



national
electrical and
communications
association

COVID-19 EMPLOYEE GUIDE

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The content of this publication is for general information purposes only, it may not be applicable to your organisation and does not constitute legal advice. The guidance provided is based on the situation as it currently stands and will be continuously updated. As this is an extraordinary occurrence, in some cases the answers are not clear-cut, however Employees and Employers should work together to find appropriate solutions. Seek advice before acting or relying on any of the content.

A black and white photograph showing the lower part of a man's face, his neck, and his arms. The man has a beard and is wearing a dark t-shirt. His arms are crossed in front of him, with his hands resting on his chest. The lighting is dramatic, highlighting the texture of his skin and the contours of his neck and arms against a dark background.

“ TOUGH TIMES
DON'T LAST,
TOUGH PEOPLE DO ”

- DEAN SPICER,
NECA VIC COUNCIL PRESIDENT

01. INTRODUCTION

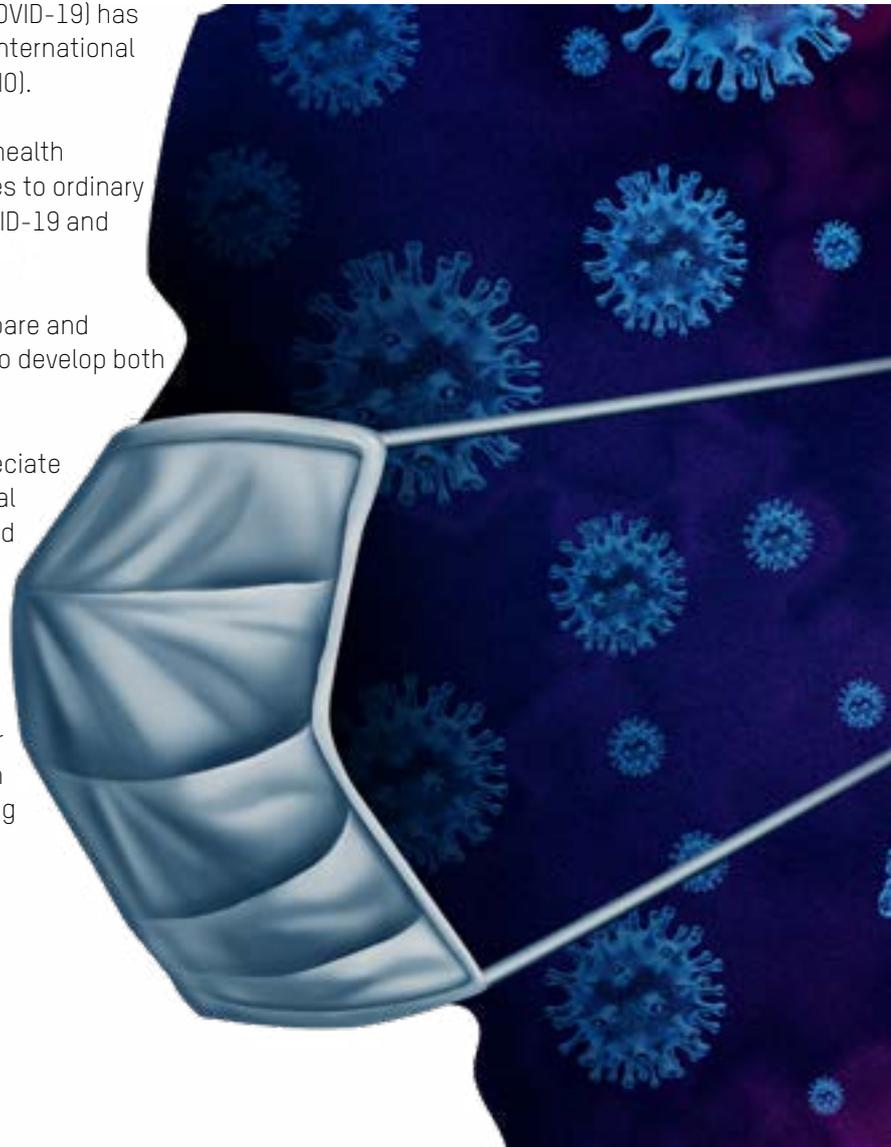
The current global outbreak of Coronavirus (COVID-19) has been declared a Public Health Emergency of international concern by the World Health Organisation (WHO).

The Australian Government, on the advice of health officials have implemented a range of changes to ordinary life in order to try to slow the outbreak of COVID-19 and stay ahead of the curve.

It is vital for Employers and Employees to prepare and adequately respond, as COVID-19 continues to develop both in Australia and around the world.

NECA members and their Employees will appreciate that it simply is not possible to provide general advice in relation to COVID-19, as it will depend upon the particular circumstances. However, some key concerns have emerged in recent weeks and this guide has been put together to assist you navigate these uncertain times.

COVID-19 is the most significant challenge for businesses in modern history, with the health and safety of everyone in your workplace being the obvious priority.



