



Waste Contractors and Recyclers Association (WCRA) is the industry body representing the waste contracting and recycling industries of NSW. WCRA Industry Cover Plus is an innovative insurance solution for members of the WCRA.

WCRA actively seek to deliver a competitive advantage for their members by establishing strong relationships with alliance partners like Allianz who are able to provide members with tangible business savings.



Allianz is one of Australia's leading insurance groups operating in general insurance, personal insurance and now life insurance.

Allianz Australia Workers' Compensation (NSW) Limited, a subsidiary of Allianz Australia Insurance Limited, is one of the largest scheme agents in the workers compensation system and has achieved enviable return to work results in its NSW claims operations. Allianz operates in all workers compensation jurisdictions (except Queensland and South Australia) to enable WCRA members to consolidate their state workers compensation arrangements with a single provider.

Allianz Australia Workers' Compensation (NSW) Limited
ACN 003 087 545
ABN 17 003 087 545
As Agent for the NSW WorkCover Scheme
ABN 83 564 379 108



CIC Allianz Insurance Limited is a subsidiary of Allianz Australia Insurance Limited and one of the largest CTP insurers in New South Wales.

CIC Allianz Insurance Limited. ABN 56 094 802 801
a subsidiary of Allianz Australia Insurance Limited
AFS Licence No.234708 ABN 15 000 122 850
2 Market Street, Sydney NSW 2000.



Hunter Premium Funding Limited is the leading premium funder in Australia and a wholly owned subsidiary of Allianz Australia Insurance Limited.

2 Market St
Sydney, NSW 2000
Ph: 1300 20 40 11
E: wcraindustrycover@allianz.com.au

Activating your Industry Cover Plus benefits

To join Industry Cover Plus – Workers' Compensation:

- ✓ Ensure you are a financial member of WCRA.
- ✓ Complete the application form at www.wcra.com.au/workerscomp.htm or
- ✓ Simply call 1300 20 40 11

To join Industry Cover Plus – CTP:

- ✓ Ensure you are a financial member of WCRA.
- ✓ Read the terms and conditions at www.wcra.com.au/workerscomp.htm
- ✓ Simply call 1300 20 40 11

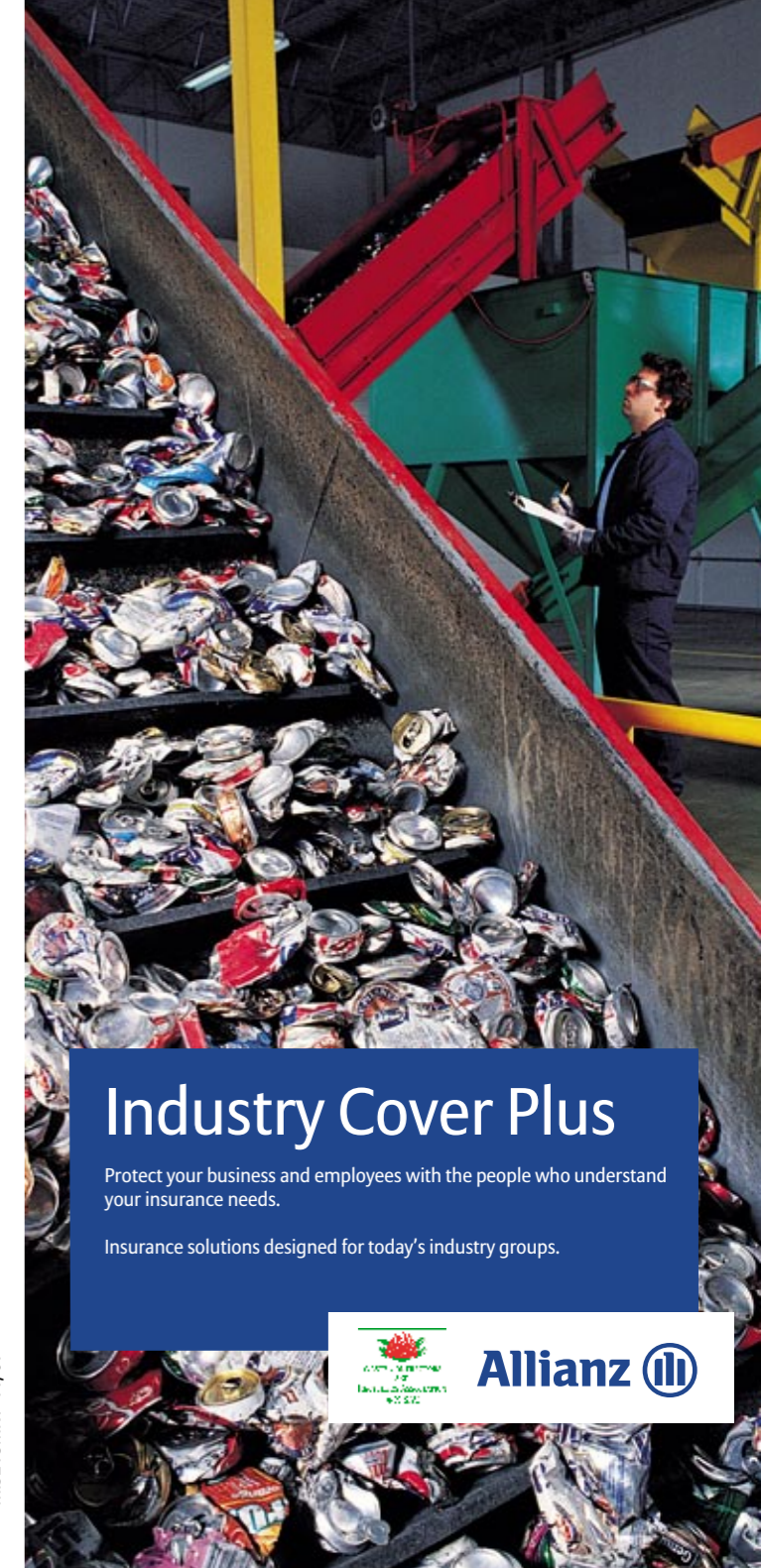
(When calling please have your vehicle's registration papers, membership no. and credit card payment details on hand.)

