

TOP FIVE REASONS TO JOIN THE USU!



INDUSTRY EXPERTISE

We represent 30,000 members just like you. We have members throughout NSW and the ACT.



A STRONGER USU

equals better wages and conditions. On average employees under a union collective agreement earn \$100 more a week.



JOURNEY PROTECTION INSURANCE

Only USU members have protection for their journey to and from work with this complimentary insurance for members.



SAVE \$\$\$!

USU members can access "Where to Enjoy" phone app with great discounts, Union Shopper, ME Bank discounts, free Will and industrial legal advice and savings at the USU-owned Motel and Holiday Park at Port Macquarie and RTBU holiday park at Jervis Bay.



YOU ARE NEVER ALONE

Professional representation / advice and support from your USU Organiser. The USU information centre is also a one phone call stop for any questions you may have.

I never thought I would need the help of the USU but when I did, I was relieved to have them by my side.

- Katy, USU member.

I've worked a few jobs, and I can see the difference a strong Union makes here at work. That's why I am a member of the USU.

- John, USU member.



By your side

All these benefits plus more for only \$11.40 a week for fulltime employees depending on your income and USU membership is tax deductible!

Join Now! Membership form overleaf.

Visit <https://usunsw.org/join> for more information or call the USU Support Team on 1300 136 604.



FORM 1-230113. OFFICE USE ONLY

Membership No.

USU - Just a call away

1300 136 604

The Union has an exceptional Support Team at your fingertips.

Call the Support Team if you:

- ❶ Need urgent advice and can't contact your delegate or organiser
- ❷ Do not know who your delegate or organiser is

In some circumstances the Support Team will help resolve your issue.

They are open from 8.15am to 4.30pm Monday to Friday.

Across NSW and the ACT, the United Services Union is By Your Side.

Please call our Support Team on 1300 136 604.



By your side

Join today.



1300 136 604



www.usu.org.au/join



facebook.com/UnitedServicesUnion

When you SIGN UP A MATE we'll pay you



\$50
per member signed

IT'S AS EASY AS 1-2-3!

1 Sign up a work
colleague online or
on the form

2 Complete the Recruitment
Allowance Claim form
below

3 Be paid a one off
payment of \$50 per
member*

 **REMEMBER:** This form must go to the Union office **NOT** your employer

I (insert name): _____ Membership number: _____

Employed at: _____ Employed by: _____

Insert the name/s of those new members recruited, as identified on their application for membership forms:

Signed: _____ Dated: _____

This form is to be faxed directly to the USU Head Office at 02 9269 0573 or mailed to USU Sydney Office Level 7, 321 Pitt Street, Sydney NSW 2000 or email the form to recruitmentallow1@usu.org.au

Monies paid under this claim may be subject to taxation. The Union is not responsible for a recipient's tax liability or reporting

* Full Policy and conditions available at www.usu.org.au/mate

DO WE HAVE YOUR BANKING DETAILS?

You must include your Bank Details if not already on Union records, or if not paying fees by direct debit from account, so that electronic payment can be made.

Financial Institution: _____ Account Name: _____

BSB: _____ Account Number: _____

Join today.

 1300 136 604

 www.usu.org.au/join

 facebook.com/UnitedServicesUnion

JOURNEY TO WORK INSURANCE



**MAKE SURE
YOU'RE COVERED
ON YOUR JOURNEY
TO WORK**

The United Services Union has always been with you at work and we continue to be with you on your journey to and from work.

Financial members of the United Services Union are covered for journey protection insurance*. This cover means you continue to receive income if you are incapacitated as a result of an accident experienced when travelling to and from work.

In the past all workers were covered by the state-based workers' compensation scheme, however due to legislative changes made

by the Berejilkian/Baird/O'Farrell government which removed journey insurance, this is no longer the case.

But you are covered if you join the USU!

And unlike other schemes, you do not need to exhaust your sick leave entitlements before accessing our journey insurance – after 14 days, our insurance will kick in to cover you for income lost for up to one year.