02. SAFETY

The National Electrical and Communications Association (NECA), Electrical Trades Union (ETU), Air Conditioning & Mechanical Contractors' Association (AMCA), Australian Manufacturing Employees Union (AMWU), Civil Contractors Federation (CCF), Construction, Forestry, Maritime, Mining and Energy Union (CFMEU), Master Builders Victoria (MBV), Master Plumbers, Plumbing and Pipe Trades Employees Union (PPTEU), Property Council Victoria and the Urban Development Institute of Australia [Victoria] (UDIA) have united to send a strong message to the building and construction industry: **Treat this situation very seriously and adhere to all the recommended safety procedures, or sites will be shut down.**

The working group has put together guidelines to assist Employers and Employees navigate site safety during the COVID-19 crisis. It is recommended the full guideline is downloaded and read dutifully. Access the file via this link: <https://neca.asn.au/vic/content/guidelines-building-and-construction-industry-victoria>

WHAT MEASURES/REASONABLE STEPS CAN BE PUT IN PLACE TO ASSIST IN PROVIDING A SAFE AND HEALTHY ENVIRONMENT AT WORK?

Various control measures on site should be followed by Employers and Employees.

Social Distancing

- Social distancing practices should be implemented on all sites - on any particular site, working spaces must be clearly delineated, and communicated, in both time and space to particular trades and activities.

Much of the space is usually large and in the open air until the final stage of project construction. Particular emphasis must be given to the ability for Employees to socially distance within these designated areas.

- Regard must be had to the maximum number of personnel allowed in an area or group consistent with the Government directives.

If outdoor work, Employees should keep 1.5m - 2.0m from other Employees at all times. If indoor work, there should be no more than 1 Employee per 4 sq m.

- A risk assessment should be undertaken to ensure work can be conducted safely.

Arrangements should be made to enable

safe mobility of Employees throughout a site by effective planning and organisation of work.

- Social distancing rules must be observed in hoists and lifts and measures such as ticketing procedures introduced to properly manage this.
- **Gathering in queues or in groups is strictly not allowed - avoid queuing at hoists and lifts.**
- Common areas on sites such as the amenities pose risks and should be minimised.

Behavioural controls and hygiene

- Every effort must be made by Employers to upgrade personal hygiene and minimise person-to-person contact and all Employees must co-operate in all necessary measures to achieve these objectives. These measures include **regular hand washing with soap, using hand sanitiser, additional cleaning/ decontamination on site and wearing suitable personal and protective equipment such as gloves.**

Toolbox Talks

- Toolbox talks should be utilised (with social distancing in place) to highlight personal and site hygiene measures and ensure

Employees and Contractors have access to, and adhere to, the social distancing advice and directives of Government and these Guidelines.

- Site inductions need to be modified to both ascertain potential risks such as recent international travel and presence of fever or symptoms of acute respiratory tract infection (cough, sore throat, runny nose and shortness of breath), as well as educating new-starts in the environmental and behavioural controls of the site.
- Use alternatives to face-to-face meetings where practicable;
- Reduce the length and size of meetings, especially for critical Employees, by requiring some or all to dial in.

Travel

- Employees should ensure that for transport to and from work that they adhere to the social distancing guidelines and if **in vehicles, to ensure the driver is alone in the front of the vehicle and a single passenger is in the rear seat, similar to the rules for Taxis and Uber.**
- **For single cab vehicles (i.e. 2 seater), there should only be 1 passenger per vehicle.** Work vehicles that are shared should be regularly cleaned to ensure adequate hygiene and protection.

WHAT IF YOU HAVE BEEN DIAGNOSED WITH COVID-19?

If you become a confirmed case of COVID-19, you must not attend the workplace under any circumstances. This is part of the Employer's and Employee's obligation to ensure a safe workplace. Positive test results should also be immediately communicated by you to the Employer. If you are employed by a subcontractor, your Employer must notify the head/principal contractor.

You must follow all medical advice provided by their health care practitioner and/or the relevant government agency. This will include a 14-day self-

quarantine period and testing requirements.

WHAT IF YOU ARE EXPERIENCING SOME OF THE COVID-19 SYMPTOMS BUT HAVE NOT BEEN DIAGNOSED?

The symptoms of COVID-19 include shortness of breath, fever, sore throat and coughing.

If you are away from work and experiences any of these symptoms, you should call the COVID-19 hotline on 1800 675 398 and/or seek immediate medical assistance.

If you are at work or onsite and experience any of these symptoms, you should immediately advise the Employer, leave work and call the COVID-19 hotline on 1800 675 398 and/or seek immediate medical assistance.

You should ensure, with the Employer's assistance, that in travelling home or to medical attention from the site, that precautions are taken to avoid exposure to others, consistent with Government advice.

WHAT IF YOU HAVE BEEN IDENTIFIED AS HAVING HAD CLOSE CONTACT WITH SOMEONE DIAGNOSED WITH COVID-19?

You must self-quarantine at home if you have come in close contact with a person who has a confirmed case of COVID-19. Close contact is defined as:

- Spending more than 15 minutes face-to-face with a person, who is a confirmed case in the 24 hours before they showed symptoms; or
- Sharing a closed space for more than two hours with a person who is a confirmed case, in the 24 hours before they showed symptoms.

