



Payment Protection Insurance

✓ **Disablement Cover**

We will pay the repayments whilst you are off work to a maximum of \$100,000 until the loan is paid in full or you are no longer disabled, whichever comes first

✓ **Redundancy Cover (permanent employment = at least 20 hours per week)**

We will pay your repayments whilst you are looking for work to a maximum of \$10,000 or 180 days or until the loan is paid in full, whichever comes first

✓ **Bankruptcy Cover (self employed only)**

We will pay your repayments whilst you are bankrupt to a maximum of \$10,000 or 180 days or until the loan is paid in full, whichever comes first

✓ **Death and Terminal Illness Cover**

Your loan will be paid in full (less any arrears over 3 months) to a maximum of \$100,000.

✓ **Easy Claims Process**

Experienced people that make the process as fast and easy as possible for you

✓ **Available 24 hours a day, 7 days a week**

Personally answered 0800 phone number



Benefits

Redundancy

If you have been employed and are made redundant your repayments are paid whilst you are looking for work, to a maximum of \$10,000, 180 days or your loan paid in full, whichever comes first.

Stand Down = 28 Days

Bankruptcy

Your repayments will be paid while you are bankrupt to a maximum of \$10,000, 180 days or until the loan is paid in full, whichever comes first.

Stand Down = 28 Days

Disablement

Your repayments will be paid while you are off work, to a maximum of \$100,000 or until the loan is paid in full or you are no longer disabled, whichever comes first.

Stand Down = 7 Days

Terminal Illness

Your loan will be repaid in full to a maximum of \$100,000.

Stand Down = Not Applicable

Death

Your loan will be repaid in full to a maximum of \$100,000.

Stand Down = Not Applicable

“It all adds up to Peace of Mind Living”

Product Knowledge

Maximum Term

5 years

Age limits

18 years to 70 years

The policy expires the day the insured turns 70 years of age.

Cover Options

	Bankruptcy	Redundancy	Disablement	Terminal illness	Death
Option 1 Wage & Salary Earners		✔	✔	✔	✔
Self Employed	✔		✔	✔	✔
Option 2 Wage and Salary Workers Self Employed Seasonal Workers			✔	✔	✔
Option 3 Wage and Salary Workers Self Employed Seasonal Workers Beneficiaries				✔	✔

Joint Cover Option

If two names are on the policy, then two premiums are required to be collected and the second premium is calculated at 75% of the full rate i.e. Single premium multiplied by 1.75% = Joint Cover premium