*conditions apply



Join today.



www.usu.org.au/join



1300 136 604



facebook.com/UnitedServicesUnion

USU Journey Insurance – Frequently Asked Questions

The United Services Union (USU), via MGA Insurance Brokers (MGA) & QBE Insurance (QBE), provides an Income Protection and Lump Sum Benefit scheme for all financial members of the USU for injuries sustained whilst travelling to & from work that are not covered by Workers Compensation legislation.

Q: When is cover provided?

A: Cover is provided for financial members of the USU who are injured whilst engaged in direct travel from their place of abode to place of employment for the purpose of attending to or returning from work.

Cover is also provided as follows:

- Travel during an authorised meal break (within a radius of 3km of their place of work)
- Travelling to and/or from either your residence or primary place of employment to a place of education for the purpose of study or assessment required for your employment.
- Engaged in direct travel between one place of employment to another place of employment for the purpose of starting and ending a day's work

Provided that there is no substantial deviation from the most reasonable and direct route, and the place of employment is one that is covered by the member's USU membership and the Insured person is not entitled to receive Workers Compensation.

Q: What are the key policy features & benefits?

A: In the event of a covered incident, the following points highlight the key policy features that are detailed within the Product Disclosure Statement (PDS) and the Coverage Summary:

- Loss of earnings as a result of being unable to work, up to \$2,000 per week, or 85% of Average Weekly Earnings, whichever is the lesser.
- A benefit period of up to 104 weeks (reduced to 13 weeks for claims as a result of a Motor Vehicle Accident where the injured person is able to access any CTP benefits).
- A 14 day waiting period applies to all claims.
- For members over the age of 70, cover is available; however any claim is capped to \$15,000 in total.
- Accidental Death is covered to \$50,000, reduced to \$15,000 for those without dependents.
- Listed Insured Events are covered to a maximum of \$50,000 (see Policy Wording for events).

Q: What are Capital Benefits or the Listed Events?

A: The Capital Benefit payable is \$50,000. The listed events are found within the PDS and list a number of insured events, and a percentage of the Capital Benefit payable should the event result in such an injury. This includes events such as Permanent paraplegia and quadriplegia (100%), Permanent loss of use of both arms (100%), Permanent total loss of hearing in both ears (100%) through to Permanent total loss of the use of a toe (1%). In the event of Death, the full \$50,000 is payable, except where the deceased person does not have any dependant children or spouse / partner.

Q: Does cover include injuries as a result of a Motor Vehicle accident?

A: Yes. However, where an injured person is eligible to seek compensation under any Motor Vehicle and or Transport Accident Compensation Scheme, primarily in NSW, Compulsory Third Party insurance in connection with a Motor Vehicle accident, the weekly benefit period will be reduced from 104 to 13 weeks.

It is important to note that any and all Weekly Benefit payments will cease after 13 weeks, irrespective of the status of any CTP or other Transport Insurance scheme payment.

Q: If I am injured, how do I claim under the policy?

A: If you are injured and need to submit a claim, contact MGA at your earliest convenience to notify the claim and receive your claim pack. Completed claim forms are to be returned to the USU (insurance@usu.org.au), who will forward onto MGA to manage the claim with the Insurer (QBE) on behalf of the USU and the injured person. The following documentation will be required to lodge the claim:

- Completed QBE Journey Claim Form
- Completed Attending Physician's Statement
- Signed authority to allow USU to review your claim file

After a period of time of the injured person being on claim, usually between 2-3 months, the insurer may request additional information, including but not limited to the following, in order to continue making benefit payments:

- An Independent Medical Examination
- A Statutory Declaration confirming the details of your claim
- An updated Attending Physician's Statement

The claim process will take between 2 – 4 weeks from the time that all the required information is received to the first payment being made. In the event of financial hardship, please contact MGA who will request for QBE to consider making an urgent payment in lieu of the claim assessment process being finalised.

Q: How will payments be made?

A: The insurer, QBE, will make payments via EFT, directly into the bank account of the injured person. Please note that tax will be withheld from your payments and paid to the Australian Taxation Office. Please contact your tax advisor to discuss the taxation implications of your weekly benefits. Generally speaking, these payments are subject to income tax and you will be required to declare all payments as taxable income and you may be required to make payment to the ATO under Australian taxation law.

