

Accelerated Protection Policy
TOWER Protection Policy

INCOME PROTECTION FOR HEALTH CARE PROFESSIONALS

Claims Handling Approach



Health care professionals have an increased risk of contracting blood borne diseases such as HIV or Hepatitis B or Hepatitis C. Those with an Accelerated Protection or TOWER Protection income protection policy have the comfort of knowing that, if they do become infected and suffer a loss of income, they are covered.

Health care professionals, including medical practitioners, dentists and nurses, who become infected by a blood borne disease may:

- be prevented from working or
- require a change to their job or
- have a reduction in the number of patients they see.

All of these situations are likely to significantly impact their income earning ability. At TOWER, as long as the relevant governing body¹ has been notified of the medical condition, then where a health care professional occupationally or medically contracts HIV, Hepatitis B or Hepatitis C and:

- ordinarily performs exposure prone procedures² as an important part of their practice or
- has a reduction in the number of patients they see, because patients may seek medical treatment elsewhere,

the health care professional would qualify for a disability benefit under both Accelerated Protection Policy³ and TOWER Protection Policy³ as they would be unable to perform their usual occupation⁴.

TOWER's position may be modified in the future should a cure for HIV, Hepatitis B or Hepatitis C become available.

Having income protection with TOWER ensures that health care professionals can have confidence that if they do contract a blood borne disease, they will have certainty at claims time.

¹ Relevant governing bodies include State Medical Boards that recommend that health care professionals, who are infected by a blood borne disease, 'should not perform exposure prone procedures'.

² An exposure prone procedure is a procedure that involves contact by the skin with sharp surgical instruments, needles, or splinters of bone or teeth in poorly visualised or confined body sites.

³ This income protection insurance is available through all TOWER Protection Policy Product Disclosure Statements, issued since 10 April 2006 and all Accelerated Protection Policy Product Disclosure Statements issued since 1 July 2007.

⁴ Qualification for a disability benefit also assumes that all other applicable policy terms and conditions are met.

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Adviser Information

