



All Care Risk Insurance



RISK PROTECTION FOR EMERGENCY SERVICE WORKERS

“STANDARD” TOTAL & PERMANENT DISABLEMENT (TPD) COVER IS NOT AVAILABLE TO OPERATIONAL EMERGENCY SERVICES PERSONNEL IN AUSTRALIA APART FROM WITHIN SUPER AND THE CONDITIONS TO MEET A CLAIM CAN BE ONEROUS

POLICY FEATURE COMPARISONS

	 Our Solution	Default Super Death/TPD Cover
TERMINAL ILLNESS BENEFIT	✓	✓
ON/OFF DUTY INJURY CLAIMS	✓	✗
MULTIPLE INJURY/ILLNESS EVENTS CLAIMABLE	✓	✗
DEFINED INJURY BENEFIT	✓	✗
LINKED COVER INSIDE/OUTSIDE SUPER	✓	✗
TPD ASSESSED AGAINST WHOLE OF BODY FUNCTION AND NOT OCCUPATION INCLUDING MENTAL HEALTH	✓	✗
GUARANTEED RENEWABLE	✓	✗
POLICY DESIGNED BY MEDICAL PROFESSIONALS: NOT AN INSURANCE COMPANY	✓	✗

CALL US FOR A CHAT TODAY 03 8743 4849

The information contained in this document is general information only. It does not take into account your individual objectives or financial situation. You should therefore consider the appropriateness of the information having regard to your objectives, financial situation and needs. Prior to making any decision you should seek advice from your financial adviser before deciding on appropriate insurance cover.