



Accelerated Protection Policy
TOWER Protection Policy

PRODUCT OVERVIEW

November 2008

Online. Offline. You choose.

The Accelerated Protection Policy and the TOWER Protection Policy deliver solutions in line with your business needs. The products, now similar in features and benefits, offer greater flexibility so that you can choose how you write business – online or traditionally using a paper application process – without having to compromise on features and benefits.



Accelerated Protection Policy

Life Plan (Death) Benefit

Pays a lump sum amount upon death or diagnosis of a terminal illness.

Available as ordinary or under superannuation.

Benefits

- Death Benefit
- Advanced Payment Benefit
- Terminal Illness Benefit
- Financial Planning Benefit
- Accommodation Benefit
- Guaranteed Future Insurability¹
- Inflation Protection Benefit

Total and Permanent Disability Benefit

Pays a lump sum amount upon total and permanent disablement as a result of sickness or injury.

Available as Stand-Alone or part of the Life Plan.

Benefits

- Single or Double Benefit available
- Any or Own Occupation definition available²
- Inflation Protection Benefit
- Guaranteed Future Insurability

Critical Illness Benefit

Provides a lump sum for a range of conditions.

Available as Stand-Alone or part of the Life Plan.

Benefits

- 38 conditions covered
- Death Buy-Back on Critical Illness
- Advancement Benefit
- Inflation Protection Benefit

Income Plan – Standard

Pays a monthly income if unable to work as a result of injury or illness. Choice of agreed value or indemnity.

Available under superannuation.

Benefits

- Total Disability Benefit
- Partial Disability Benefit
- Inflation Protection Benefit
- Concurrent Disability Benefit
- Recurrent Disability Benefit
- Waiver of Premium
- Recovery Support Benefit
- Scheduled Injury Benefit

Available Waiting Periods

- 14, 30, 90 and 730 days

Available Benefit Periods:

- 2 and 5 years (all occupation classes)
- To age 65 (all occupation classes except 4 and 5)

Income Plan – Comprehensive

Pays a monthly income if unable to work as a result of injury or illness. Choice of agreed value or indemnity.

Not available under superannuation.

Benefits

- Total Disability Benefit
- Partial Disability Benefit
- Inflation Protection Benefit
- Concurrent Disability Benefit
- Recurrent Disability Benefit
- Waiver of Premium
- Recovery Support Benefit
- Scheduled Injury Benefit
- Rehabilitation Benefit
- Overseas Assistance Benefit
- Accommodation Benefit
- Bed Confinement Benefit
- Carer's Benefit
- Death Benefit
- Child Care Benefit
- Child's Critical Illness Benefit

Available Waiting Periods

- 14, 30, 90 and 730 days

Available Benefit Periods:

- 2 and 5 years (all occupation classes)
- To age 65 (all occupation classes except 4 and 5)

Optional Benefits³

- Line of Cover
- Waiver of Premium

Optional Benefits³

- Death Buy-Back on TPD

Optional Benefits³

- Critical Illness Buy-Back

Optional Benefits

- Increasing Claims
- Retirement Protection
- Accident Benefit
- Critical Illness
- Indemnity

Optional Benefits

- Increasing Claims
- Retirement Protection
- Accident Benefit
- Critical Illness
- Indemnity

Entry Ages

16 Next Birthday

Entry Ages

16 Next Birthday

Entry Ages

16 Next Birthday

Entry Ages

19 – 60 Next Birthday for classes 1, 1.5 and 2 (Stepped Premiums)

Entry Ages

19 – 60 Next Birthday for classes 1, 1.5 and 2 (Stepped Premiums)

Maximum Entry Age

70 Next Birthday Stepped Premiums
55 Next Birthday Level Premiums

Maximum Entry Age

60 Next Birthday Stepped Premiums
55 Next Birthday Level Premiums

Maximum Entry Age

60 Next Birthday Stepped Premiums
55 Next Birthday Level Premiums

Maximum Entry Age

19 – 55 Next Birthday for other occupation classes (and Level Premiums)

Maximum Entry Age

19 – 55 Next Birthday for other occupation classes (and Level Premiums)

Sum Insured

Minimum:
subject to minimum premium

Maximum:
\$2,500,000

Sum Insured

Minimum:
subject to minimum premium

Maximum:
\$2,500,000

Sum Insured

Minimum:
subject to minimum premium

Maximum:
\$1,500,000

Monthly Benefit

Minimum:
subject to minimum premium

Maximum⁴:
initial maximum of \$12,500 for Agreed Value, and \$15,000 for Indemnity

Monthly Benefit

Minimum:
subject to minimum premium

Maximum⁴:
initial maximum of \$12,500 for Agreed Value, and \$15,000 for Indemnity

¹ Expires on the Life Insured's 55th birthday

² Definition reverts to Long Term Care on the life insured's 65th birthday

³ Optional benefits expire on the Life Insured's 65th birthday

⁴ The maximum for the Retirement Protection Option is 10% of net income up to a maximum monthly benefit of \$1,250 for Agreed Value and \$1,500 for Indemnity

TOWER Protection Policy

Life Protection Plan

Pays a lump sum amount upon death or diagnosis of a terminal illness. Available as ordinary or under superannuation.

Available as ordinary or under superannuation.

