



Lifestyle Protection Insurance

Mortgage Payments, Motor Vehicle Expenses, School Fees, Utility Bills...

Unfortunately these costs don't stop just because your income does. Now there is a way to ensure your Family's Lifestyle is not compromised just because of unforeseen circumstances in your Working Life.

COVERAGE PROVIDED

Benefit	Benefit Limit	Excess	Moratorium Period
Accidental Death Benefit	The Accidental Death Benefit is \$25,000	Nil	Nil
Involuntary Unemployment Benefits	The Involuntary Unemployment Benefit is payable monthly for a maximum of 6 months in the event of you becoming Involuntarily Unemployed. The level of benefit you receive is dependent upon the level of coverage you choose: Bronze \$2,000 per month/\$12,000 maximum in total or 75% of salary whichever is less Silver \$3,000 per month/\$18,000 maximum in total or 75% of salary whichever is less Gold \$4,000 per month/\$24,000 maximum in total or 75% of salary whichever is less	30 days	60 days

ADDITIONAL BENEFITS

Expatriation Benefit

If, during the Period of Insurance, your current employer offers you an overseas posting which will exceed twelve (12) months in duration, and you accept such an offer, we will pay you \$5,000.

Carer Benefit

If during the period of Insurance you resign your position with your current employer in order to take up the full time care of an immediate family member on doctor's advice we will pay you \$5,000.

Your policy will cease upon payment of this benefit and you will have no entitlement to any refund of premium for the unexpired portion of this policy. This benefit does not apply if your resignation is due to pregnancy or child birth (including any associated conditions).

Funeral Benefit

In the event of your Accidental Death during the period of Insurance, we will pay the cost of your funeral or burial or cremation costs, and the costs of returning your body or ashes to the state in which you were residing as at the date of your Accidental Death, subject to a maximum benefit limit of \$5,000.

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