

## Overview of risk cover

Type of insurance	Insures against which event	The benefit	You might use the benefit to...
Life Insurance	Death. Life Insurance can help your dependants cope financially, after you die.	A lump sum payment	pay off the mortgage or any other debts that may affect your family's financial future reimburse funeral costs pay for child care or home help to aid the remaining spouse provide a reserve that can be used as income should the remaining spouse decide not to work
Income	The inability to work due to sickness or injury. It can help you meet your critical living expenses if you have to stop work due to sickness or injury.	An income stream of up to 75% of your income, up to a maximum specified period	pay for food, and other day-to-day expenses pay for rent or home maintenance costs help you meet mortgage or other debt repayments pay for any transport costs you may have
Trauma Recovery Insurance	Traumatic medical conditions (including cancer, heart attack, stroke, coronary artery bypass surgery and angioplasty). It can help you cope financially with the effects that a trauma will have on your life. It can remove the financial stress and pay for changes you may need to make to your lifestyle.	A lump sum payment	pay for recovery costs including rehabilitation pay for changes to your lifestyle, for example, refit your home enable your partner to reduce their working hours to look after you, or alternatively to get a carer pay off debts provide a reserve to use as an income
Total and Permanent Disability Insurance	A total and permanent disability. It can help you cope financially with a total and permanent disability. Two versions are available: Total and Permanent Disability Insurance any occupation own occupation Activities of Daily Living Total and Permanent Disability Insurance	A lump sum payment	pay for disability related costs including rehabilitation pay for changes to your lifestyle, for example, refit your home enable your partner to reduce their working hours to look after you, or alternatively get a carer or pay off debts provide an income for you and your dependants
Business Expenses Insurance	The inability to work due to sickness or injury. Business Expenses Insurance can help your business cope financially with your inability to earn the business an income because of sickness or injury.	A regular payment during the agreed period	pay for rent, electricity, water, gas pay for employees' salaries (not your replacement) make regular business loan repayments