WHAT IF YOU HAVE BEEN IDENTIFIED AS BEING IN CASUAL CONTACT WITH SOMEONE DIAGNOSED WITH COVID-19?

If you have only been in casual contact with a confirmed case of COVID-19, you must monitor yourself for symptoms for 14 days from the time

after the casual contact. You are not required to self quarantine at home.

Casual contact is defined as:

- Spending fewer than 15 minutes face-to-face, with a person who is a confirmed case in the 24 hours before they showed symptoms; or
- Sharing a closed space for fewer than two hours, with a person who is a confirmed case in the 24 hours before they showed symptoms.

WHAT IF I HAVE JUST RETURNED FROM OVERSEAS?

As of midnight Sunday 15 March 2020, all people returning to Australia from travel overseas must self-quarantine for a period of 14 days.

The Victorian Premier has also announced that Victoria has been placed in a State of Emergency. This allows the Victorian Police to enforce self-quarantine measures and to impose penalties on individuals or bodies corporate that do not comply with requirements to self-quarantine. This will affect Employees who are returning from overseas travel and Employees who have either had close contact or been diagnosed themselves.

WHAT TO DO IF SOMEONE ON SITE IS UNWELL BUT SAYS THEY DON'T HAVE COVID-19?

If they are showing signs of illness, they should not be at work.

WHAT IF YOU ARE REQUIRED TO LOOK AFTER A DEPENDANT IF THEIR SCHOOL OR CHILDCARE HAS SHUT DOWN?

As a result of COVID-19, there may be disruptions to schools and childcare services. If you are at work and are required to collect your child from school or childcare because the facility was closed due to COVID-19, you may utilise your entitlement to personal/carer's leave to collect your child.

WHAT IF YOUR EMPLOYER HAS BEEN DIRECTED BY THE GOVERNMENT TO TEMPORARILY CLOSE A BUILDING SITE OR PROJECT?

We all must act in accordance with any lawful government directives and guidelines. This may include future mandatory local lockdowns, quarantines, exclusion areas or travel restrictions which stop work.

The full guideline can be downloaded via this link: <https://neca.asn.au/vic/content/guidelines-building-and-construction-industry-victoria>



03. CORONAVIRUS HEALTH CHECK

GENERAL HEALTH CHECK	YES	NO
HAVE YOU, IN THE LAST 2 WEEKS EVER FELT LIKE YOU HAD A FEVER WITH ACCOMPANYING CHILLS, HEADACHE AND OTHER RELATED SYMPTOMS?		
ARE YOU EXPERIENCING A SORE THROAT?		
HAVE YOU CURRENTLY OR IN THE LAST 2 WEEKS HAD A DRY PERSISTENT COUGH?		
ARE YOU CURRENTLY EXPERIENCING OR IN THE LAST 2 WEEKS HAD A RUNNY NOSE? (THAT IS NOT CAUSED BY PRE-EXISTING RELATED CONDITIONS SUCH AS AN ALLERGY)		
ARE YOU CURRENTLY EXPERIENCING OR HAVE YOU IN THE LAST 2 WEEKS HAD DIFFICULTY BREATHING OR SHORTNESS OF BREATH?		
IN THE LAST 2 WEEKS HAVE YOU HAD CLOSE CONTACT WITH A PERSON KNOWN TO HAVE COVID-19?		

If you answered yes to any of the above questions, please speak to your Employer and call your health care practitioner to seek medical advice.

04. MENTAL HEALTH

The mental health of NECA members and their Employees is a priority for us at NECA Victoria. During this uncertain time, it's important to look after each other.

PROTECT

Protect offers free counselling to Employers as well as to Employees who ceased employment within three months.

All members of Protect and their immediate family are eligible for free counselling services. Protect Counselling is an external service that ensures total privacy. It's separate from the Employer, the union and the insurer. Protect partners with the Employee Assistance Provider Hunterlink to provide a free professional confidential service Australia wide 24 hours a day, 7 days a week.

CALL THE DEDICATED COUNSELLING PHONE NUMBER
1300 725 881

BLACK DOG INSTITUTE

The Black Dog Institute has created an Online Clinic that takes individuals through a series of clinical assessments for common mental health concerns. After the online assessment you receive a free personalised report with suggested support services as well as free and low-cost resources for you to access and forward to your family of general practitioner. Visit the online Clinic <https://onlineclinic.blackdoginstitute.org.au/>

BEYOND BLUE

Beyond Blue offer a number of immediate support options to those who need it. There is a phone service, chat service and email service available. All manned by trained Mental Health Professionals.

Get immediate support <https://www.beyondblue.org.au/get-support/get-immediate-support>

Beyond Blue has published a dedicated 'Coping with the Coronavirus' thread in their online forum. A safe, understanding place to share how you are feeling about the virus outbreak and to offer support to others. The thread is available at bb.org.au/39L2pHu

For practical tips and advice about managing feelings of uncertainty, stress and anxiety associated with the Coronavirus outbreak, and links to several reliable information sources, visit bb.org.au/33ekUla

If you are feeling distressed or overwhelmed call Beyond Blue 24/7 on 1300 22 46 36.