Q: Are Medical Expenses covered by any claim?

A: No. Medical expenses are not covered by this policy.

Q: What are the Exclusions that apply to any claim?

A: Please refer to the PDS for the full list of policy exclusions and conditions. However, some of the exclusions include any claim arising from intentional self-injury, your own criminal act, being under the influence of liquor or drugs or any pre-existing condition.

Q: What happens if I am eligible to claim under multiple policies for Income Protection?

A: In the event that you are able to claim for loss of income via any other insurance policy or legislation, you must disclose this information as part of the claim form. **You are not able to claim full weekly benefits from multiple insurers.** Non-disclosure of this information can lead to your claim being declined and recovery action being taken by the insurer to recoup any and all monies paid in the management of your claim, including any legal fees.

Q: How do I request more information about this cover?

A: Please contact MGA Insurance Brokers, or alternatively, the USU on the below contact details.

MGA Insurance Brokers

Account Executive: Nicole Tesler-Tabakov
Phone: (02) 8436 9212

USU Support Centre

Phone: 1300 136 604
Email: journeyclaims@usu.org.au

**Please send completed claims documents to: Insurance Claims,
insurance@usu.org.au or Level 7, 321 Pitt Street Sydney NSW 2000**

Disclaimer: Whilst all care has been taken to ensure that the information contained within this document is accurate, it should not be considered or relied upon as a substitute for the QBE Journey Insurance Product Disclosure Statement, the Coverage Summary or any related specific policy advice. MGA Insurance Brokers Pty Ltd accept no liability with respect to the information provided in this document. Please contact the USU or MGA should you have any questions or wish to discuss the content of this document.

We can't wait to catch up!

GREAT BENEFIT FOR USU MEMBERS!

Take a break

Being a USU member means you and your family can stay at our beautiful resort at Port Macquarie for special rates - all year round.

Do yourself a favour and book your stay today!

**Riverside
Resort @ Port**

Owned & operated by

UNITED
SERVICES
UNION

**SPECIAL RATES
FOR USU MEMBERS**

Save up to \$245
per week! Check
out more at [www.
riversideresortatport.
com.au](http://www.riversideresortatport.com.au).

USU Riverside Resort @ Port

USU members can enjoy great holidays at the Union's own Riverside Resort, located in beautiful Port Macquarie on the Hastings River. The resort consists of a Motel and a Caravan Park, so no matter what type of holiday you are after your needs are covered. You can contact the motel or caravan park by calling Riverside Resort @ Port on **02 6584 9155** or check the website at www.riversideresortatport.com.au. You can also call the Union's Head Office on 1300 136 604 for more information.

Or holiday in Jervis Bay!

United Services Union members also have the option of heading south to Jervis Bay at the Rail Tram and Bus Union Holiday Park. USU members can stay at discounted member rates.* Located in the Booderee National Park, the RTBU Holiday Park at Jervis Bay, is just a 3 hour drive south from Sydney, but a world away ... Bookings can be made by telephoning the RTBU Office on (02) 9264 2511.

* conditions apply

**Check out our new
renovations @ Riverside!**

Stay on the river

4 star accommodation

Fantastic facilities

www.riversideresortatport.com.au | (02) 6584 9155 | riversideresort@usu.org.au

BENEFITS OF MEMBERSHIP

As a member of the USU you are a part of something great - an organisation of 30,000 members to fight and advocate for workers' rights and conditions in your workplace. Our members give us our strength and the more members we have the greater outcomes that can be achieved.

However being a member of the USU not only provides you with significant benefits at work but also out of the workplace.

SOME OF OUR MEMBERSHIP BENEFITS INCLUDE:

INDUSTRIAL REPRESENTATION

- ✓ Individual representation for you in the workplace from a delegate or Official of the union.
- ✓ Representation in the NSWIRC, Fair Work Commission, or NCAT from one of our Industrial Officers.
- ✓ Bargaining power in the workplace to improve conditions of employment.
- ✓ Representation in multi member issues.