For further information about this program and other entitlements, please call 1300 20 40 11.

For a list of frequently asked questions regarding the Industry Cover Plus program please visit www.wcra.com.au/workerscomp.htm

For further information on either Workers' Compensation CTP or Business Insurance relating to Industry Cover Plus, please call or email our friendly team today.

Industry Cover Plus Support Centre:
Phone: 1300 20 40 11 or
Email: wcraindustrycover@allianz.com.au



Industry Cover Plus

Protect your business and employees with the people who understand your insurance needs.

Insurance solutions designed for today's industry groups.



Industry Cover Plus

Innovative insurance solutions for your business

Insurance solutions designed for your industry

Improve your competitive advantage and obtain real results through Industry Cover Plus, a package of innovative insurance solutions designed for your business in your industry.

Brought to you by your association and leading insurance provider, Allianz, there is now an easy one-call approach to achieving your Workers' Compensation and Business insurance needs.

**Industry Cover Plus Support Centre
1300 20 40 11**

Members who take up Industry Cover Plus will have exclusive access to the Support Centre – just one easy phone call for all your Workers' Compensation and CTP queries.

Workers' Compensation

At Allianz, we understand that managing your business is your number one priority and dealing with the complexities of your compulsory workers' compensation can be daunting as well as time consuming.

Our workers' compensation service provides you with an impressive range of advantages to make business easier for you including:

1. **Your own dedicated Account Manager** – enjoy seamless service as your Account Manager coordinates all your Workers' Compensation matters and enquiries with just a phone call.
2. **Reductions of staff down time** – a team of insurance specialists, program partners and WCRA professionals now work together providing comprehensive claims management, injury management and other services designed to get your staff back to work quicker.
3. **Achievement of real savings** – save money using the Industry Cover Plus support line to report your claims within 5 days and the scheme excess will automatically be waived.
4. **Premium discounts** – as of 1 June 2007, you can now either pay your workers' compensation upfront and receive a premium discount or pay in 10 installments over the year. Alternatively, through Hunter Premium Funding*, you can do both and reduce the risk of statutory penalty interest resulting from late payments.
5. **OH&S support** – improve your OH&S management with a self assessment tool provided at no extra cost!

OH&S, Injury Management and Legal Advice

The WCRA program offers members an OH&S, Injury Management and legal telephone advice line to respond to your OH&S and legal enquiries, obtain preliminary advice, source safety materials and seek professional assistance about workplace incidents and accidents.

Through the advice line members are also assisted with any enquiries regarding injury management strategies or return to work obligations.

**OH&S and Injury Management
Advice Line: 1300 55 07 70**

**Legal Advice Line: 1300 880 647
Monday to Friday 8.30am to 5.30pm**

Terms and conditions apply. To see the full list of terms and conditions, please visit www.wcra.com.au/workerscomp.htm

**Hunter Premium Funding is a subsidiary of Allianz Australia Insurance limited. Your Account Manager can provide you details on how to obtain funding from Hunter Premium Funding.*

Compulsory Third Party (CTP)

For all business registered vehicles only.

- Save with competitive CTP premiums
- Extra cover at no extra cost
- An easy integrated approach

Reduce your costs and experience better service, by joining Industry Cover Plus – Compulsory Third Party.

Benefits include:

1. **Save with competitive premiums** – negotiated competitive premiums for business-registered vehicles only.
2. **Extra cover at no extra cost** – receive extra policy cover up to a maximum benefit of \$300,000 for your employees who, in the event of an accident, might be at-fault drivers. Coverage includes all vehicles excluding motor cycles.

Schedule of benefits

Quadriplegia	\$300,000
Paraplegia	\$100,000
Loss of or permanent total loss of use of one limb	\$50,000
Loss of entire sight of both eyes	\$50,000
Loss of entire sight of one eye	\$25,000
Death	\$25,000

3. **An easy integrated approach** – enjoy seamless service with a dedicated Account Manager, who will coordinate all CTP matters, follow up enquiries and coordinate services for you. This is a high level of support not normally available to SME businesses.

Save with Competitive Premiums

Terms and conditions apply. To see the full list of terms and conditions, please visit www.wcra.com.au/workerscomp.htm

For copies of the CTP and At-fault Driver Protection policies go to the CIC Allianz website at www.allianz.com.au or call the Industry Cover Plus Support Centre on 1300 20 40 11.

Call today on 1300 20 40 11 or email wcraindustrycover@allianz.com.au