



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

## Fact:

- Injured tradespeople tend to work in three industries – the construction, manufacturing and the retail trade industry.
- Of all occupations, employed tradespeople are the most likely to be injured while working for an income.
- 13% of construction workers are injured at work compared to 7% of all employed adults.
- One in ten of those disabled (because of an injury at work) faced a profound core-activity limitation and 45% reported having a schooling or employment restriction as a result of the injury.

Source: Australian Bureau of Statistics, Injury in Australia: A Snapshot, 2004-05

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

ABN 34 006 783 295, AFSL 241686  
509 St Kilda Road Melbourne VIC 3004  
Telephone Client Services on 1800 626 110  
Fax 03 9804 5239 or visit [www.avivagroup.com.au](http://www.avivagroup.com.au)

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Tradies:  
Why it pays to keep  
your life insurance  
cutting-edge



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# Aviva

gives more to tradies



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 tradies. In certain circumstances, we will allow the occupation class of tradies to be upgraded. This reduces the cost of cover, or can provide greater levels of cover.

## 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 on its own contract. Why? It's legally not allowed. You may wish to investigate this with your financial adviser.