UNION PICNIC DAY

- ✓ Only members are entitled to be guaranteed to have Picnic Day as a paid holiday and receive public holiday rates if they are required to work.
Note; where their Award or Agreement provides
- ✓ Sydney Metropolitan members receive a family pass to the Metro Picnic Day for that year.
Metro members pay a slightly higher membership fee

JOURNEY COVER INSURANCE

- ✓ Your wages are protected through the union if you are injured travelling to and from work. Non members are not covered otherwise.

LEGAL ADVICE

- ✓ Gain representation from Carroll and O'Dea solicitors regarding Workers Compensation claims and one free session with matters regarding conveyancing, property, family law, and other legal matters.
- ✓ All members are entitled to a free will. A complex will may have an appropriate fee

UNION SHOPPER

- ✓ Allow Union Shopper to use buying power on the purchase of your next appliance or vehicle ensuring the best rate possible.

PORT MACQUARIE HOLIDAY PARK

- ✓ Pay special members' rates at the union's Riverside Resort at Port Macquarie.



Don't be caught out by facebook



Don't be caught in a situation where facebook catches you out. Speak to your union the USU

United Services Union

- As an employee you may or may not be aware many employers restrict facebook content.
- As a public social network your employer may see content you place on your profile
- Ensure any work related content complies with your employer's social media policy
- Never post anything you don't want your employer to see
- Being caught out can lead to disciplinary action
- Always ensure limiting content that could leave you caught out and speak to the USU for advice

Like Comment Share

United Services Union is here to support you

- More often than not employees are caught out unaware of restrictions on social media use and content in relation to work.
- If you are not careful the consequences may be dire.
- The USU is here to support you in any situation that may arise and provide you with advice regarding your rights at work
- Join today and ensure you are not caught out



Join Today Call 1300 136 604 visit www.usu.org.au

Authorised and printed by Graeme Kelly OAM, General Secretary NSW Local Government, Clerical, Administrative, Energy, Airlines and Utilities Union

USU MORTALITY BENEFIT



THE USU WILL STAND WITH YOUR FAMILY IN THE HARDEST OF TIMES

The USU has a mortality benefit for members' families if they find themselves dealing with the member's passing.

The USU knows this is grim but it is important to know the USU will support your family if the unthinkable happens. In a small way but it helps.

The benefit is \$2500.

If a member has been financial for 2 years before their passing and

the Mortality benefit fund is claimed within 6 months of the member's passing then they are eligible.

Please check www.usu.org.au/mortality-benefit/ for further details.

As always contact the USU Support Team on 1300 136 604 and they will discuss the matter with you.


Join today.

 1300 136 604

 www.usu.org.au/join

 facebook.com/UnitedServicesUnion

Returning to work after Maternity Leave?



The USU made sure I
was able to work part
time after maternity
leave

Your Union helps you put your family first

- When returning to work after maternity leave you have the right to gain flexible work arrangements
- Your Employer can not unreasonably deny you access.
- You deserve time with your family
- This is a right protected by both the Local Government (State) Award and the Fair Work Act 2009
- The USU ensures men and women across the state are able to access their rights

The USU wants your family to come first Join today for a better life. For further information call 1300 136 604



Join Today Call 1300 136 604 visit www.usu.org.au

Authorised and printed by Graeme Kelly OAM, General Secretary NSW Local Government, Clerical, Administrative, Energy, Airlines and Utilities

Union Level 7, 321 Pitt Street Sydney • Phone: (02) 9265 8211 • Facsimile: (02) 9261 2265 • Email: united@usu.org.au • Website: www.usu.org.au

Legal Help

Carroll & O'Dea Lawyers.

Legal referrals are available for members (Subject to Union Policy) to Carroll & O'Dea solicitors. Carroll & O'Dea have over 100 years of legal experience in providing professional advice. Carroll & O'Dea offer the services of law society accredited specialists in a range of areas of legal practice.

A free initial consultation is available for USU members, with a range of legal services is provided without charge.

