receive notification from majority of our members, that they wish to hear more about **HACSU INCOME PROTECTION** – we will then provide all the details of the cover including the cost. Cover would then be available through our website at [www.hacsu.asn.au](http://www.hacsu.asn.au)

## BENEFITS OF TAKING OUT HACSU INCOME PROTECTION

*It's a cost-effective way of protecting your income in the event you're unable to work due to an injury or illness.*



**PREMIUMS ARE GENERALLY TAX DEDUCTIBLE**, JUST LIKE YOUR UNION FEES



**NO INDIVIDUAL** APPLICATIONS OR MEDICALS



POLICY COVERS WORKERS **UP TO 70 YEARS OF AGE REGARDLESS** OF OCCUPATION OR GENDER



**WEEKLY BENEFIT**  
(85% TO 100% OF YOUR TAKE HOME PAY)



**PAYABLE FOR UP TO 104 WEEKS**, INCLUDING BENEFITS FOR PARTIAL DISABLEMENT

## BENEFITS IN TAKING UP GROUP INCOME PROTECTION WITH HACSU AS OPPOSED TO COVER THROUGH YOUR SUPER FUND

- Typically, you receive payments within one month of being disabled compared to more than 2 months under a super fund
- No requirement to complete a medical report prior to acceptance of cover
- Pre-existing conditions are covered (except for any medical condition in the six (6) months prior to commencement of cover. Once free of treatment or advice for 6 months or more – these conditions will also be covered). Any pre-existing condition is likely to be excluded under your super fund