

## Income protection

Income protection gives you a monthly income based on a percentage of your salary, if you're unable to work due to illness or injury and satisfy the conditions for a total disability benefit or a partial disability benefit.

### **What are the levels of cover?**

If you're eligible for Income protection, you can choose from multiple levels of cover with benefits payable for 2 years, 5 years or to age 65 with options on waiting periods, subject to any time frame and terms of the policy.

Insurance type	Description	Level of cover	Benefit payable term	Waiting period					
				30 days	60 days	90 days	180 days	1 year	2 years
<b>Basic Cover<sup>^</sup></b>	<b>Default</b>	85% of Cash Salary	2 years	x	x	•	x	x	x
<b>Voluntary Cover</b>	<b>2 Year cover</b>	85% of Cash Salary	2 years	•	•	x	•	•	•
	<b>5 Year cover</b>	85% of Cash Salary	5 years <sup>^^</sup>	•	•	•	•	•	•
	<b>Long Term Cover</b>	85% of Cash Salary	To age 65 <sup>^^</sup>	•	•	•	•	•	•

<sup>^</sup> Default Cover

<sup>^^</sup> Indexed after the first year of payment by the lesser of 5% or the Consumer Price Index (i.e. benefit escalation).

Cover that is not "Default Cover" will require you to complete the insurance application or Variation Form and be assessed by the Insurer for your selected type and amount of cover.

It is really important that you keep us informed of any change in your salary or you might be underinsured or insured for less than you think.

Eligibility criteria applies so please read the [Insurance guide](#).

## **What does it cost?**

Use our [Insurance premium calculator](#) to estimate the cost of your chosen level of cover.

## **How to apply or vary cover.**

Complete an [Insurance Application or Variation](#) form and send it to us.

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