A free legal drop in service operates at the Union's head office in Pitt St, Sydney on Monday and Friday mornings between 9.30am to 12.30pm and at Newcastle on Friday mornings (by appointment - conditions apply). Country itineraries take the union solicitors to regional locations on a regular basis. For more information contact the USU Support Team on 1300 136 604 or check our website at www.usu.org.au for visits in your region.

www.codea.com.au enquiry@codea.com.au



Over 100 years of client service you can trust

Many of our experienced partners are NSW Law Society Accredited Specialists, so to have an initial relaxed chat with a genuinely caring and skilful lawyer about your situation, and find out what your options are from here, call your Carroll & O'Dea free Legal Helpline now...

**CARROLL
& O'DEA**
LAWYERS

1800 059 278

What's
the
union

ever done

for me?

THIS IS A COMMONLY ASKED QUESTION SO WHY DON'T WE LOOK AT SOME OF THE FACTS!

THE CONDITIONS YOU CURRENTLY ENJOY:

- ✓ The right of workers to form a union which elects its own independent representatives;
- ✓ Award to ensure that employers observe minimum wages and working conditions;
- ✓ Equal pay;
- ✓ Long service leave;
- ✓ Pay loading for evenings, nights and weekends;
- ✓ Paid public holidays;
- ✓ Periodic wage increases;
- ✓ Maternity/adoption/parental leave;
- ✓ Annual leave and leave loading;
- ✓ Protective clothing and equipment provided by the employer;
- ✓ Occupational health and safety laws;
- ✓ Compensation for injury;
- ✓ Occupational superannuation;
- ✓ The right to be given notice and to be consulted about changes at work (eg new technology, planned retrenchments, new working arrangements);
- ✓ Personal leave.

The achievements above did not just happen. Many of these wins were opposed by some of the hardline employers and their representatives and often come under attack from these same hardline employers and their representatives when we renegotiate awards and enterprise agreements. All of these achievements were fought for and won by Unions.

SO WHY JOIN THE UNION?

When considering joining or belonging to the Union several factors regarding the actual cost of Union membership should be factored in. If you take a few minutes to read this flier you will see it pays to belong!

Join today.

☎ 1300 136 604

💻 www.usu.org.au/join

📘 facebook.com/UnitedServicesUnion

WHAT DO I GET FOR MY MONEY?

Currently 2023 rates for full fees are between \$11.40 for non-metro picnic ticket USU members and \$11.95 for metropolitan USU picnic ticket members. For the price of a couple of coffees, USU members get:

Journey to work insurance

In addition to the above the USU provides our members with Journey Claim insurance at no additional cost. If an individual member sought to take out their own Journey Claim Insurance they would likely be paying an amount which could exceed the cost of their Union membership fees without the added benefits.

The USU acted swiftly to provide protection for travel to and from work for our members by taking out Journey Claim Insurance when the then newly elected NSW O'Farrell-led Coalition Government reduced access to Workers Compensation for the vast majority of workers in NSW using legislation.

We have fortunately been able to provide to various USU members and their families much needed support and financial assistance when members have suffered injury or even death when travelling to and/or from their work.

USU Mortality Fund

The USU provides support of \$2500.00 to assist in covering the cost of a funeral when eligible members pass away.

Great holiday discounts

USU members receive significant discounts on the cost of accommodation when they take a holiday at the Union's Riverside motel and caravan park resort located on the river on Hastings River Drive at Port Macquarie as well as from an arrangement we have for our members if they choose to stay at the resort at Sussex Inlet owned by a fellow union.

Fantastic savings on shopping

USU members have access to discounts and savings on numerous items should they choose to access our Union Shopper promotion.

Scholarships

We also have some opportunities annually for scholarships for our members' children.

Help when you need it

USU members have ready access to the Union by phone, e mail, fax and face to face with our extensive Delegates structure and our officials who are strategically based in 10 locations across

NSW including one in the ACT. This network of Delegates and Officials makes accessing the USU easy when seeking the right advice and assistance required to assist members with any problems in their workplace and if needed can seek the assistance of the Industrial Relations Commission also.

Legal Services

The Union provides a legal service in relation to Industrial Disputes and Workers Compensation Claims. The cost of this service would generally be in the order \$200 - \$250 per hour, and is provided free of charge to all USU members.

How are the fees calculated?

