

Complimentary Interim Accident Cover

We will provide you with Interim Accident Cover, at no extra cost, while we assess your application for cover. This interim cover will not apply where the insurance applied for is replacing existing insurance with us or another insurer.

When cover starts

This cover starts on the day we receive your fully completed application form along with your completed and valid credit card or direct debit authority or rollover authority, if applying for membership in ClearView LifeSolutions Super Rollover. Cover is subject to your premium payment not being dishonoured.

When cover ends

Interim Accident Cover will end on the earliest of the following dates:

- 90 days from the date this Interim Accident Cover started
- the cover start date of your ClearView LifeSolutions or ClearView LifeSolutions Super policy, as indicated on your policy certificate
- the date your application is withdrawn, or
- the date your Interim Accident Cover is cancelled.

When a benefit will not be paid

No benefit will be paid where the condition or event giving rise to the claim under Interim Accident Cover was caused directly or indirectly by:

- an *accident* that first occurred before the Interim Accident Cover started
- suicide or any intentional self-inflicted act
- an act of war (whether declared or not), or
- your participation in any occupation, sport or pastime that we would not normally cover on standard terms.

When a benefit will be payable

If you have applied for Life Cover or Accidental Death Cover

We will pay the benefit amount under this cover if you die as the result of an *accident* and death occurs within 90 days of the *accident*.

If you have applied for TPD Cover or Accidental TPD Cover

We will pay the benefit amount under this cover if you are *totally and permanently disabled (TPD)* as a result of an *accident* and TPD occurs within 90 days of the *accident*.

The TPD definition that applies will be the one applied for in the application, provided that we would normally offer you that definition based on your circumstances at the time of application.

If you have applied for Trauma Cover

We will pay the benefit amount under this cover if you survive 14 days after suffering one of the following trauma conditions as a result of an *accident* and the condition occurs within 90 days of the *accident*:

- *Blindness - Specified Severity*
- *Burns – 3rd Degree*
- *Loss of Hearing - Profound*
- *Loss of Limbs or Sight*
- *Major Head Trauma – Significant Permanent Impairment*
- *Paralysis.*

These trauma conditions have a specific meaning and you should refer to the 'Trauma definitions' section starting on page 91.

If you have applied for Child Cover

We will pay the benefit amount under this cover if the child insured suffers one of the following trauma conditions as a result of an *accident* and survives 14 days, or dies as a result of an *accident* and this occurs within 90 days of the *accident*:

- *Blindness - Specified Severity*
- *Burns – 3rd Degree*
- *Loss of Hearing - Profound*
- *Loss of Limbs or Sight*
- *Major Head Trauma – Significant Permanent Impairment*
- *Paralysis.*

These trauma conditions have a specific meaning and you should refer to the 'Trauma definitions' section starting on page 91.

If you have applied for Income Protection, Income Protection Plus, Accidental Income Protection or Business Expense Cover

We will pay the *monthly benefit amount* under this cover if you are *totally disabled* as a result of an *accident*, and *total disability* occurs within 90 days of the *accident*.

We will pay the *monthly benefit amount* from the end of the waiting period, while you remain *totally disabled*, subject to a maximum of six months.

How much we will pay

We will only pay once for Interim Accident Cover, for any ClearView LifeSolutions or ClearView LifeSolutions Super cover.

In the case of Life, Accidental Death, TPD, Accidental TPD, Trauma Cover or Child Cover we will pay the lesser of:

- the benefit amount applied for, and
- \$1,000,000.

In the case of Income Protection, Income Protection Plus, Accidental Income Protection and Business Expense Cover, we will pay a *insured monthly benefit amount* of the lesser of:

- the total of the *monthly benefit amount* applied for
- the total of the *monthly benefit amount* which would normally be offered by us based on our underwriting rules at the time of application, and
- \$5,000.