

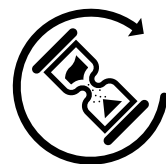
Hastings Deering



INCOME PROTECTION POLICY



CORE STRUCTURE



WAITING PERIOD

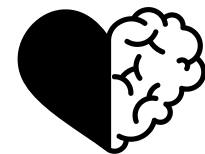
14 Days



BENEFIT LEVEL

100%, 1 - 4 Weeks,
85%, 5 - 104 Weeks

* To commence after the Waiting Period



MENTAL HEALTH

100%, 1 - 4 Weeks,
85%, 5 - 52 Weeks

* To commence after the Waiting Period



MAXIMUM BENEFIT

Uncapped



MAXIMUM AGE LIMIT

75 Years Old

* Maximum benefit period varies from age 70



WORKERS COMP TOP-UP

Up to 100%

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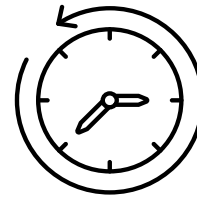


ADDITIONAL BENEFITS



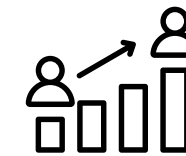
REHABILITATION ASSISTANCE

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

Increased weekly
benefit of 5% after
12 months

SPECIAL BENEFITS



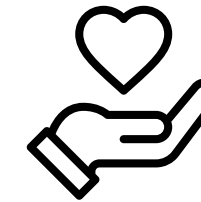
ACCIDENTAL DEATH BENEFIT

\$25,000



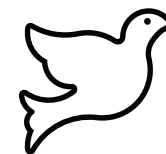
DEATH OF INSURED PERSONS SPOUSE

\$5,000



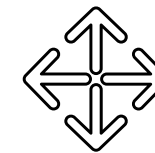
LOYALTY PROGRAM

Waiting period
reduces by 7 days
after 2 years



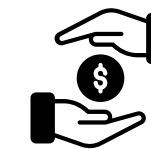
FUNERAL BENEFIT

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



EXTENDED IN BETWEEN JOB COVER

Coverage may
continue during job
transition for 30 days



FINANCIAL PLANNING BENEFIT

Advice available
up to \$3,500 after
6 months on claim

SPECIAL BENEFITS



**ZERO
(0) DAY**

Waiting Period for
Serious Medical
Conditions

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Any of the below Serious Medical Conditions:

Dementia

Motor Neuron
Disease

Multiple Sclerosis

Primary Pulmonary
Hypertension

Permanent
Paralysis

Parkinson's
Disease

Stroke

Blindness

Total Deafness

Total LOSS of
LIMB

Ovarian
Cancer*

Cervical
Cancer*

Breast
Cancer*

Endometriosis*

Prostate
Cancer*

Testicular
Cancer*

is admitted into hospital and hospitalised for greater than 72 hours and within 24 hours of first becoming aware of an INJURY or SICKNESS.

* To qualify for the zero-day waiting period benefit, these conditions must be supported by a confirmed Stage 3 diagnosis of the specified condition.

SPECIAL BENEFITS - CAPITAL BENEFITS

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Permanent Total Disablement – persons 65 years and under	Up to \$25,000	Permanent Total LOSS of use of one (1) LIMB	Up to \$25,000	PERMANENT LOSS of use of one (1) THUMB of either HAND: a) both joints b) one (1) joint	Up to \$12,500 Up to \$7,500
Paraplegia/Quadriplegia – persons 66 years to 69 years		PERMANENT and incurable insanity	Up to \$25,000		
Permanent and incurable paralysis of all limbs	Up to \$25,000	PERMANENT LOSS of a) hearing in both ears b) hearing in one (1) ear	Up to \$20,000 Up to \$5,000	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 Total LOSS of sight of both eyes	Up to \$25,000	PERMANENT LOSS of use of four (4) FINGERS and THUMB of either HAND	Up to \$20,000	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
Permanent Total LOSS of sight of one (1) eye	Up to \$25,000	PERMANENT Total LOSS of the lens of one (1) eye	Up to \$15,000	Fractured leg or patella with established non-union	Up to \$2,500
Permanent Total LOSS of use of two (2) LIMBS	Up to \$25,000	PERMANENT LOSS of use of four (4) FINGERS of either HAND	Up to \$12,500	Shortening of leg by at least 5cm	Up to \$1,875
		Third degree burns and/or resultant disfigurement which covers more than 40% of the entire body	Up to \$12,500		

SPECIAL BENEFITS - BROKEN BONES BENEFIT



Neck, or spine (COMPLETE FRACTURE)	\$2,500	Upper arm, knee cap, forearm, elbow	\$187.50
Hip, pelvis	\$625	Lower leg, jaw, wrist, cheek, ankle, hand, foot	\$125
Skull, Shoulder Blade	\$250	Rib(s)	\$125
Collarbone, Upper leg	\$250	Finger(s) Thumb(s) Toe(s)	\$62.50