The Union has indexed our fees to 1.073% of any salary increase based on the NSW Local Government (State) Award salary entry level to Band 1 Level 3.

Wages

According to the Australian Bureau of Statistics in August 2016: the mean weekly earnings for a union member in main job was \$1,360, compared to \$1,189 for those who were not trade union members; and the median weekly earnings for a union member in main job was \$1,211, compared to \$1,000 for those who were not trade union members;

These differences in wages is because union negotiated terms and conditions of employment in an Enterprise Bargaining Agreement (EBA) and in a contract is better than non union terms and conditions negotiations of employment and subsequent benefits require the allocation of considerable time and resources from our very experienced negotiators and would not be possible without the continued support of the membership.

PLEASE REMEMBER IT IS SOLELY DUE TO THE CONTRIBUTIONS OF MEMBERS' FEES THAT PROVIDES THE FUNDING AND RESOURCES NEEDED FOR UNIONS TO NEGOTIATE AND CAMPAIGN FOR BETTER EMPLOYMENT CONDITIONS AND OUTCOMES THAT UNIONISED WORKPLACES.

WITHOUT UNION MEMBERSHIP THESE INCREASES WOULD NEVER HAVE HAPPENED. WHEN WAS THE LAST TIME THAT YOUR BOSS CAME AND TOLD YOU HE WAS GOING TO GIVE YOU A PAY RISE ABOVE THE AWARD???



HAVE YOU EVER SEEN A LOG OF CLAIMS FROM THE EMPLOYERS WHICH ACTUALLY SEEKS TO RETAIN AND IMPROVE YOUR CONDITIONS AND SALARY?

It makes sense to insure your job. In today's economic climate when the Federal Liberal/National Government continues to push for industrial reforms at the expense of workers' rights, and we are facing the ever present danger of contracting and competitive tendering - WHO WILL STAND UP FOR YOU?

The Federal Liberal/National Government is continuing its campaign and anti-union agenda to remove or lower workers' rights.

UNION MEMBERSHIP IS CRITICAL TO THE WELLBEING OF ALL COUNCIL EMPLOYEES AND THEIR DEPENDENTS.

Many employees will say there is no need to join the union as they get everything in the Award or EBA anyway.

However, just think about this for a moment. If every employee adopted this approach, there would be a very real possibility of:

- ✗ No Members
- ✗ No Union
- ✗ No Award or EBA
- ✗ No Job?

Workers must understand that the Union operates in some ways like an insurance company. You cannot have an accident with your uninsured vehicle and then expect to receive backdated coverage if you take out insurance.

If you insure your Home and Contents and Vehicle why wouldn't you also seek to insure your job which provides the income needed to purchase or own a home, contents and vehicle, etc?

WHEN YOU FACTOR IN ALL OF THE ABOVE CAN YOU TRULY BELIEVE THAT THE COST ISN'T WORTH BELONGING TO THE USU?

UNITED WE BARGAIN, DIVIDED WE BEG!



ARE YOU ON FACEBOOK? Follow us @ www.facebook.com/UnitedServicesUnion/

Join today.

☎ 1300 136 604

💻 www.usu.org.au/join

📘 facebook.com/UnitedServicesUnion

MEMBER DISCOUNTS



Make sure you have the right gear this summer by using your USU member discount at BCF!

By pre-purchasing eGift Cards through the USU Where to Enjoy website you can save on all your boating, camping, and fishing needs.

	Non-member Price ¹	USU Member Price	USU Members Save!
Deluxe Quad Fold Hammock	\$99.00	\$94.05	\$4.95
Shimano Socorro SW Spinning Reel	\$189.00	\$179.55	\$9.45
Garmin Striker Plus 5CV Fish Finder	\$399.00	\$379.05	\$19.95
Prorack Voyager Pro Roof Tray	\$689.00	\$654.55	\$34.55

These are just some of the savings that USU members are entitled to. At an average membership cost of less than \$11 a week it pays to be Union!

1. Prices as advertised on BCF website <<https://www.bcf.com.au/>> on 16 October 2018

HOW DOES THIS WORK?

