



PHONE 131 817

Apply

## Essentials

### Mortgage protection

If you have a home or investment property it may be one of your biggest financial assets. So it is worth protecting. Westpac Mortgage Secure covers you in the event of death or terminal illness.

Here are the highlights of Mortgage Secure:

- cover up to \$750,000 in the event of death or terminal illness
- an optional Living Benefit, which covers specified medical conditions such as:
  - Cancer
  - Coronary artery bypass surgery
  - Heart attack
  - Stroke
  - Paralysis and
  - Loss of independent existence

And best of all Mortgage Secure is easy to apply for with no medical examinations or health declarations required.

More details

Speak to your Home Finance Manager or call 131 817. We also recommend you read the [Product Disclosure Statement and Policy Document](#) carefully so you understand what Mortgage Secure covers, its limitations and how to make a claim.

Your Mortgage Secure policy can be cancelled at any time by writing to us or by phoning 131 817.

### Did you know?

Mortgage Secure provides you with term life insurance once your home or investment loan ends.

### 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

Mortgage Secure 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). These policies are not deposits or other liabilities of the Bank or member companies of the Westpac Group (other than Westpac Life), and none of these companies guarantees the insurance. A premium is payable if you decide to take out this insurance. This insurance is optional and is not a condition of the loan. You can arrange insurance with the insurer of your choice or not arrange any insurance. Conditions, limits and exclusions on cover apply, and are explained in the insurance policy wording.



<http://www.westpac.com.au/personal-banking/insurance/life-insurance/mortgage-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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## Support

### Case Study - Real life story Paul and Edwina

Back in June 2006, Paul\* and Edwina\* accepted the suggestion from their Home Finance Manager and took out the Mortgage Secure insurance. They were aged 46 and 43, both were in good health and did not expect something like this to happen to them.

In June 2006, husband and wife Paul\* and Edwina\* took out a Westpac home loan for the value of \$200,000 and also applied for Mortgage Secure with a Death Benefit of \$200,000 and \$100,000 Living Benefit.

The following year, Edwina experienced constipation and vomiting. By August, her symptoms were so severe she went to the emergency department at her local hospital. The hospital performed tests which confirmed that Edwina was suffering from Colorectal Cancer.

The Westpac Claims team accepted the Living Benefit Claim of \$100,000 and a payment was made onto Edwina and Paul's mortgage.

Unfortunately, Edwina died before Westpac received the claim forms informing us that her condition was now terminal. The Westpac Claims team accepted the claim and paid the remaining \$100,000 Death Benefit under her policy (as it had reduced by the \$100,000 Living Benefit already paid).

\* The names of these people have been changed to protect their identity.

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## Links

- > <http://www.westpac.com.au/personal-banking/insurance/life-insurance/mortgage-insurance/mortgage-secure-apply/>
- > Adobe Acrobat Reader  
<http://get.adobe.com/reader/>
- > More Insurance solutions  
<http://www.westpac.com.au/personal-banking/insurance/solutions/>
- > No income? Lots of worries  
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- > Protecting my lifestyle  
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