



Introducing Professionals Accident Cover Plus

INVESTMENT · INSURANCE · SUPERANNUATION



WWW.ING.COM.AU



Don't pin your hopes on being accident free



Tailor made for **Professionals**

As a busy professional you simply can't afford to let an accident upset your plans for the future.

The fact is, accidents can happen even at the least expected moment – just consider – a recent survey¹ found that leisure activities were the most common activity being undertaken when a person was injured. You may also be surprised to learn that 10 males and 7 females die² each day in Australia due to accidental death.

One of the simplest ways to help **financially equip your family**

An accidental injury can do a lot more damage than keeping you off the golf course or in plaster for a few weeks. Just consider the financial consequences – especially if you're injured and couldn't work, all the bills will still have to be paid. That's why financial help in the event of an accidental injury, or worse still death, is so important.

With Professionals Accident Cover Plus you can quickly and easily have the security of knowing that you and your family will have some financial assistance if you were unlucky enough to suffer an unfortunate accident.

Up to \$1million – Pre-approved for Professionals

Professionals Accident Cover Plus can also provide your family with up to \$1 million if you were to die in an accident, plus you have the choice of enhancing your cover with an optional Accidental Injury Benefit which pays a lump sum if you sustain a defined accidental injury - such as a broken hip, arm or leg. You can use the cash to spend on whatever you need to help you get back on your feet.

This cover is being made available on a Pre-approved basis which means if you are a Professional who is a permanent resident of Australia, aged between 21 and 74 you will not be refused cover. What's more, you'll not be asked one single question about your health or occupation.

Tailor the cover to suit your needs and budget

You have six levels of cover to choose from, and whatever level you choose, you can elect to add on Accidental Injury Benefits. You may also add your partner/spouse to your policy.

Benefit	Feature	
Life Benefit	We will pay a lump sum benefit of up to \$1 million for valid claims on death for you or your partner/spouse. See application form for cover levels and premiums available.	
Hospital Benefit	We will pay up to \$500 for covered hospital stays.	
Motor Vehicle Benefit	We will pay \$10,000 benefit to your partner/spouse in the event of your death due to motor vehicle accident in the first 6 months of policy cover.	
Optional Accidental Injury	If you choose this option, you will receive up to \$50,000 lump sum of a covered accidental injury.	
	Accidental injury	Benefit paid
	Permanent paraplegia or quadriplegia due to an accident	\$50,000
	Severe burns	\$25,000
	Fractured:	
	• hip or pelvis	\$10,000
	• skull, neck or spine	\$5,000
• shoulder bone, leg including knee or ankle	\$3,000	
• jaw or collarbone	\$2,000	
• nose or cheekbone, ribs (multiple), arm including elbow or wrist or hand or multiple fingers and foot or multiple toes	\$1,000	



The cover is surprisingly affordable, and the premium does not increase with age. In fact, you can get a \$250,000 Accidental Death Benefit **plus** up to \$50,000 Accidental Injury Benefit **for around \$11.00 a week**.



For immediate cover, call 1800 658 679 between 9.00am and 6.00pm (Sydney time) weekdays, and you can be covered in minutes.

Pin us down in 4 easy steps



Or for immediate cover, call 1800 658 679 between 9.00am and 6.00pm (Sydney time) weekdays, and you can be covered in just minutes.

ING Life Limited
 ABN 33 009 657 176 AFSL 238341
 347 Kent Street,
 Sydney NSW 2000
 Phone 133 667

Source

1. Australian Bureau of Statistics – Injury in Australia: A Snapshot 2004-05
2. Australian Bureau of Statistics – Causes of Death, Cat. No. 3303.0

Any advice in this brochure is of a general nature and is not based on any consideration of your objectives, financial situation and needs. Before deciding to take up this product please read the Short Form Product Disclosure Statement to make sure it is right for you and call ING if you have any questions.

