



In your occupation, keeping your life insurance at the cutting edge is important. Take a look at these injury facts.

Fact:

- Research shows that farming machinery is associated with around 17% of fatalities on farms, excluding transport accidents.
- Rollover by tractors, grain and feed augers, tractor power take-off (PTO) shafts, and posthole diggers have been identified as common agents in serious accidents on farms.
- Tractors are the single machine most commonly associated with accidental death or injury on farms.
- Between 1989 and 1992, tractors accounted for 87 out of 131 machinery-related death on farms. Between 1994 and 2000, tractors accounted for 719 out of 1,910 worker's compensation claims relating to injuries involving mobile farm machinery.

Source: Rural Industries Research and Development Corporate, *The Farm Machinery Injury Series*, accessed 2007

For more information about upgrading your life insurance cover to Aviva Protectionfirst, talk to your financial adviser today.

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Farmers:

Why it pays to keep your life insurance cutting-edge



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Aviva

gives more to farmers



AVIVA is one of the world's largest insurers and winner at this year's Money Magazine Awards. Aviva's policy is very generous to farmers. Unlike many other life insurers, we can insure for disability (TPD) and up to \$5,000 per month for income protection cover. Eligibility is confirmed at the time of application.

Four new cutting-edge features...

Income protection cover pays out a monthly amount if you suffer an illness or injury which prevents you from working. This amount is set when you apply for your policy.

Cutting edge feature: A policy for partial disability

What if you are partially disabled? Most policies won't pay if you are partially disabled. It's worth considering policies which pay a partial disability. Talk to your financial adviser.

Cutting edge feature: A policy that pays to age 65

What if you're injured for longer than two years? Many policies will only pay you for two years, but there are some policies that can pay up to age 65. Think about it. It could make a huge difference.

Cutting edge feature: A policy that has more features

Many income protection policies offered by superannuation funds are quite different to policies offered through financial advisers. They tend to have less features, less options, and less ways to protect you. Talk to your financial adviser about your current policy and the features it offers.

Lump sum insurance pays out a lump sum if you are diagnosed with a critical illness, become totally and permanently disabled, or lose your life.

Cutting edge feature: A policy that covers critical illness

As you know, your health directly impacts your job. But many super fund insurance policies cannot offer cover for critical illness life insurance. Why? It's legally not allowed. You may wish to investigate this with an adviser.

