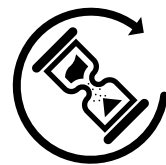




INCOME PROTECTION EBA 2024

CORE STRUCTURE



WAITING PERIOD

45 Days



BENEFIT LEVEL

100% 1-13 Weeks,
85% 14 -104 Weeks



MENTAL HEALTH

100% 1-13 Weeks,
85% 14 -104 Weeks



MAXIMUM BENEFIT

\$60,000
per Month



MAXIMUM AGE LIMIT

No Age Limit

* Maximum benefit period
varies from age 70



WORKERS COMP TOP-UP

100%
(New Enhancement)

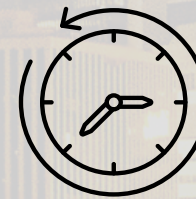


ADDITIONAL BENEFITS



REHABILITATION ASSISTANCE

Access to support up to \$25,000 including training and advice



RETURN TO WORK ASSISTANCE

Access to support up to \$25,000 including professional help and special equipment.



ESCALATION BENEFIT

5% Increased weekly benefit amount after 12 months

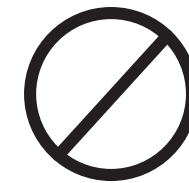


SPECIAL BENEFITS



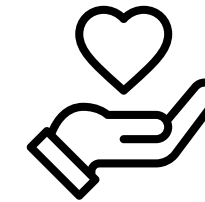
ACCIDENTAL DEATH BENEFIT

\$25,000



ZERO (0) DAY

Waiting Period for
Serious Medical
Conditions



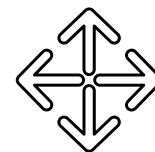
LOYALTY PROGRAM

Waiting period reduces
by 7 days after 2 years
with no claims



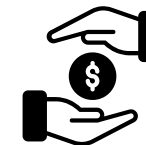
FUNERAL BENEFIT

4 weeks wage to a
maximum of \$5,000



EXTENDED IN BETWEEN JOB COVER

30 days income
protection cover
120 days bridging cover



FINANCIAL PLANNING BENEFIT

Advice available up to \$3,500
after 6 months on claim (Mental
Health or Serious Medical
Conditions)



RECRUITMENT BENEFIT

Up to \$5,000 for the
employer

SPECIAL BENEFITS - CAPITAL BENEFITS

**Permanent Total Disablement –
persons 65 years and under**

**Paraplegia/Quadriplegia – persons
66 years to 69 years**

Up to \$25,000

**Permanent and incurable paralysis
of all limbs**

Up to \$25,000

**Permanent Total LOSS of sight of
both eyes**

Up to \$25,000

**Permanent Total LOSS of sight of
one (1) eye**

Up to \$25,000

**Permanent Total LOSS of use of two
(2) LIMBS**

Up to \$25,000



Permanent Total LOSS of use of one (1) LIMB

Up to \$25,000

PERMANENT and incurable insanity

Up to \$25,000

PERMANENT LOSS of
a) hearing in both ears
b) hearing in one (1) ear

Up to \$25,000
Up to \$5,000

PERMANENT LOSS of use of four (4) FINGERS and THUMB of either HAND

Up to \$20,000

PERMANENT Total LOSS of the lens of one (1) eye

Up to \$15,000

PERMANENT LOSS of use of four (4) FINGERS of either HAND

Up to \$12,500

Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body

Up to \$12,500



**PERMANENT LOSS of use of one (1)
THUMB of either HAND:**
a) both joints
b) one (1) joint

**Up to \$7,500
Up to \$3,750**

**PERMANENT LOSS of use of
FINGERS of either HAND:**
a) three (3) joints
b) two (2) joints
c) one (1) joint

**Up to \$2,500
Up to \$1,875
Up to \$1,250**

**PERMANENT LOSS of use of TOES
of either FOOT:**
a) all -one (1) FOOT
b) great - both joints
c) great - one(1) joint
d) other than great - each TOE

**Up to \$12,500
Up to \$1,250
Up to \$750
Up to \$250**

**Fractured leg or patella with
established non-union**

Up to \$2,500

Shortening of leg by at least 5 cm

Up to \$1,875



SPECIAL BENEFITS - BROKEN BONES BENEFIT

Neck, or spine (COMPLETE FRACTURE)	\$2,000	Upper arm, knee cap, forearm, elbow	\$150
Hip, pelvis	\$500	Lower leg, jaw, wrist, cheek, ankle, hand, foot	\$100
Skull, Shoulder Blade	\$200	Rib(s)	\$100
Collarbone, Upper leg	\$200	Finger(s) Thumb(s) Toe(s)	\$50