

both during and after the 30-day waiting period. During the 30-day waiting period no benefits are payable.

The Accidental Injury Benefit is 1% of the Death Benefit that applies when you suffer a **disabling injury**. The time you are deemed to suffer a **disabling injury** is the date the **disabling injury** occurred. At the commencement of your policy, your benefit will be capped at \$2,500 per month, but may increase over the life of your policy due to CPI or other agreed increases.

We'll pay the Accidental Injury Benefits for only one **disabling injury** each **policy year**, and will pay up to three months benefits for each **disabling injury**.

Where the Accidental Injury Benefit is payable for less than one whole month, we will calculate each day's benefit as 1/30th of the monthly benefit for each day you remain **disabled**.

If you return to work before we have paid three months benefit and then become **disabled** again within six months of returning to work due to the same **disabling injury**, you may still be eligible for the balance of your Accidental Injury Benefit.

If we pay you an Accidental Injury Benefit, this won't affect your other benefits.

EXAMPLE

You're working full-time and are insured for a Death Benefit of \$600,000. You fall down the stairs at home and injure yourself so severely that you can't work for three months. After 30 days away from work (the waiting period), we'll pay you an Accidental Injury Benefit of \$2,500 a month, so you receive a total of \$5,000. If you can't work again within six months because of that same **disabling injury** you may still have \$2,500 left to claim.

ARE YOU ELIGIBLE FOR COVER?

You're eligible for our Loan Protection Plan if you've received this **PDS** in Australia and one of the following applies:

- you've applied for a loan (as a borrower, co-borrower or guarantor) or a loan increase in the last 12 months. Your cover is independent of your loan, which means you can still be covered if your loan application isn't approved, or it's approved but you don't draw it down; or
- you've completed a loan review with your mortgage broker in the last 12 months; or
- you're associated with and have been nominated by a company that's a borrower or co-borrower on a loan application or loan increase application lodged within the last 12 months (i.e. a shareholder, officer or employee); or
- you're the spouse of someone who has applied for the Loan Protection Plan.

In each case, the loan must be a home, investment property, equity access or personal loan.

When your policy starts, you must also be:

- an Australian or New Zealand citizen or permanent resident,
- residing in Australia,
- between 18 and 59 years of age.

You must not be:

- insured under two or more Loan Protection Plan policies where the total of your Death and Terminal Illness Benefit amounts is more than \$750,000 when your policy starts.

If you don't meet these requirements, or if you're not sure whether you do, please contact us. We may be able to waive some of the eligibility requirements. If we do, we'll record it on your policy. If you think we've waived a requirement but it's not recorded in your **policy schedule**, please contact us immediately.