

Your guide to getting the right personal insurance

Knowing you're covered for what life has in store can really take a load off your mind. Our no-nonsense guide to personal insurance can get you on the right track to choosing cover that gives you peace of mind.



Your financial planner can offer valuable advice on the type and amount of insurance through your superannuation. They can also explain your options for paying for insurance through your superannuation. For details on the different types of insurance as noted above, please refer to the diagram noted below.

LIFE COVER

If you die, your life cover policy will pay a fixed lump sum to the person/people you nominate as beneficiaries.

TOTAL PERMANENT DISABLEMENT (TPD)

If you become permanently disabled and unable to work, your TPD policy will pay you a fixed lump sum to cover your living expenses, debts and the cost of any medical care and support you need. TPD cover is often bundled together with a Life policy.

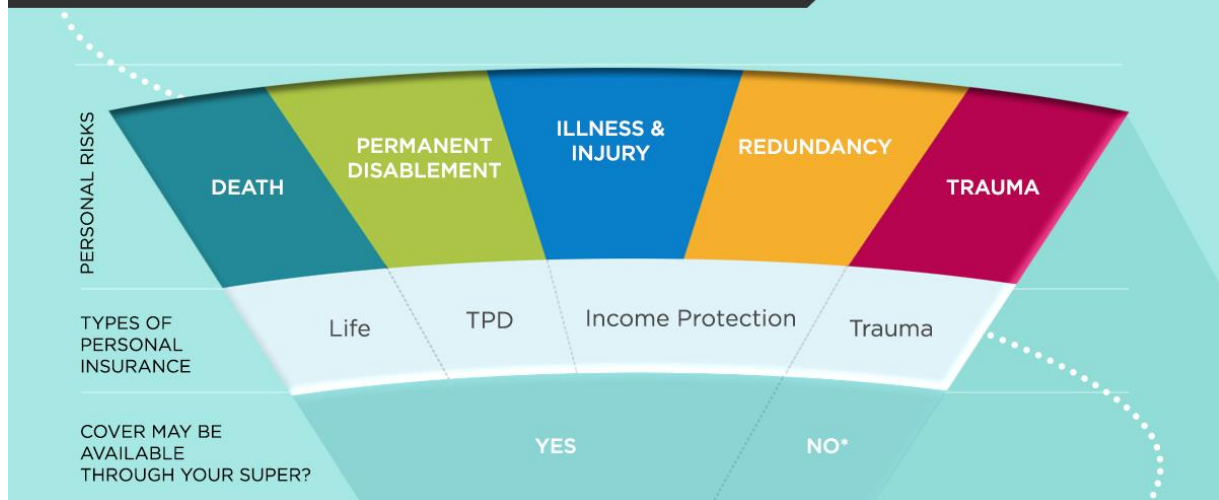
TRAUMA COVER

If you are unable to work for a long period due to a specified illness or injury, your Trauma policy will pay you a fixed lump sum to cover living expenses, medical costs and more.

INCOME PROTECTION

If you are unable to work due to illness or injury, your Income Protection policy will make regular payments at a percentage of your gross salary for a defined period of time (e.g. 2 years or until you reach a specified age). The waiting period - from when you stop working until you start receiving payments - will also vary. Some insurers may offer optional redundancy cover with an income protection policy².

MATCHING INSURANCE TO RISKS YOU COULD BE FACING



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