

## Death and Total Permanent Disablement cover

Death cover pays a lump sum to your nominated beneficiaries if you die or suffer a terminal illness where death is likely to occur within 12 months. Death cover can provide financial security in a time of uncertainty and can help cover debts and living expenses.

Disability cover provides you with a lump sum payment if you're totally and permanently disabled and can't work again. For a full definition of TPD see the [Insurance guide](#).

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

If you meet the eligibility criteria, you will automatically receive Basic Cover for death (which includes a Terminal Illness benefit) and TPD through WA Super.

To be eligible for cover:

- You must be a member of, or applying for membership with the fund;
- You must be an Australian Resident;
- You must be at least 15 years of age;
- You have not been discharged medically unfit, ceased employment or retired due to ill health from any employer;
- You have not been diagnosed with an illness or suffered an injury that reduces your life expectancy to less than 12 months; and
- You must be under the age of 70 for Basic Death and TPD Cover and under the age of 65 for Fixed Death or TPD cover; or
- The Insurer has agreed in writing that they will insure you under the policy.

Other criteria:

- Current Police officers are not eligible for any cover, and former Police officers are only eligible for Death Only insurance cover.
- If you are a casual or a temporary employee or you are Self- employed you can only choose Basic Death and TPD Cover or Fixed Cover.

The Table below shows the amount of Basic Cover provided based on your age.

Age next birthday	Basic Death and TPD Cover
16-25	\$60,000
26-35	\$80,000

31	\$0\$0,000
41	\$5\$0,000
46	\$0\$0,000
51	\$5\$0,000
56	\$0\$0,000
61	\$2\$0,000
66	\$0\$0,000

\*For individuals aged 60 years of age or more, and/or anyone who was working less than 15 hours per week immediately prior to the Date of Disablement averaged over the 3 consecutive months prior to the Date of Disablement (or shorter period if the member has been employed for less than 3 consecutive months), the Everyday Working Activities definition applies to TPD cover, refer to the [Insurance Guide](#) for more information.

### **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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The information in this document is of a general nature only and does not take your personal investment objectives, financial situation and needs into account. You should assess whether any advice is appropriate to your individual investment objectives, financial situation and particular needs before making any investment decision. You should also consider seeking the assistance of a professional adviser.

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