MENTAL HEALTH CARE PLAN

A Mental Health Care Plan is provided by a General Practitioner who will assess whether you have a disorder that would benefit from a Mental Health Treatment Plan.

The Plan entitles an individual to Medicare rebates for up to 10 individual and 10 group appointments with some allied mental health services in a year. For more information visit <https://bit.ly/2xibf1f>



05. TIPS FOR MANAGING THE ISOLATION BLUES

During times of crisis and where we are isolated, our mental health needs to be at the top of its game. Take this opportunity to slow down, be present and invest in your wellbeing (and embrace not being stuck in the morning traffic!).

Here are some tips to assist with isolation or “social distancing”

WHEN WORKING FROM HOME

SET UP A STRUCTURE

Start your day as you normally would. Make the bed, have a shower, get dressed, have breakfast – whatever you would normally do. This will set you up for success when working from home.

TAKE YOUR BREAKS!

Make sure you are taking your lunch break as the brain needs moments to recharge.

CONNECT WITH YOUR COLLEAGUES

Stay connected! Chat via phone or online software.

OUTSIDE OF WORK HOURS

EMBRACE YOUR HOBBIES

Take the opportunity to dive into your hobbies with your whole heart and mind.

LEARN SOMETHING NEW

Learn a new skill, there is no time like the present to pick up that dusty guitar!

EAT THE RAINBOW

Try and stay away from the fast foods and oven/microwave meals, add foods that promote a healthy immune system and aid mental clarity – fruits, veggies, whole grains, bit hearty meals that grandma would make!

SOAK UP THE SUN

Get outside and breathe some fresh air, get some sunshine on your face and look at the trees, birds etc.

CREATE JOY AND PLEASURE

Call a friend/family member, try some breathing exercises, play a game with the family or on your phone – shift your focus!

PRACTICE MINDFULNESS

Stay in the moment and let go of fear or worry about the future or what you feel you SHOULD be doing.

ESTABLISH SELF-CARE PRACTICES

Exercise, stretching, listen to music, reading, playing games.



06. SOCIAL GATHERING & SOCIAL DISTANCING

National Cabinet agreed to new and enhanced social distance measures, building on the existing measures that are in place. Further restrictions and closures that will take affect from midnight Wednesday 25 March include:

- Food courts to only serve via takeaway.
- Auction houses, real estate auctions and open house inspections will no longer take place.
- Outdoor and indoor markets (excluding food markets) will be addressed by State Government.
- Beauty therapists and massage parlours will close.
- Tanning, waxing and nail salons will close.
- Tattoo parlours will close
- Amusement parks and arcades will close.
- Play centres will close.
- Community and recreational centres, health clubs and fitness centres will close.
- Yoga, barre and spin classes will close.
- Saunas and wellness centres will close.
- Boot camps and personal training will be limited to 10 people maximum.
- Weddings will be limited to no more than five people (including celebrant and witnesses).
- Funerals will be limited to no more than 10 people.
- Family gatherings such as barbecues, birthdays and house parties will not be allowed.
- Hairdressers/barbers will be allowed to remain open with four-square-metre distancing requirement and 30-minute appointments only.
- Cinemas, nightclubs, casinos, gambling venues, adult entertainment venues, concert venues, stadiums all closed.
- Galleries, museums, national institutions, historic sites, libraries, community centres all closed.
- Non-essential facilities, community facilities such as halls and places of worship closed.
- Schools will remain open.



07. STAND-DOWN GUIDELINES

REVIEW OPTIONS

In certain cases, your Employer may be able to stand you down lawfully without payment in accordance with the Fair Work Act. This applies in situations where work must stop, and your Employer cannot reasonably be held responsible for this stoppage of work.

When this occurs, your Employer should work with you and explore the following options:

- Relocation of work (where possible)
- Use of leave accruals and other entitlements during the stand down period. This includes access to accrued Personal (sick) Leave, Annual Leave (extended at half pay if requested), Long Service Leave, RDOs and Time off in Lieu of Overtime (TOIL).
- Leave without pay (when the above have been exhausted)

Your Employer may also put forward other solutions such as a reduction in hours of work or redeployment.

Any stand down period will count towards your 'continuous service' with the Employer and you will continue to accrue your leave entitlements during this time. Implementation of a stand down may be required and ultimately may mean that your Employer is able to hold on to your position.

In some cases, role redundancies may be unavoidable. If you are stood down (and remain employed) or are made redundant by your Employer, there is assistance available.

FINANCIAL SUPPORT

If a stand down does occur, the following financial support is available:

JOBSEEKER

The Federal Government has doubled the JobSeeker payment (formerly NewStart) to \$1,100 per fortnight. They will be also waiving the asset test and wait times for new applicants. Apply at my.gov.au/services.

