



PHONE 132 651

Apply

## Essentials

### What if you can't make your personal loan repayments?

- Helps cover your personal loan repayment obligations if you lose your job or are unfit for work due to sickness, injury, or disease
- Pays the balance on your personal loan, to a maximum of \$100,000, if you die
- Benefits paid directly to your personal loan
- Your premiums are included as part of the amount you borrow.

Personal Loan Protection is only available when you apply for a [Westpac Personal Loan](#).

### Did you know?

The premiums are included as part of the amount you borrow.

### [Protecting my lifestyle](#)

- [No income? Lots of worries](#)
- [What if something happens to my home?](#)
- [What if something happens to my car?](#)
- [More Insurance solutions](#)

### Things you should know

Fees and charges apply. Full details of terms and conditions are available on application. These may be varied, or new terms and conditions introduced, in the future. The content on these pages is for information only and is not an offer by the Bank to provide the products and services. Products and services described here are only available within Australia. Any application for credit is subject to Westpac's normal lending criteria.

Personal Loan Protection is issued by the insurers who are Westpac General Insurance Limited ABN 99 003 719 319 (WGIL) and Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) each of which is liable for separate risks under the terms of the policy. This insurance product is distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The policy is not an investment in or deposit with the Bank. No Westpac Group company (other than the Bank as policy distributor and WGIL and WLIS as the product issuers) has any liability in connection with the policy or this document. The Bank does not guarantee payments under the policy.



<http://www.westpac.com.au/personal-banking/insurance/credit/loan-insurance/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

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## Features

Personal Loan Protection is optional and is available when you apply for our personal loans.

Personal Loan Protection will help pay your personal loan repayments if you:

- Lose your job
- Become unfit for work due to sickness, injury, or disease
- Die, it will pay the balance owing on your personal loan up to \$100,000.

## Other benefits

- 25% discount for two joint borrowers
- No medical examination required when applying
- You don't pay more because of your age, job, or health record
- You can claim even if you are entitled to benefits from another source, such as workers compensation, sick leave or Centrelink.

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## How to claim

### How to claim

- [Download the claim form](#)
- Complete and send the claim form, and supporting information.

### By mail

Personal Loan & Credit Card Protection Claims  
Westpac General Insurance Limited  
GPO Box 4451  
Sydney NSW 2001

### By fax

1300 786 606

### In person

You can collect insurance claim forms from any of our branches and lodge your claim at your nearest branch.

### Job loss

If you lose your job, you need to send us:

- A completed claim form
- An employment separation certificate or
- A letter stating your period of employment, the reason for your employment finishing and your employer's name and contact details

### Unfit for work

If you are unfit for work due to sickness, injury, or disease, you need to send us a completed claim form.

### Death claims

For death claims, we need a copy of the original death certificate. A claim form isn't required.

### What happens when you claim

We will get back to you within 10 days to either:

- Confirm payment and whether your claim has been successful or
- Request additional information to help us reach a decision on your claim.

### Insurance claim help

If you have any queries, or need assistance with completing the claim form, please call us on 1300 369 989 between 8:45am and 5pm Monday to Friday, AEST/AEDT.

### Track your claim

You can track the progress of your claim by calling 1300 369 989.

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## Links

- > <http://www.westpac.com.au/personal-banking/insurance/credit/loan-insurance/personal-loan-protect-apply/>
- > Adobe Acrobat Reader  
<http://get.adobe.com/reader/>
- > Download the claim form  
[http://www.westpac.com.au/docs/pdf/pb/Unemployment\\_or\\_Unfit\\_for\\_W1.pdf](http://www.westpac.com.au/docs/pdf/pb/Unemployment_or_Unfit_for_W1.pdf)
- > More Insurance solutions  
<http://www.westpac.com.au/personal-banking/insurance/solutions/>
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<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-lifestyle/no-income-lots-of-worries/>
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