

Death and Total Permanent Disablement cover

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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	Basic Death and TPD Cover
16-25	



wa super
Trust the locals

\$6,000,000