PROTECT

A \$2,000 Stand Down payment (taxable) is available for eligible Employees through Protect to assist with hardship, followed by a second \$2,000 payment five weeks later. Refer to Page 14 Protect's Hardship Payments. Access from protect.net.au or call 1300 344 249

SUPERANNUATION

Up to \$20,000 may be withdrawn from your Superannuation tax free. \$10,000 in the 19/20 financial year (up to 30th June 2020) and an additional \$10,000 in the following financial year (as of 1st July 2020). Visit cbussuper.com.au for more information or call cBus on 1300 361 784

REDUNDANCY

If you volunteer to be made redundant, or are made redundant you may be eligible to access your redundancy entitlement through Protect. Employees not under the Protect scheme may be eligible to severance payments directly through your employer (not applicable for those with the business under 12 months or employees of a business with under 15 employees).

UNION DUES

If you have been stood down or made redundant, you may contact your union immediately to request a suspension of your union dues.

08. PROTECT'S HARDSHIP PAYMENTS

IF YOU ARE STOOD DOWN BUT REMAIN EMPLOYED:

To help counter the financial hardship caused by the COVID-19 Coronavirus, Protect has been granted approval by the Tax Office to make a hardship payment to eligible Employees from their account balance in the event that you are stood down without pay and are not relying on other forms of payment (Annual Leave or Long Service Leave), and you remain employed. Where an Employee is terminated and is unemployed, a termination or redundancy payment would apply.

- Protect can provide up to two payments of up to \$2,000 each (five weeks between payments).
- Payments will be deducted from your severance account balance and rely on you having sufficient funds in your account.
- Payments are subject to 32% tax (includes the Medicare levy) as per ATO rules.

An application for a hardship payment can only be made electronically via the Protect website, you cannot apply via the Protect App. The following information will be required:

- Your full name
- Your address
- Your date of birth
- Your Protect Member number
- Your Employer
- Your banking EFT details
- Your tax file number – note, where a tax file number is not provided, the payment will be taxed at the highest marginal rate, currently 47%
- The expected dates of stand down, if known

You must also declare that you have been stood down from work without pay due to COVID-19 Coronavirus and you are not receiving any other forms of payment from your Employer or from other agencies in relation to Long Service Leave, Annual Leave or RDOs.



This information applies to Protect members only.

Source: Protect

09. PROTECT'S SEVERANCE & REDUNDANCY PAYMENTS

IF YOUR EMPLOYMENT IS TERMINATED:

You will be able to claim a termination or genuine redundancy payment from your Protect account. Lodging a claim online via our website or the App, is the quickest method of dealing with claims.

- There are no changes to the tax free component of a genuine redundancy payment.
- Upon making a claim, an Employee will still be entitled to claim payments to the value of their full account balance.

In order to responsibly manage the fund, some changes have been introduced to smooth cash flow while maintaining an Employees' full entitlements. We expect these to be temporary measures to assist in dealing with an expected large increase in claims.

- Initial claims due to termination or redundancy will be paid to a limit of \$6,500.
- Subsequent claims will be paid up to a limit of \$10,000.
- If you remain unemployed for a period of 35 days (5 weeks) the balance of your account will be paid out in instalments, 5 weeks apart.

Please note: You will need to request a claim for each instalment and the tax treatment is unchanged.

For example

An Employee with a balance of \$50,000, who remains unemployed for 35 days (5 weeks) may access their balance as follows:

1. Initial claim upon termination/ redundancy \$6,500;
2. Remains unemployed for 5 weeks – may lodge a claim for \$10,000;
3. A claim for a further \$10,000 may be lodged after another 5 weeks have lapsed and so on until the balance has been claimed.

This information applies to Protect members only.
Source: Protect



10. GOVERNMENT ASSISTANCE

FEDERAL GOVERNMENT ASSISTANCE

Prime Minister Scott Morrison and Treasurer Josh Frydenberg unveiled a second, \$66 billion federal stimulus package on 23 March. This is on top of the \$17.6Bn packaged announced on the 12th of March.

The Government also announced a \$130 billion JobKeeper payment to help keep more Australians in jobs and support businesses affected by the significant economic impact caused by the Coronavirus.

FOR THOSE WHO HAVE LOST THEIR JOB

Casuals, self-employed and other Employees who have lost their job due to the COVID-19 crisis will be eligible for a new, time-limited supplement paid at \$550 a fortnight for the next six months. The Coronavirus supplement payment will not be asset tested and the waiting period for processing will be waived.

TAX FREE EARLY ACCESS TO SUPERANNUATION

From April, those affected by COVID-19 will gain access to their superannuation, capped at \$10,000 this financial year and a further \$10,000 next financial year. These **withdrawals will be tax-free** and available to those who are eligible for the Coronavirus supplement **as well as sole traders who have seen that hours of work or income fall by 20 per cent or more**, as a result of the Coronavirus.

FOR INDIVIDUALS ON WELFARE

The JobSeeker allowance, will be doubled through a

\$550 supplement payment for the next six months, and the asset test will be waived for access to it during the COVID-19 crisis. However, the income test will still apply.

