

# Loan Protection Plan: Protects YOU



**30 DAYS  
COMPLIMENTARY  
COVER TO PROTECT  
YOU THROUGH THE  
LOAN PROCESS**

## LIVING BENEFIT

Cover for 11 serious medical conditions:

- Cancer\*
- Heart attack\*
- Stroke\*
- Coronary artery bypass\*
- Alzheimer's and Dementia
- Kidney failure
- Paralysis
- Severe burns
- Loss of independent existence
- Total loss of sight
- Total loss of hearing

Financial support during time of medical crisis.

## DEATH & TERMINAL ILLNESS BENEFIT

Operates independently of your loan.

Lump sum benefit can be used for any purpose - paid to joint owner or estate, not the lender.

Spare your family financial hardship.

## INVOLUNTARY UNEMPLOYMENT BENEFIT

3 months benefits for involuntary unemployment occurring during the first five years of the policy.

A helping hand while you look for employment.

## \* OPTIONAL EXTRA

### ACCIDENTAL INJURY BENEFIT\*

3 months benefits where you cannot work for 30 days or more due to accidental injury.

Financial assistance while you are on the mend.

## Key features†

### ELIGIBILITY

You'll automatically be accepted for cover if you are:

- Aged 18 to 59 years
- An Australian or New Zealand citizen or permanent resident
- An approved applicant or borrower on a loan (or loan increase) taken in the last 12 months.

### PRODUCT FLEXIBILITY

- Adjust your cover to suit your budget.
- Align your premium payments with your pay cycle or loan repayments.

### BENEFITS

- **Involuntary Unemployment Benefit:**  
Pays a maximum of three monthly benefits, each being 1% of the Death and Terminal Illness Benefit<sup>6</sup> (max. \$2,500 per month).
- **Living Benefit:**  
Covers 11 serious medical conditions. Lump sum benefit equal to 30% of the Death and Terminal Illness Benefit.
- **Death and Terminal Illness Benefit:**  
Pays a benefit to you or your estate based on the loan amount rounded to the next \$10,000 (min. \$50,000 and max. \$750,000).
- **Accidental Injury Benefit (Optional):**  
Pays a maximum of three monthly benefits, each being 1% of the Death and Terminal Illness Benefit<sup>7</sup> (max. \$2,500 per month).

### EXCLUSIONS

- Suicide/self-inflicted within 13 months (Death and Terminal Illness).
- Self-inflicted insured events (Living and Accidental Injury Benefits).
- Any insured condition or unemployment existing at policy commencement (or in first three months for the four insured conditions marked\*).
- Insured events caused by certain prior conditions or adverse family medical history.
- Unemployment caused by certain events that effectively deem it 'voluntary'.

\* A three month exclusion period applies to these conditions.

† Please refer to the PDS (available at [www.aligroup.com.au](http://www.aligroup.com.au)) for all features and full terms and conditions.

‡ Accidental Injury Benefit cover may be added within 90 days of policy commencement. To organise, please contact the ALI Group Call Centre.

◆ Benefit amounts are flexible and coverage amounts can be varied to suit your circumstances.

6 A one month waiting period applies. Available the first five years of the policy only.

7 A one month waiting period applies.