

	Benefits	When is the benefit paid?	Who is the benefit paid to?	What difference can it make?	Policy Document page reference	
Core Benefits	ESTATE PLANNING	Death Benefit	We will pay your choice of benefit between \$50,000 and \$1 million if you die.	Your estate	Your family may be able to stay in their home because they can continue paying the rent or mortgage. It can help them look forward to a secure future where they will be able to make real life choices based on want/need rather than affordability.	5
		Terminal Illness Benefit	We will pay your chosen Death Benefit if you suffer a <i>terminal illness</i> and you are diagnosed as being unlikely to survive more than 12 months.	You	Rather than wasting your limited time counting your pennies, you can count your blessings that your loved ones will be able to continue on the path you had planned for them.  You have the choice to source better treatments to make you more comfortable. Perhaps your partner can take time off work to spend with you. Maybe you'll even feel up to ticking some things off your 'one day I will ...' list.	6
Optional Benefits	DISABILITY AND INJURY	Funeral Benefit	We will pay an <i>advancement</i> of \$10,000 of your Death Benefit within 48 hours of receiving your funeral invoice.	Paid directly to the funeral company (if advised) with any residual to your estate	The last thing you want to leave behind is a big funeral bill. This benefit will help to take the heat off until your estate is settled by helping to pay any immediate funeral costs.	7
		Final Affairs Benefit	We will pay \$10,000, in addition to your Death Benefit, if you die or suffer a <i>terminal illness</i> .	Your estate if you die You if you suffer a <i>terminal illness</i>	Pay your own way to the end. This benefit could help cover the costs of settling your estate, and wrapping up your final matters.	8
		Disability Benefit	We will pay an <i>advancement</i> of your Death Benefit,* up to a maximum of \$75,000, if you suffer a Loss of Limbs, Sight or Loss of Independent Existence.  <i>A pre-existing condition</i> , drug and alcohol exclusions apply as do others. Please refer to the <i>Policy Document</i> for full details.  *To receive the full Disability Benefit your Death Benefit should be at least \$75,000.	You	Maintain some independence by helping to pay your own medical and rehabilitation costs, employing home care or making necessary adjustments to your home.	9
	Injury Protect and Injury Protect Plus Benefits	If you suffer one of the listed <i>fractures or burns</i> in the <i>Policy Document</i> we will pay the amount specified which could be up to \$200,000. Any payment will be in addition to the Death Benefit.  <i>A pre-existing condition</i> , 90 days no claim period, alcohol and some sporting exclusions apply. Please refer to the <i>Policy Document</i> for full details.	You	Aside from helping to cover medical expenses, this benefit could help you minimise the impact an injury can have on your lifestyle by allowing you time to recover properly, rather than rushing back to work because there are bills to pay.	11	
	Child Care Benefit	We will pay \$500 once per year (up to a maximum of \$3,500 in total) if your <i>nominated child</i> , who is aged from 0-7, suffers one of the sicknesses or injuries ( <i>fractures and burns</i> ) specified in the <i>Policy Document</i> .  Examples of sicknesses that are covered are Chickenpox and Meningococcal Disease.  <i>A pre-existing condition</i> exclusion applies and any sickness or injury caused by you is excluded. Please refer to the <i>Policy Document</i> for full details.	You	While you soothe their aches and pains, this benefit might ease your financial woes by helping you cover: <ul style="list-style-type: none"> <li>• medical expenses;</li> <li>• lost day care costs;</li> <li>• a babysitter or carer if you can't get time off work.</li> </ul>	14	
	Education Benefit	We will pay \$30,000, in addition to your Death Benefit, if you die or suffer a <i>terminal illness</i> .	Your estate if you die You if you suffer a <i>terminal illness</i>	This benefit might be the difference between your child(ren) receiving the education you had planned for, and whatever the family can afford when you are no longer around to support them.	16	
	Guardian Benefit	We will pay \$50,000, in addition to your Death Benefit, if you die or suffer a <i>terminal illness</i> .	Your estate if you die You if you suffer a <i>terminal illness</i>	This money could financially help the guardian/carer of your child(ren). It might allow them to cut back their work hours or perhaps relocate so they can be there for your child(ren).	18	
Family Cover Benefit	We will pay \$20,000, in addition to your Death Benefit, if you suffer a <i>terminal illness</i> .	You	You can dedicate this money to meeting the costs associated with treating a <i>terminal illness</i> , without feeling guilty about eroding the Death Benefit that you want to leave for your loved ones.	20		
Bonus Features	Premium Relief Benefit	If you are paying monthly premiums, you can select one month each year where we will not deduct a premium.	N/A	Being relieved of one bill in a big spending month can take a lot of pressure off. For example, you could choose December if you want to spend a little extra on presents.	22	
	Accidental Death Benefit	We will pay your Accidental Death Benefit if you die as a result of an <i>accidental death</i> .	Your estate	If your application for the core benefits of this insurance is unsuccessful, we will offer to insure you for this benefit.	21	
	Interim Accident Cover	We will pay your Death Benefit if you die as a result of an <i>accidental death</i> while your application is being assessed.	Your estate	The immediacy of this cover provides reassurance while your application is being assessed.	Page 19 of this guide.	
	CPI Increases	We automatically increase your Death Benefit sum insured every year by 3%.	N/A	This benefit should allow you to keep your insurance in line with inflation. If you ever need to make a claim, you know it will help to pay for everything you had planned for it to pay – whether it's your mortgage, living expenses, medical bills, education, or lifestyle changes.	22	
	Guaranteed Renewable	Your cover will be renewed each year (until the expiry of your Policy) as long as you continue to pay your premium.	N/A	If you have any health setbacks after your policy has been issued, you can relax with the knowledge that it will not affect your protection.	N/A	
	Worldwide Cover	You are covered no matter where you are in the world – 24/7.	N/A	Enjoy your travels far and wide, because no matter where you go, you will still be covered.	N/A	