Additionally, from July 13 everyone on income support who is not eligible for the Coronavirus supplement will get an extra \$750 in cash, this would be on top of the \$750 due to hit people's bank accounts from the end of March. This includes those receiving the age pension, a carers allowance, family tax benefit and the Commonwealth senior card. 5.2 million Australians in total.

STATE GOVERNMENT ASSISTANCE

On Saturday, 21 March 2020 Victorian Premier Daniel Andrews announced a \$1.7 billion "survival" package for business in response to the COVID-19 crisis, with the key initiatives including:

- The State Government has committed to pay all outstanding supplier invoices within five days, which should pump \$750 million into the economy faster than would otherwise happen.
- **A \$500 million 'Working for Victoria Fund' will help Employees who have lost their jobs as a result of Coronavirus**
- A 'Business Support Fund' worth \$500 million, will be established to provide money for hardest hit sectors including hospitality, tourism and retail. The Victorian Chamber of Commerce and Industry, Australian Hotels Association and Ai Group will help administer the fund.

NECA will share more information as further details are released over the coming days and weeks. Stay up to date via NECA Victoria's website and across Social Media channels.

11. FINANCIAL SUPPORT

DEALING WITH CREDIT CARD DEBT

If you are worried about paying off your credit cards in these uncertain times, consider moving your debt to a balance transfer credit card. These cards charge 0% interest for an introductory period that can last up to 26 months. By paying no interest, you could save and pay off your debt faster.

If you have more than one debt, you can also move multiple debts under one new account with a balance transfer. At the end of the 0% promotional period, any remaining balance will start attracting interest. So it's wise to pay off your debt before interest applies to get the most value out of a balance transfer.

Some balance transfer credit cards charge annual fees and balance transfer fees (which are usually around 1.5%-2% of your transfer amount). You should also check that you have a good credit score and meet the card's eligibility criteria before you apply.

CONSOLIDATING YOUR DEBT TO EASE YOUR FINANCES

During COVID-19 your budget may be stretched, and this can make it difficult if you have debt to repay. If you have unsecured debt that you're looking to consolidate, you have a few options available to you. One option is an unsecured personal loan. This is an option to consider if you have multiple lines of credit that you want to combine to reduce what you're paying in interest and fees. It can also make your repayments more manageable.

Unsecured personal loans can be used to consolidate personal loans, lines of credit and even credit cards. To make sure this is the right option for you, calculate what you're paying across all of

your debts each month and then check what you'd pay if you consolidated your debt into a new debt consolidation personal loan. If the new amount is lower, it might be an option you want to consider.

Something else to keep in mind before applying for an unsecured personal loan to consolidate debt is your credit score. Whenever you apply for something like a personal loan it's recorded on your credit report and affects your score. Only apply for a loan once you've decided on the right loan for you and don't make too many applications in a short space of time.

INSURERS

Many of Australia's insurers have financial hardship options. They are always in operation and would apply if you needed to temporarily stop payments.

Some of your options include:

- Freezing your premiums
- Temporarily suspending your cover
- Reducing costs in other ways e.g. switching insurers

Some of the insurance providers offering premium freezes as a result of financial hardship. Energy providers

ENERGY PROVIDERS

ORIGIN ENERGY

Prioritising assistance for the most vulnerable customers, including those with life support needs, and those who need their energy supply reconnected.

Customers who are experiencing difficulty paying their bills can request a payment extension online.

Origin's hardship program will continue to provide support to customers who are experiencing payment difficulty through services like tailored payment plans.

They have also temporarily suspended disconnections for customers for non-payment.

BROADBAND AND MOBILE PROVIDERS

Due to the increase in people working from home, a handful of Internet providers have announced financial assistance to those impacted by COVID-19.

VODAFONE

Vodafone has encouraged those who have been financially impacted both directly or indirectly by COVID-19 to get into contact with them to discuss flexible options that are available.

AUSSIE BROADBAND

Aussie Broadband has already implemented a temporary stop to all service suspensions due to late payments. They've also offered additional financial hardship assistance to customers, from formulating payment plans as well as more tailored individual solutions for customers who are experiencing financial difficulties.

TELSTRA

Telstra is scrapping late fees and disconnections for small businesses and consumers who aren't able to pay their bills.

OPTUS

Optus is waiving late payment fees and stopping disconnection and credit collection activities until April 30. They are allowing their customers, including small businesses, the ability to put their postpaid mobile plan on hold.

Whilst other Internet and mobile providers haven't released any specific financial hardship policies in relation to COVID-19, many of them do have programs in place to help you if you're going through a rough patch, so it's still worth a quick investigation on your provider's website.

Internet and mobile providers have also announced bonus data offers in order to ease the transition to working from home and self-isolation at home.

SUPERANNUATION

In times of extreme financial hardship it is possible to access between \$1,000-\$10,000 of your superannuation. On 22 March 2020, the federal government announced that those affected by the Coronavirus and experiencing financial difficulty, could access their super and withdraw up to \$10,000. Unlike previous financial hardship withdrawals from super, this will not be taxed.

