

## Family Protection

Want to ensure that your family is protected in the event of death, disability, terminal illness or long term inability to work, due to your health?



**We buy insurance to ensure that our homes, our health, our cars and sometimes even our pets are protected; however, often we forget about the most important asset, OURSELVES.**

Personal insurance offers a way for us to protect ourselves, and our families in the event of an insurable event occurring.

Below provides a basic overview of what the types of cover include:

- Life/Death Cover - Provides a lump sum payment in the event of death. Some policies will also provide an early pay out benefit in the event of a terminal illness where life expectancy is less than 12 months.
- Total and Permanent Disability / TPD Cover - Provides a lump sum payment in the event your suffer a total and permanent disablement. Not all TPD policies are the same and offer varying TPD definitions based on occupation classifications.
- Trauma / Critical Illness Cover - Provides a lump sum payment in the event you are diagnosed with a critical illness. Not all trauma policies are the same either, as some can provide cover for additional illnesses, while others may be more limited.
- Income Protection Cover - Provides a lump sum monthly benefit in the event you are unable to work due to illness or injury. IP covers can come with varying waiting and benefit periods and generally cover up to 75% of your annual income.

All types of insurance can be help personally, with Life, TPD (any occupation) and income protection cover also able to be held within the superannuation environment. The method in which you hold your cover is dependent on your needs and your personal circumstances.

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