

Personal Insurance

Sensible homeowners insure their house, to protect themselves from financial hardship if a disaster such as a fire or freak storm severely damaged their house. But what about you, and your ability to provide for your family? Personal insurance can protect you and your family from financial hardship that might arise if an accident or illness prevented you from earning an income or required you to obtain expensive medical treatment.

Life insurance

Life insurance will pay your nominated beneficiary a lump sum upon your death. It will also make the full payment early if you were diagnosed with a terminal medical condition that was likely to cause your death within a year or two.

Life insurance can protect your family's lifestyle were you to die, by providing money to clear any outstanding debts and/or replace your future wages.

Total & Permanent Disability (TPD) Insurance

TPD insurance will pay you a lump sum if you were to become totally disabled and be unlikely to ever work again.

A TPD payment can help you pay for medical expenses, ongoing rehabilitation or even allow you to modify your house or car if necessary. The payment may also allow you to reduce or eliminate your debts.

Income Protection Insurance

Do you realise that your most valuable asset is probably your ability to earn an income? Depending on your age, it could be worth several million dollars over your lifetime.

Income Protection (also called "salary continuance") will pay you a monthly income of up to 75%-80% of your salary if you are unable to work due to sickness or injury, and once the agreed waiting period elapses.



Trauma Insurance

Trauma insurance will pay you a lump sum if you experience any one of about 50 medical conditions (this varies between policies). Common claimable events include stroke, heart attack and cancer. Medical conditions that are less serious than those that would result in a successful TPD claim can, and often do, result in a successful Trauma claim.

Even though some medical and rehabilitation expenses may be met by a Private Health Insurance policy, there is likely to be other costs which are not covered by such a policy. Also, a Trauma benefit can also provide replacement income while you are away from work recovering, and still waiting for an income protection insurance waiting period to elapse.



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