FREE FINANCIAL TOOLS

If you are facing extreme financial stress, you may be able to access financial counselling services. Financial counsellors are qualified professionals who provide information, advice and advocacy to people in financial difficulty.

The National Debt Hotline is another free tool available to those who are struggling to pay their debts. Call 1800 007 007 to speak to trained financial counsellors who can offer guidance on your situation.

The Finder app can help you as you make plans for the future. Track your spending, see where you can cut down and create budgets you can stick to.

Source: <https://www.finder.com.au/coronavirus-financial-help>



12. ADVOCACY

FEDERAL ADVOCACY

NECA National has been engaging with the Federal Government to identify electrical contracting work as an 'Essential Services Industry'.

During times of crisis, the Government defines some industries as 'Essential Services Industry's. This classification enables the industry to operate around any lock-downs/Government directions etc.

The rationale is obvious, without electricians and communications Employees, the lights go out, communication channels and networks go down, and the economy switches off.

STATE BASED ADVOCACY

On Wednesday, 18 March 2020, NECA together with several construction industry representatives including the Master Builders Victoria, CMFEU, Civil Contractors Federations, Master Plumbers , ETU, AMWU, and the PPTEU met to put a case forward to the Premier's office for the need to protect the building and construction industry as we deal with the impacts of COVID-19.

Amongst other topics, industry representatives pushed the importance for the Victorian Government to ensure there will be no mandating of site closures, instead focusing on solutions to keep Employees safe whilst ensuring works continue. The conversation also touched on how to ensure a strong pipeline of work continues into the future.

The Victorian Government and Industry Representatives were committed to protecting community health whilst limiting the broader community impact of our industry being brought to a standstill - something which should give our Electrical Contractors some peace of mind as we all navigate these turbulent times.

A detailed copy of the joint recommendation paper can be viewed via the following link <https://bit.ly/395w8JW>.



13. USEFUL RESOURCES

The following links will provide you with up-to-date information about the status of the COVID-19 in Australia and worldwide.

FINANCIAL SUPPORT

Assistance with financial relief during the ongoing COVID-19 crisis
<https://www.finder.com.au/coronavirus-financial-help>

WORLD HEALTH ORGANISATION

Latest updates on the virus worldwide.
<https://bit.ly/2x0Kdi4>

DEPARTMENT OF HEALTH WEBSITE

Latest information on the virus, including requirements and conditions for isolation and quarantine periods and when testing should be sought.
<https://bit.ly/2WuTvtS>

VICTORIAN GOVERNMENT HEALTH ALERTS

The Chief Health Officer publishes health alerts and advisories to the Victorian public and the health sector.
<https://bit.ly/3boDeLx>

CORONAVIRUS HEALTH INFORMATION LINE

If you suspect you may have the Coronavirus disease (COVID-19) call the dedicated hotline – open 24 hours, 7 days. [1800 020 080](tel:1800020080)

SMART TRAVELLER

Updates on current travel advice in Australia and worldwide.
<https://bit.ly/2UKLipr>

WORKSAFE VICTORIA

Exposure to Coronavirus in workplaces.
<https://bit.ly/3dgWlsA>



14. GLOSSARY

CORONAVIRUS

The word virus comes from a Latin word meaning venom and describes a tiny agent that causes infectious disease. Coronavirus is a family of viruses that got its name from its appearance.

The word corona means crown. The scientists who in 1968 came up with the term Coronavirus thought that, under a microscope, the virus they were looking at resembled a solar corona: the bright crown-like ring of gasses surrounding the sun that is visible during a solar eclipse. (The beer brand Corona, incidentally, based its logo on the crown atop the Cathedral of Our Lady of Guadalupe in Puerto Vallarta.)

COVID-19

Short for “Coronavirus disease 2019”, the name given by the World Health Organization (WHO), because the new strain which has triggered the current pandemic was first identified in late December in the central Chinese city of Wuhan.

EPIDEMIC/PANDEMIC

An epidemic is when there are outbreaks in several places. A pandemic is the next level when it affects an entire continent but often refers to when it becomes a worldwide issue which what the World Health Organisation

declared on March 10.

SURGE CAPACITY

Medical surge capacity is the health care system’s ability to care for a huge increase in patients.

FLATTENING THE CURVE

Uncontrolled, the number of COVID-19 cases will rise quickly and burden the health system. Slowing the spread means that spike will be flattened, like in a line graph, and help authorities manage the problem.

SOCIAL DISTANCING

Making a conscious effort to reduce close contact between

people. Avoid hugs, kisses and handshakes. Advice is to keep about 1.5m apart.