Benefits

- Death Benefit ***
- Advanced Payment Benefit ***
- Terminal Illness Benefit ***
- Financial Planning Benefit
- Accommodation Benefit
- Guaranteed Business Insurability
- Guaranteed Personal Insurability
- Inflation Protection
- Nominated Beneficiaries
- Premium Freeze Option

Optional Benefits

- Death Buy-Back
- Premium Relief
- Total and Permanent Disability
- Business Insurance ***

Entry Ages

- 16 – 75 Next Birthday Death Stepped Premium
- 16 – 60 Next Birthday TPD Stepped Premium
- 16 – 55 Next Birthday Death & TPD Level Premium

Sum Insured

- Minimum: \$100,000
- Maximum: \$3,000,000 (TPD)
- Maximum: any financially justifiable amount (Death)

Total And Permanent Disability

Pays a lump sum amount upon total and permanent disablement as a result of sickness or injury.

Available as Stand-Alone or part of Life Protection Plan.

Benefits

- TPD Benefit
- Advanced Payment for TPD
- Guaranteed Business Insurability
- Guaranteed Personal Insurability
- Inflation Protection
- Premium Freeze Option

Optional Benefits

- Premium Relief
- Death Buy-Back on TPD
- Any or Own Occupation

Entry Ages

- 16 – 60 Next Birthday Stepped Premium
- 16 – 55 Next Birthday Level Premium

Sum Insured

- Minimum: \$100,000
- Maximum: \$3,000,000

Crisis Protection Plan

Pays a lump sum amount upon death or diagnosis of terminal illness or the occurrence of a specified trauma condition.

Available as a Rider or Stand-Alone * or linked with different policy ownership.

Benefits

- 37 Specified Crisis Events
- Death Benefit **
- Death Buy-Back Benefit **
- Advancement Benefit
- Inflation Protection
- Paralysis Support Benefit
- Accommodation Benefit
- Financial Planning Benefit
- Premium Freeze Option
- Guaranteed Business Insurability
- Guaranteed Personal Insurability
- Nominated Beneficiaries **
- Terminal Illness **

Optional Benefits

- Child's Crisis
- Premium Relief
- Total and Permanent Disability
- Advanced Payment for Cancer
- Crisis Buy-Back

Entry Ages

- 16 – 60 Next Birthday Stepped Premium
- 16 – 55 Next Birthday Level Premium
- 2 – 15 Next Birthday Child's Crisis

Sum Insured

- Minimum: \$50,000
- Maximum: \$2,000,000
- Child's Crisis: \$50,000 or \$100,000

Income Protection Plan

Pays a monthly income amount if unable to work as a result of injury or illness. Choice of agreed value or indemnity.

Available under superannuation.

Benefits

- Total Disability Benefit (3 Tier Definition)
- Partial Disability Benefit
- Recurrent Disability Benefit
- Concurrent Disability Benefit
- Waiver of Premium
- Inflation Protection
- Rehabilitation Expense Reimbursement
- Scheduled Injury Benefit
- Death Benefit
- Elective Surgery Benefit
- Extended Care Benefit

Optional Benefits

- Increasing Claims
- Retirement Protection
- Disability Plus
- Day One Accident
- Scheduled Illness
- Business Expense

Entry Ages

- 19 – 60 Next Birthday Stepped Premium (AAA, AA+, AA)
- 19 – 55 Next Birthday Stepped Premium (A, BBB, BB, B)
- 19 – 55 Level Premium (All)

Monthly Benefit

- Minimum: \$1,250 Income Protection
- Minimum: \$250 Retirement Protection Option
- Minimum: \$800 Disability Plus Option
- Maximum: \$30,000

Income Protection Plan Plus

Pays a monthly income amount if unable to work as a result of injury or illness. Choice of agreed value or indemnity.

Not available under superannuation.

Benefits

Income Protection Plan Plus includes all benefits listed under Income Protection, plus the following benefits:

- Rehabilitation Benefit
- Overseas Assistance Benefit
- Accommodation Benefit
- Bed Confinement Benefit
- Family Support Benefit
- Housekeeper Benefit
- Job Security Benefit
- Involuntary Unemployment Benefit
- Return to Work Benefit

Optional Benefits

- Increasing Claims
- Retirement Protection
- Disability Plus
- Day One Accident
- Scheduled Illness
- Business Expense

Entry Ages

- 19 – 60 Next Birthday Stepped Premium (AAA, AA+, AA)
- 19 – 55 Next Birthday Stepped Premium (A, BBB, BB, B)
- 19 – 55 Level Premium (All)

Monthly Benefit

- Minimum: \$1,250 Income Protection
- Minimum: \$250 Retirement Protection Option
- Minimum: \$800 Disability Plus Option
- Maximum: \$30,000

Business Expense Plan

Pays a monthly amount up to allowable business expenses if unable to work as a result of injury or illness and a net loss is incurred by the business.

Benefits

- Total Disability Benefit (3 Tier Disability Definition)
- Elective Surgery Benefit
- Inflation Protection Benefit
- Lease Extension Benefit
- Loss of Profits Benefit
- Partial Disability Benefit
- Payment Extension Benefit
- Recurrent Disability Benefit
- Waiver of Premium Benefit

Optional Benefits

- N/A

Entry Ages

- 19 – 60 Next Birthday Stepped Premium (AAA, AA+, AA)
- 19 – 55 Next Birthday Stepped Premium (A, BBB)
- 19 – 55 Level Premium (AAA, AA+, AA, A, BB)

Monthly Benefit

- Minimum: \$2,000 or \$1,250 if purchased with Income Protection of \$1,250 or greater
- Maximum: 100% of eligible expenses

* Pays a lump sum amount upon survival of 14 days after the occurrence of a specified trauma condition.

** Not available with Stand-Alone Crisis Protection unless linked to Life Protection Plan.

*** Not available if Stand-Alone TPD is chosen.



RUNNER UP
2008 Risk Company
of the Year



WINNER
2007 Risk Company
of the Year



WINNER
2006 Risk Company
of the Year



Risk Insurer
of the year 2007



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