



ClearView **LifeSolutions**
Accident Cover



Keeping your future safe

At ClearView we know there's nothing more important than you and your family's financial security and independence. But we also know that for some people, health conditions can make full protection for injuries expensive or even unavailable.

! Consider this...

No matter how careful you are, accidents happen. Most take place in and around the home while doing everyday, regular activities. You could be using a ladder to paint the spare room, or playing sport on the weekend.

The emotional and financial impact of an accident could be devastating. You could be left temporarily or permanently disabled and unable to ever return to work. Or much worse, you pass away and your family is left without a financial provider. Remember, worker's compensation only covers you while you are at work and in some cases, travelling to and from work.

How would you and your family cope financially if you suffered a serious accident?

The solution is simple

ClearView LifeSolutions offers a comprehensive range of accident covers to make sure you and your family's future is financially secure in the event of a serious accident.

Accident Cover is not subject to a medical assessment which means it may be a practical alternative if you have health conditions that make Life, TPD and/or Income Protection Cover expensive or unavailable.

Cover options to suit you

The accident covers available include:

Accidental Death Cover pays a lump sum benefit amount if you die as a result of an accident.

Accidental TPD Cover pays a lump sum benefit amount if you are totally and permanently disabled as a result of an accident and unlikely to ever work again. We offer five TPD definitions: Own occupation*; Any occupation; TPD Super Solutions; Home duties; and Non-working.

Accidental Income Protection Cover pays an ongoing monthly benefit amount if you are totally or partially disabled as a result of an accident and unable to work.

All of these accident cover options can be held inside super.

ClearView LifeSolutions - straightforward, smart financial solutions created with your needs in mind.

Built in benefits

Like all ClearView covers, Accident Cover is straightforward and easy to understand.

Benefit	Accidental Death Cover	Accidental TPD Cover	Accidental Income Protection Cover
Indexation Benefit	✓	✓	✓
Suspending Cover Benefit	✓	✓	✓
Grief Support Benefit*	✓		
Financial Advice Benefit*	✓	✓	
Specific Loss Benefit* (partial TPD benefit)		✓	
Death Benefit	✓	✓	✓
Relapse Benefit			✓
Accommodation Benefit*		✓	✓
Rehabilitation Benefit*			✓
Waiver of Premium While on Claim Benefit			✓
Waiver of Premium While on Maternity Leave Benefit			✓
Flexibility to Reduce Two Year Waiting Period Benefit			✓
Extended Cover Benefit			✓

Extra cost options

Option	Accidental Death Cover	Accidental TPD Cover	Accidental Income Protection Cover
Disability Premium Waiver Option	✓	✓	
Increasing Claim Option			✓
Accident Option			✓
Superannuation Contribution Option			✓
Extras Package Option*			✓
TPD Lump Sum Option* (no cost in premium but will affect tax deductibility of premium and only available with age 65 and 70 benefit period)			✓

* This benefit/option is not available if cover is held inside superannuation.

Find the right solution for you.

Learn more about Accident Cover. Talk to your financial adviser today.

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