

Q & A

As an apprentice or worker in the construction industry you must be registered with CoINVEST so you can receive your long service leave entitlements - at no cost to you.

Check with your employer to make sure you are registered or you can check your own details on the CoINVEST web site at www.coinvest.com.au. You'll need a password to login to check your record (you can apply for one on the web site).

The following questions and answers have been developed to help you better understand the scheme.

The CoINVEST Long Service Leave Scheme

What is the scheme?

Q: Who is CoINVEST?

A: CoINVEST is the trading name for CoINVEST Limited, which is responsible for administering the Construction Industry Portable Long Service Leave Scheme throughout Victoria.

Q: Is it compulsory to be registered with CoINVEST?

A: Yes. All workers, employers and working subcontractors by law must register with CoINVEST.

Q: What can I get with CoINVEST?

A: You can receive a long service leave payment equal to (an extra holiday!) of 9.1 weeks on full pay after 7 years recognised service in the construction industry.

Q: Does it cost me anything?

A: No, the employer pays for you (apprentices are free). Subcontractors can make their own voluntary contributions to CoINVEST to build up Long Service Leave as they are self-employed.

How does it work?

Q: How does CoINVEST work out how much service I'm owed?

A: Your employer completes a Workers' Days and Wages form every three months telling us how many days you have worked. These days add up to what CoINVEST calls service credits.

Q: Does my annual leave, sick leave, workcover, RDOs and public holidays count towards my time?

A: Yes.

Q: Is my time at TAFE college and as an apprentice counted?

A: Yes.

Q: How does the portability work?

A: CoINVEST keeps track of your service credits even if you change employers, as long as your new employer gives CoINVEST the information.

Q: How is my long service leave calculated?

A: Service prior to 1 July 2002 is based on 13 weeks leave after 15 years (.866 weeks for each year worked). Service after 1 July 2002 is based on 13 weeks after 10 years (1.3 weeks for each year worked). It can be taken pro rata after 7 years.

Making a claim

Q: When can I claim?

A: When you have 7 years service credits recorded with CoINVEST.

Q: How do I make a claim?

A: By requesting a claim form in the following ways:

- On the CoINVEST website at www.coinvest.com.au
- By sending an email to info@coinvest.com.au
- By sending a fax to **9663 7088**
- By calling **9664 7677** or **1300 COINVEST**

Complete the form and return to CoINVEST four weeks before you want to take leave. If you are employed, please confirm with your employer that you are able to take the leave.

Q: What happens if my employer goes broke?

A: Contact CoINVEST immediately. If your time can be proven, you will get the service credits.

Q: How much money do I get?

A: You are paid your normal gross weekly rate of pay, including all site allowances but excluding travel and fares allowances, leave loading and for work performed outside your normal weekly number of work hours.

Please note that CoINVEST has several policies in relation to claim payments. These include shift work, casual work, desalination plant work, high wages and excessive wage increases.

Example: If you are taking 3 weeks long service leave and your ordinary gross wage is \$1200 per week, you will receive \$3,600. Tax is deducted from this amount.

Q: Do I get a payment summary showing the money I received?

A: Yes. CoINVEST issues a payment summary advice each year.

Q: Do I have to take all my leave at once?

A: No. It is up to you. However, you must take at least one week at a time.

Q: If I use up all my leave do I have to wait another 7 years before I can take some more?

A: No. For each year's service after the first seven, you receive another 1.3 weeks (after July 2002) so you could take an extra 1.3 weeks every year if you wished.

Q: If I die, what happens to all the leave that has accrued?

A: If you have 55 days or more service credits and you are active in the industry, upon receipt of a death certificate, the amount will be paid into your estate.

What if I'm not working?

Q: How long can I be out of the industry before I lose my service?

A: After four years, all your previous service is lost. However, if you have reached the minimum qualifying period of 7 years service, the entitlement will remain yours until you make a claim.

Q: What happens to my lost service?

A: If you leave the industry prior to reaching 7 years service it cannot be retrieved.

Q: Do I get my money if I don't get to 7 years?

A: No. You must have 7 years of service credits.

Q: What happens to the contributions my employers have paid?

A: All money received remains in the CoINVEST fund to be used for claims and running the scheme.

Coverage

Q: Am I covered by CoINVEST?

A: Yes, if you are a 'construction worker' employed under a contract of employment. This includes tradespeople, foreman, labourers and apprentices. It excludes supervisors, managers and office workers.

Trades include: Building & construction - Civil & engineering - Electrical contracting - Metal construction and maintenance - Landscaping (commercial only) and Parquetry floor laying.

This list is a sample only. A detailed list is available at www.coinvest.com.au

Different trades joined the scheme at different times.

For example, a boilermaker providing on-site maintenance joined the scheme in November 1999, whereas a concreter joined in December 1973. You can check the CoINVEST website to see when your trade joined.

Q: Are subbies covered?

A: Yes, but under a different arrangement. If you start working as a subbie and want to retain and build on your service credits as an apprentice and worker, you must be registered and make payments yourself. Depending on how much you are prepared to pay each month, it could be as little as \$30 or as much as \$100 per month. The decision is yours.

Q: Is domestic work covered?

A: Yes (with the exceptions of landscaping, irrigation installer and vinyl and carpet laying). It is best to check the CoINVEST website for a detailed list.

Interstate work

Q: What happens if I go interstate or overseas to work?

A: You must be registered with an interstate scheme to accrue service with that scheme. Please also advise CoINVEST that you are working interstate.

Q: What happens to my service in Victoria if I work interstate for more than four years?

A: Although records are kept separately, when you want to make a claim, your service credits in all States/Territories are combined.

Note: contact details of the Interstate Schemes are available at www.coinvest.com.au

Statements

Q: My annual statement of service doesn't show all my employers and/or the correct number of days I've worked?

A: **Step 1.** Check the website [www.coinvest.com.au] because this is more up to date than the statement.

Step 2. Go to the employer/s in question and make sure they have submitted their Workers' Days and Wages form with your details.

Step 3. If you still feel the statement is incorrect, send all the details by email to CoINVEST at info@coinvest.com.au and we will investigate the situation.

Q: How can I track how much long service leave I have?

A: You can view your current entitlement online at www.coinvest.com.au You can also use online services to:

- Make a claim
- View your current entitlement
- View your statement of service
- Request a claim form to be emailed or posted
- Update your personal details
- View your employment history

Conditions

You are not covered by the scheme if you are promoted to site supervisor or manager.

You must let CoINVEST know when you change jobs and change your home address/telephone number/email address.

To make a claim you must fill out a claim form which is available from CoINVEST.

Our most preferred method of applying to take your long service leave is via our online service.

This brochure is meant as an information document only and does not contain all the information relating to the rules of the scheme. If you would like to obtain additional information you should use our website to find out more. Information correct as at November 2014.



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