

This family member is insured. What about the rest?

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Protect the ones you love

Amazing how 71% of people have insured their car* yet only a small percentage have safeguarded themselves or their families with life insurance.

Maybe people think life insurance is only about covering yourself against death. In fact, there's more to it than that, and it's cheaper than you think.

Life insurance is about helping to protect your family against financial hardship should the worst happen to you, the major breadwinner.

And, the worst could be the result of a serious illness or accident, not just death. With this in mind, can you afford not to have some sort of protection?

Fortunately, CommInsure has a range of award-winning life insurance solutions to suit your needs, your lifestyle and your budget.

Income Protection

Helps you meet your financial commitments by providing you with a monthly income payment if you are sick or injured and can't work. You can insure up to 75% of your regular income and super contributions of up to 15%. Plus, Income Protection premiums are generally tax deductible.

Life Cover

A cost-effective way to protect your family and assets in the event of your death or terminal illness. This cover also offers a range of benefits and a cash lump sum to help your loved ones through their difficult time, and will help provide them with financial independence.

* Roy Morgan research 6 months April 2009, Australian population 14+. Includes comprehensive, TPP and CTP.

Total and Permanent Disability (TPD) Cover

Pays you a lump sum if you suffer from total and permanent disability, such as multiple sclerosis or loss of a limb. Because TPD Cover provided under superannuation plans is often not enough, our TPD Cover provides you with a lump sum that you can use in any way you choose. Plus, if you suffer loss of limbs or sight, the compensation you receive may be doubled (up to a maximum of \$250,000).

Trauma Cover

Provides you with a lump sum if you are diagnosed with certain medical conditions, regardless of whether you are able to work or not (over 50 specified conditions are covered, such as heart attacks and cancer). Trauma Cover not only helps take care of your medical and rehabilitation costs but it can also help you fund lifestyle changes.

More affordable than you think

If you thought life insurance was expensive, think again. Families can enjoy peace of mind for less than the price of a cup of coffee a day.

For insurance that protects your family, speak to your financial adviser or make an appointment with us today.

Phone **13 10 56** between 8am and 8pm (Sydney time), Monday to Friday, or visit **comminsure.com.au**.