Follow these 3 easy steps:

1. Join the USU online or by using the membership form on the back of this flyer
2. Go to <https://www.wheretoenjoy.com/usunsw> and create an account
3. Click on the link for the 'BCF eGift Card' and follow the instructions to unlock your USU member discount.

Join today.

1300 136 604

www.usu.org.au/join

facebook.com/UnitedServicesUnion

USU PROFESSIONALS UPDATE

ONE OF AUSTRALIA'S BIGGEST LAW FIRMS INVESTIGATED FOR OVERWORKING EMPLOYEES

King & Wood Mallesons' Melbourne office is the subject of an inquiry by WorkSafe Victoria following complaints from staff about overwork arising out of the law firm's involvement in the Banking Royal Commission.

As first reported by the *Australian Financial Review*¹, the Victorian Health and Safety regulator has posted inspectors on every floor of KWM's Melbourne office, investigating potential breaches of the *Occupational Health and Safety Act 2004 (VIC)*.

This is the first inquiry of this type into the health and safety culture of Australia's law firms and could represent a watershed moment for workers engaged in professional services more broadly.

WHAT ABOUT NSW?

Victoria and NSW share similar work health and safety regimes, with workplace safety in NSW governed by the *Work Health and Safety Act 2011 (NSW)* and compliance overseen by Safework NSW.



WHAT IF I AM CONCERNED ABOUT BEING OVERWORKED?

You should contact your Union Delegate, Health and Safety Representative or Union Organiser.

You can also contact Safework NSW by going to <https://www.safework.nsw.gov.au/>.

WANT TO GET INVOLVED IN THE USU PROFESSIONALS?

Join the conversation at <https://www.facebook.com/groups/usuprofessionals/>.

1. <<https://www.afr.com/business/king--wood-mallesons-investigated-for-overworking-employees-20181010-h16hei>>

Join today.

☎ 1300 136 604

💻 www.usu.org.au/join

📘 [facebook.com/UnitedServicesUnion](https://www.facebook.com/UnitedServicesUnion)

USU MEN@WORK

United Services Union



The USU Women's Committee meets 3 times a year and communicates in between these meetings with a view to identifying issues in the workplace that are of particular interest to female members.

The group will also look at various campaigns and projects that will give participants the opportunity to use the skills they already possess and to develop new or enhance existing skills.

LET'S CHAT

You can also join the conversation on Facebook. Just search for USU Women. You will be asked three simple questions when you ask to join. This helps us to ensure that the group remains a safe and supportive environment. The questions are:

What is the name of your employer?

Are you a USU member?

What is your member number?

If you are not a USU member and want to join in our conversation and plans all you need to do is join!



The USU Women's Committee meets three times a year.

For further information please contact the convenor of the group Sandie Morthen on 0419 761 326 or smorthen@usu.org.au

Join today.

 1300 136 604

 www.usu.org.au/join

 facebook.com/UnitedServicesUnion

WHERE TO ENJOY SAVINGS



IT PAYS TO BE UNION

Did you know that you could save money on daily expenses like groceries by joining the Union!

HERE'S HOW IT WORKS OUT

\$240 per week is the average weekly household spend on groceries.

This average grocery bill could be cut by as much as **\$12 per week** by pre-purchasing Coles and Woolworths gift cards with the special USU 5% discount and using them the next time you go shopping.

This saving more than covers the cost of your weekly Union membership, and is only one of the fantastic discounts that you have access to as a Union member.

TELL ME HOW!

Simply go to <https://www.wheretoenjoy.com/usunsw> and pre-purchase Coles or Woolworths gift cards at a special discounted rate and then use those gift cards the next time you go shopping.



By your side

Join today.

☎ 1300 136 604

💻 www.usu.org.au/join

📘 facebook.com/UnitedServicesUnion

WORKPLACE FLEXIBILITY



DID YOU KNOW?

You may be entitled to request a change in your work hours, patterns of work, or work location under the Fair Work Act.

WHO DOES THIS APPLY TO?

If you are:

- ✓ A parent
- ✓ A carer
- ✓ Older than 55; or
- ✓ Experience violence from a member of your family;

and you are a permanent employee with more than 12 months service or a long term casual employee with a reasonable expectation of continuing employment you are entitled to request a flexible working arrangement.

