

What happens to your  
**business**  
if you  
**fall ill?**



# Aviva helps take the worry out of your business protection needs.

## Why Aviva?

Aviva Australia is the local face of the international Aviva plc group, the world's fifth largest insurance group. Servicing 300,000 Australians for their insurance, investment and superannuation needs, Aviva Australia has been operating for over 100 years.

Worldwide, Aviva has been looking after their customers for over 300 years and is the largest insurance group in the UK. Aviva is about life and vitality – helping more than 40 million customers worldwide to make the most of their lives.



# Accident or illness can play havoc with any business

Imagine the challenges if you or a key partner in your business was suddenly unable to work and contribute. Could your business...

- survive if a key person was suddenly unable to work due to illness or injury?
- cover loan repayments?
- maintain cash flow to meet ongoing commitments?
- continue to provide an income to the person suddenly incapacitated?
- fund a succession planning strategy?



# How does your business compare?

It's easy to think 'it won't happen to me', but the reality may surprise you. As distressing as it may be to think about it...

- 1 in 6 men and 1 in 4 women between the ages of 35 and 65 will suffer a disability that causes a loss of six months or more from work
- once you reach age 40, the risk of developing heart disease in the future is 1 in 2 for men and 1 in 3 for women

Source: Australian Institute of Health and Welfare (AIHW) 2001. Heart, stroke and vascular diseases Australian facts 2001. AIHW Cat. No. CVD 13.

# Is your business like so many others?

What do we know about small business owners?

- almost three quarters of business owners don't have income protection despite its tax deductibility
- even less have cover for business expenses
- half of owners don't even know that income protection and business expenses insurance is tax deductible
- only a quarter of owners could maintain their current lifestyle for more than six months if they suffered a serious illness or injury

Source: IFSA Research, November 2006

# Business insurance can help provide peace of mind with...

- key person insurance to provide money to the business to help overcome the economic effect of the disability or death of a key person
- loan debt insurance to help the business repay its loans or other debts
- business expenses protection to help cover overheads associated with the day to day running of the business
- income protection to provide up to 75% of your monthly income
- succession planning insurance to provide money to fund the sale of equity in the business in the event of an unexpected exit of an owner





## What you need to know

To find out more, talk to your financial adviser to explain the advantages of insurance for your business and tailor a package to suit your needs.

**Disclaimer:** The information in this document reflects Norwich Union Life Australia Limited ('NULAL') understanding of existing legislation, proposed legislation, rulings etc. as at the date of issue. In some cases the information has been provided to us by third parties. While it is believed the information is accurate and reliable, this is not guaranteed in any way.

The information is not, nor is it intended, to be comprehensive or a substitute for professional advice on specific circumstances. The financial product advice or information given in this document is of a general nature and has not taken into account the investment objectives, financial situation or particular needs of any particular person. Before making an investment decision on the basis of the advice above, a prospective investor needs to consider, with or without the assistance of a professional adviser, whether the advice is appropriate in the light of their particular investment needs, objectives and financial circumstances.

Applications to invest in a financial product issued by NULAL or any of its related entities must be made by completing the application form attached to the applicable Product Disclosure Statement ('PDS').

A PDS is available from Aviva or your financial adviser. Investors should consider the PDS before making an investment decision or deciding to continue to hold a product.

**Issue date: March 2008**

**Norwich Union Life Australia Limited** ABN 34 006 783 295, AFSL No. 241686. 509 St Kilda Road Melbourne VIC 3004  
Telephone Client Services 1800 626 110, Fax 03 9804 5239 or visit [avivagroup.com.au](http://avivagroup.com.au)

NULAL Nominees (Australia) Limited RSE L0000741 Norwich Union Superannuation Trust RSE R1004086

AFFIX BUSINESS CARD HERE