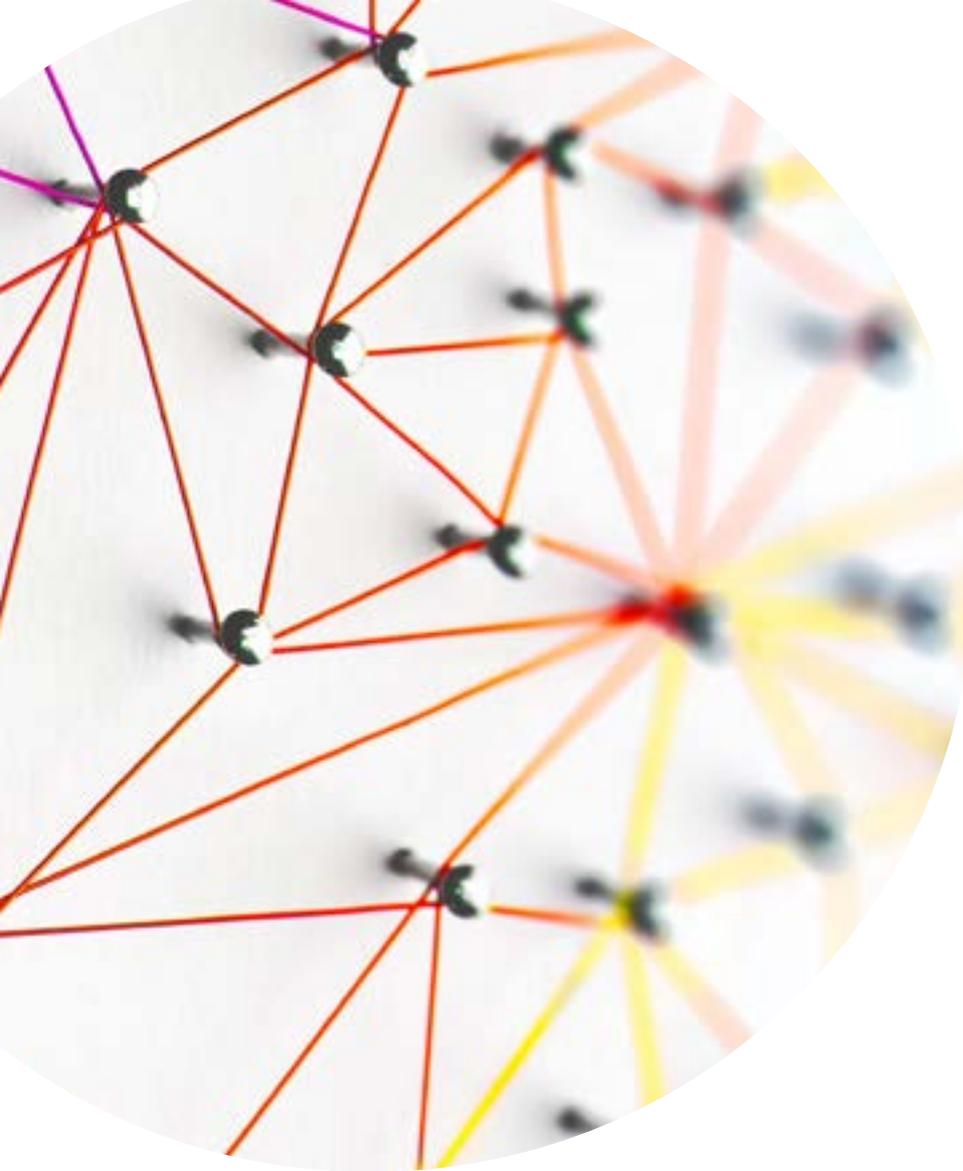
SELF-ISOLATION

When a person voluntarily confines themselves, for example, staying at home. Isolation is for separating those who are sick from healthy people.

QUARANTINE

Is used to restrict the movement and separate people who don’t feel sick but may have been exposed to Coronavirus.





FOURTEEN-DAY

This term stems from the word quarantine, which originally referred to the 40-day isolation period for people suspected of having the plague. The COVID-19 incubation period — the time between infection and the appearance of symptoms — is estimated at between one and 14 days. Most governments around the world have imposed 14-day isolation periods for suspected cases.

COMMUNITY TRANSMISSION

Community transmission: When the virus is spreading from unknown sources, compared to identifiable person-to-person transmission.

SUPER SPREADER

This refers to a person who has infected a large number of other people. Unless protective measures such as isolation are taken, it is estimated that an infected person will transmit the illness to at least two or three other people.

WFH

Acronym for work from home.

IMMUNOCOMPROMISED

Someone with a weakened immune system, making them more susceptible to contracting the virus. You can be immunocompromised by diseases like AIDS or taking some anti-cancer drugs, but you can also be immunocompromised by losing sleep, not drinking enough water and eating poorly.

ASYMPTOMATIC

A person who has contracted the Coronavirus usually has a fever, dry cough and sometimes breathing difficulties. But some remain asymptomatic, meaning they have no symptoms. The risk of contracting COVID-19 from an asymptomatic person is low, because the illness is mainly spread via droplets which collect in the air when someone coughs or sneezes. But it remains possible to catch the disease from someone with a light cough and does not feel ill.

CLUSTER

In medical terms, 'cluster' means several people infected in a specific place. In the case of an epidemic, a cluster is a disease hotspot.

USEFULLY EMPLOYED

Means that the employment will result in a net benefit to the Employer's business by reason of the performance of the particular work done by the Employee.

Source: The daily telegraph <https://bit.ly/2Uxr9wE>

