





Your insurance options at a glance

We offer flexible and affordable cover to give you peace of mind.

Type of insurance				
				
	Death & Total and Permanent Disablement (TPD)	Death Only	Terminal Illness	Income Protection (IP)
What payment (also known as a 'benefit') is provided?	Lump sum	Lump sum	Lump sum	Income (a monthly payment for up to two or five years)
When is a benefit provided?	If you become totally and permanently disabled or when you pass away	When you pass away	If you suffer an illness or injury that's likely to result in your death within 12 months	If you're unable to work through illness, injury or accident
Who receives the benefit?	You, or your dependants, beneficiaries or estate/legal personal representative (LPR) when you pass away	Your dependants, beneficiaries or estate/LPR	You	You
Is automatic cover provided?	Yes	Yes	Yes	No*
Age cover can start	14	14	14	14
Age cover ends	70	70	70	65
Is there a waiting period before a claim can be made?	Yes for TPD – at least 91 days	No	No	Yes – a choice of 30, 60 or 90 days
Can you make changes to your cover?	Yes	Yes	Yes	Yes
Can you nominate beneficiaries ?	Yes	Yes	Yes	Yes

*Default Income Protection insurance is available to permanent employees of Woolworths NSW. See our Insurance Guide for details.