HOW DOES THIS WORK?

1. Your request must be in writing;
2. You must set out the details of the change sought
3. You must set out the reasons for the change
4. Your employer has 21 days to respond to your request
5. Your employer may only refuse your request on reasonable business grounds

IF YOU HAVE ANY MORE QUESTIONS?

Contact your local workplace delegate or USU Organiser, or contact the USU Office on 1300 136 604.

Join today.

 1300 136 604

 www.usu.org.au/join

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WORKERS COMP WINS

At the United Services Union we are constantly at work fighting and winning on behalf of our members. Many of our victories are legal ones which have a huge impact on our members and their families. We work with our solicitors Carroll & O'Dea to ensure our members get the best deal. We will be doing regular updates to ensure you know about some of these cases and where you can go if you need help. This update covers some Workers' Compensation wins!



- 1 YOU CAN CHOOSE YOUR TREATING DOCTOR
- 2 WEEKLY PAYMENTS ARE BASED ON YOUR PRE-INJURY AVERAGE WEEKLY EARNINGS (PIAWE) FOR 12 MONTHS BEFORE YOUR INJURY.

CASE STUDY NO 1 - DEATH CLAIM DECLINED

Unfortunately a rural USU member passed away driving from council's depot to a work site. Ordinarily, this would be covered under Workers Compensation and a "death claim" payable. Without any adequate explanation, and causing much hardship for the family of the deceased, the Workers Compensation insurer declined liability for this claim. Our lawyers were successful in challenging the denial and proving that the injury was work-related allowing a significant sum to be paid to the family of the deceased USU member. **This case is an important reminder that an insurer's decision to decline a Workers Compensation claim is not final and can be challenged.**

CASE STUDY NO 2 - JOURNEY CLAIMS STILL APPLY

There is a view that journey claims are no longer available following the 2012 Workers Compensation amendment. This is not correct. Whilst it is now necessary to show a "real and substantial connection" between the journey and employment, there are an increasing number of circumstances that allow injury on a journey to be covered. In a recent matter for a USU member, our lawyers were successful in arguing that a motor accident that occurred when required to travel to work in darkness and earlier than normal was a "real and substantial connection to employment". **We would recommend any injury travelling to or from work be lodged as a journey claim.**

CASE STUDY NO 3 - MEDICAL TREATMENT COVERAGE FOR RETIRED WORKERS

A recent case conducted by our lawyers has established a new precedent, allowing for the payment of some surgery expenses beyond retiring age and overcoming some of the restrictions imposed by the 2012 changes to Workers Compensation law. Retired workers who need a joint replacement, fusion, disc replacement and a range of other surgeries are now covered by their insurer. **This is an important decision that extends medical coverage for a very large number of injured workers in New South Wales.**

Need help with a workers compensation question? Contact the USU Support Team on 1300 136 604 or your workplace delegate.



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Join today.

 1300 136 604

 www.usu.org.au/join

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FREE WILLS AND LEGAL DOCUMENTS FOR USU MEMBERS

All USU members are entitled to a free simple Will from our USU endorsed Solicitors **Carroll & O'Dea Lawyers**.¹

USU members are also eligible to have other legal documents prepared by Carroll & O'Dea at a heavily discounted price.

Service	Price charged by NSW Public Trustee	Carroll & O'Dea price for USU members
Simple Will	\$330	Free
Power of Attorney AND Enduring Guardianship (includes Will)	\$440	\$330
Will Storage (single document)	\$29	Free
Will Storage (multiple documents)	\$49	Free
Power of Attorney OR Enduring Guardianship	\$220	\$220

These are just some of the services the USU members receive as a complimentary part of their membership.

HOW TO START?

If you are not a member **JOIN THE USU NOW** by completing the membership form on the back of this flyer.

If you are already a member access Carroll & O'Dea service by:



Going to www.usu.org.au/free-wills/

Speaking to your USU Delegate or USU Organiser



1. For more complex Wills there may be additional charges. Please consult with Carroll & O'Dea prior to preparation.

Join today.



1300 136 604



www.usu.org.au/join



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