

# Personal Super Insurance quick guide



There are two types of insurance you can apply for through Aware Super.

## Death and total and permanent disablement (TPD) cover

You need to apply for this insurance. Once you have it you can change, reduce or cancel it at any time.

### What you're covered for

You can apply for death only or death and total and permanent disablement (TPD) insurance at any time (terminal illness is included to age 69). Your application will need to be approved before you receive insurance.

### Being eligible for insurance

To be considered for insurance through your super account you must be between age 15 and 70, and be working in an occupation accepted by the insurer.

### Your cover amounts

You can apply for:

**Unit-based cover** where your amount depends on your age and occupation insurance category, or

**Fixed amount cover** where your amount is fixed, regardless of your age.

Your cover will start on the date the insurer accepts your application.

### Your insurance category

When you apply, the insurer determines your insurance category based on your occupation. These categories include:

- Public Service + White Collar
- Education
- Health
- Government Trading Enterprise + Light Manual
- Emergency Services/Manual
- Emergency Services/Heavy Manual
- Basic Plus.

### Increasing your cover

You can apply to increase your cover at any time. You can also apply for more cover without going through the full underwriting process when big life events happen such as getting married and the birth of your child.

### Interim accident cover for death and TPD

You receive interim accident cover while the insurer is assessing your application. To receive a benefit you will need to be eligible for the cover you've applied for.

The maximum amounts of cover you can have is:

- **Unlimited** for death
- **\$5 million** for Terminal illness
- **\$5 million** for TPD



### What it costs

The cost depends on the type of cover you choose, your age and your insurance category. For example, three units of death and TPD cover ranges from around \$22 to \$27 a month. We deduct the cost of insurance from your super account at the end of each month.

## \$22-\$27 a month

## Income protection cover

You need to apply for this insurance. Once you have it you can change, reduce or cancel it at any time.

### What you're covered for

Income protection insurance pays a percentage of your salary each month if you become disabled due to illness or injury and can't work.

### Choosing your cover amount

When you apply there are four choices you'll need to make:

#### Income replacement ratio

50% or 75% of your salary (maximums apply)



#### Benefit period

2 years (if your waiting period is 14 days)  
or 5 years, or to age 65

#### Waiting period

14 days (if your benefit period is 2 years)  
or 30, 60 or 90 days

#### Include super contributions

Decide whether you want your cover to include super contributions of 10%

### What it costs

The cost depends on the choices you make. Your age and the type of work you do will also affect how much you pay. Generally, the older you are and the more physically demanding or dangerous your job, the more your cover costs.

We deduct the cost of insurance from your super account at the end of each month.

## Other things you should know

### Know how much you need

Work out how much cover is right for you using our calculator at [aware.com.au/insurancecalculator](http://aware.com.au/insurancecalculator).

Or talk to a super adviser over the phone about your insurance needs, at no additional cost.



### Transferring other cover to us

If you have more than one super account you may have multiple insurance policies, and could be paying premiums for policies you can't claim on. To find out go to [aware.com.au/combine](http://aware.com.au/combine).

After becoming an Aware Super member, if you're eligible for insurance, you can apply to transfer insurance you have with another super fund or insurer. You can transfer death cover up to \$10 million, TPD cover up to \$5 million and income protection cover up to \$40,000 per month. These amounts are all subject to maximum policy limits.

### If you need to make a claim

Call us and we'll tell you what you need to do, and send you a claim pack.

# 1300 650 873

### For more information

Go to [aware.com.au/pds](http://aware.com.au/pds) and read the *Member Booklet Supplement: Insurance (Personal)*.



## Get in touch



### Customer service centre

**Phone** 1300 650 873  
Monday to Friday 8.30am to 6pm (AEST/AEDT)

**Fax** 1300 722 072

**Visit** [aware.com.au](http://aware.com.au)

### Important information

This is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about Aware Super. Call us or visit our website for a copy. Issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, the trustee of Aware Super ABN 53 226 460 365. Financial planning services are provided by our financial planning business Aware Financial Services Australia Limited ABN 86 003 742 756, AFSL No. 238430. Aware Financial Services Australia Limited is wholly owned by Aware Super.