



PHONE 1300 550 104

[Get Started](#)

Essentials

Protecting those you love through all life's stages.

Westpac Lifetime Protect helps protect your lifestyle and your loved ones as you go through all life's stages. View the Options tab for suggested packages that may suit your life stage.

You can add or remove different kinds of cover as your life and needs change, with options for specific things like injury or funeral protection.

- Available for Australian residents aged between 18-69 years old
- You can renew the cover up to age 100
- No medical examination required, only a simple health declaration is needed
- Your benefit levels range up to \$1,000,000
- Worldwide cover, 24/7.

Did you know?

A Lifetime Protect policy provides you with choice, flexibility and simplicity. Your policy can be adjusted to suit your needs based on the available features and benefits.

Protecting my family

- [What if I lose my income, either temporarily or permanently?](#)
- [What if the unexpected happens to my partner or myself?](#)
- [Arranging insurance through your superannuation](#)
- [More Insurance solutions](#)

Things you should know

Westpac Lifetime Protect is issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (Westpac Life) and distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). Conditions, limits and exclusions on cover apply, and are explained in the insurance policy wording. No Westpac Group company (other than the Bank as policy distributor and Westpac Life) has any liability in connection with the insurance policy or this information.



<http://www.westpac.com.au/personal-banking/insurance/life-insurance/lifetimeprotect/>

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.

Features

Westpac Lifetime Protect policy provides you with choice, flexibility and simplicity. Your policy can be adjusted to suit your needs based on the available core benefits, optional benefits and bonus features.

- **Core benefits:** This includes death and terminal illness benefits, which are included in every policy. It will be paid to your estate if you die or suffer a terminal illness
- **Optional benefits:** You choose which of these benefits is appropriate for your life stage. You can add or remove these benefits at any time to keep your policy up to date with your life stage. There is an additional charge for these Optional Benefits which can be discussed further with a Customer Relationship Manager on 1300 550 104
- **Bonus features:** This includes Accidental Death benefit, premium relief benefit, guarantee renewal, Consumer Price Index increases and worldwide coverage. These are included in every policy at no extra cost.

View the Options tab for suggested packages that may suit your life stage.

View a brief outline of each benefit in the [Westpac Lifetime Protect Benefit Summary \(PDF 125kb\)](#), and how it can make a difference in your life.

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Options

Westpac Lifetime Protect packages

Choose from one of the life stages below for a suggested package that may suit you.

Family with kids

When it comes to your kids, what wouldn't you do to protect them?

Running a family isn't cheap. But what if you weren't around to keep the wheels turning? Or an illness meant you couldn't work? Wouldn't it be good to know your family's lifestyle, education and wellbeing were protected? Choose our suggested package for families below or call us on 1300 550 104 to customise your own.

Benefits included	What's covered
Death Benefit	Help your loved ones continue to live comfortably if you're not there to provide for them. Pays your choice of benefit between \$50,000 and \$1 million if you die, to cover rent, mortgage or living expenses.
Terminal Illness Benefit	Spares you financial worry in your last months by paying your chosen Death Benefit to you while you are still living, if you suffer a terminal illness and are diagnosed with having less than 12 months to live.
Guardian Benefit	Extra cover to help with the care of your children. Pays \$50,000 on top of your Death Benefit if you die or suffer a terminal illness, to help the guardian/carer of your children.
Educational Benefit	Help your kids continue their education. Pays \$30,000 on top of your Death Benefit if you die or suffer a terminal illness, to go towards your children's education expenses.
Funeral Benefit	Pays an advance of \$10,000 from your Death Benefit within 48 hours of our receiving all necessary claim information, to cover your funeral and any other associated costs.

Couples (with no kids)

Mortgage payments, gym memberships, haircuts, clothes, petrol, bills, groceries. Life these days doesn't come cheap.

Could your partner cope financially if you weren't around, or an illness meant you couldn't work? To protect yourself and the people you love through all life's twists and turns, choose the package we've suggested below or call us on 1300 550 104 to customise your own.

Benefits included	What's covered
Death Benefit	Help your loved ones continue to live comfortably if you're not there to provide for them. Pays your choice of benefit between \$50,000 and \$1 million if you die, to cover rent, mortgage or living expenses.



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Benefits included	What's covered
Terminal Illness Benefit	Spare you financial worry in your last months by paying your chosen Death Benefit to you while you are still living, if you suffer a terminal illness and are diagnosed with having less than 12 months to live.
Injury Protect Benefit	Pays your living expenses, as well as potential medical costs, if you injure yourself and are unable to work. This benefit pays up to \$100,000 if you suffer one of the listed fractures or burns in the Policy Document, allowing you time to recover properly.
Funeral Benefit	Pays an advance of \$10,000 from your Death Benefit within 48 hours of our receiving all necessary claim information, to cover your funeral and any other associated costs.

Single

Right now, you might be the only person you need to worry about.

But how would you cope financially if an illness or injury meant you couldn't work? Or if the worst happened, would you be leaving your loved ones with debts and funeral expenses to deal with? The insurance package we've suggested below might be all you need.

Benefits included	What's covered
Death Benefit	Pays your choice of benefit between \$50,000 and \$1 million if you die, to cover rent, mortgage or any outstanding expenses.
Terminal Illness Benefit	Spare you financial worry in your last months by paying your chosen Death Benefit to you while you are still living, if you suffer a terminal illness and are diagnosed with having less than 12 months to live.
Injury Protect Benefit	Pays your living expenses, as well as potential medical costs, if you injure yourself. This benefit pays up to \$100,000 if you suffer one of the listed fractures or burns in the Policy Document, allowing you time to recover properly.

For more details, call us on 1300 550 104 for a personalised quote.

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Links

- > <http://www.westpac.com.au/personal-banking/insurance/life-insurance/lifetimeprotect/apply-lifetime-protect/>
- > Arranging insurance through your superannuation
<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-family/insurance-through-superannuation/>
- > More Insurance solutions
<http://www.westpac.com.au/personal-banking/insurance/solutions/>
- > Protecting my family
<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-family/>
- > Westpac Lifetime Protect Benefit Summary (PDF 125kb)
http://www.westpac.com.au/docs/pdf/pb/WLP_summarytable.pdf
- > Westpac Lifetime Protect Customer Guide (PDF 228kb)
http://www.westpac.com.au/docs/pdf/pb/wlp_customer_guide.pdf
- > Westpac Lifetime Protect Policy Document (PDF 216kb)
http://www.westpac.com.au/docs/pdf/pb/westpac_lifetime_protect_PDS.pdf
- > What if I lose my income, either temporarily or permanently?
<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-family/what-if-i-lose-my-income/>
- > What if the unexpected happens to my partner or myself?
<http://www.westpac.com.au/personal-banking/insurance/solutions/protecting-my-family/what-if-the-unexpected-happens/>



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