

Business Overheads Insurance

If you are injured or too sick to work how will you keep paying your business' overheads? If the cashflow of your business is generated largely from your own personal effort, you may want to consider protecting yourself with Business Overheads Insurance.

FEATURES	
Total disability benefit	✓
Cover guaranteed to continue	✓
Automatic increase while not on claim	✓
Waiver of premium while on claim	✓
Monthly benefit to help meet peaks and troughs of overheads	✓
24 hour worldwide cover	✓
Interim accident cover	✓
AIDS exclusion	Optional
Locum bonus	✓

HANDY INFORMATION	
Maximum Monthly Benefit	100% of eligible expenses
Benefit period	1 year (up to 6 month benefit period extension if benefits paid are less than 12 times maximum monthly benefit)
Waiting periods	2, 4 weeks
Maximum entry ages	59
Expiry age	64



Contact your adviser or financial planner

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A snapshot of FLP



AMP Life named Best Value Insurer of TPD in 2008

* 5-star rating is the most prestigious rating awarded by Cannex www.cannex.com.au

Death, Total and Permanent Disablement and Trauma cover

Your Flexible Lifetime - Protection plan helps you feel financially secure knowing you and your family are covered in the event of sickness, disability or death.

FEATURES	DEATH COVER		TPD COVER		TRAUMA COVER		
	NON-SUPER	SUPER	NON-SUPER	SUPER	PREMIER	STANDARD	CHILDREN'S
24 hour, worldwide cover	✓	✓	✓	✓	✓	✓	✓
14 day cooling off period	✓	✓	✓	✓	✓	✓	✓
Financial planning benefit	✓	✗	✓	✗	✗	✗	✗
Funeral benefit	✓	✗	n/a	n/a	n/a	n/a	n/a
Guaranteed Future Insurability	✓	✓	✓	✓	✓	✓	✗
Large sum insured premium discount	✓	✓	✓	✓	✓	✓	n/a
Indexation	✓	✓	✓	✓	✓	✓	✗
TPD partial benefit	✗	✗	✓	✗	✗	✗	✗
Interim accident cover	✓	✓	✓	✓	✓	✓	✓
Level and Stepped premium	✓	✓	✓	✓	✓	✓	✓
Linked or standalone	✓	✓	✓	✓ (must have Death cover)	✓	✓	Linked
Beneficiary nomination (binding and non-binding)	✓	✓	n/a	n/a	n/a	n/a	n/a
Terminal Illness benefit	✓	✓	n/a	n/a	n/a	n/a	n/a
EXTRA COST OPTIONS							
Business Safeguard option	✓	✗	✓	✗	✗	✗	✗
Own occupation option in TPD	n/a	n/a	✓	✓	n/a	n/a	n/a
TPD Plus option	✗	✗	✓	✓	✗	✗	✗
Waiver of Premium option	✓	✓	✓	✓	✓	✓	✓
Premier Partials Plus option	n/a	n/a	n/a	n/a	✓	✗	✗
Premier Buy Back option	n/a	n/a	n/a	n/a	✓	✗	✗
Trauma Reinstatement option	n/a	n/a	n/a	n/a	✓	✗	✗
HANDY INFORMATION							
Benefit limit at start of plan (can then increase with any indexation)	No limit	No limit	\$3 m	\$3 m	\$2 m	\$2 m	\$100,000 (\$25,000 in built Death cover)
Entry age ranges	10-69	10-64	15-59	15-59	13-59	13-59	1-12
Expiry age	99	74	99	74	99	74	16

AMP has a unique market-leading Claims Guiding Statement

Medical diagnoses and investigation methods used in many of the trauma conditions that we cover are advancing at a rapid rate. Some of these new diagnostic method(s) may prove to better define a particular trauma condition.

Should the insured person be diagnosed with one of the trauma conditions, and the method(s) used to diagnose it isn't specified within our trauma definition, we may take that method(s) into consideration. This may assist in the assessment of your claim.

Please refer to the Product Disclosure Statement for definitions on when a claim is payable.

Trauma conditions

TRAUMA CONDITIONS*	PREMIER	STANDARD	CHILDREN'S
Alzheimers disease and other dementias	✓		
Aortic surgery	✓	✓	
Aplastic anaemia	✓		✓
Bacterial meningitis			✓
Benign tumour of the brain or spinal cord	✓		
Blindness	✓		✓
Cancer	✓	✓	✓
Cancer (partial)	✓		
Cardiomyopathy	✓		
Coma	✓		
Coronary artery angioplasty - triple vessel	✓		
Coronary artery surgery	✓	✓	
Coronary artery angioplasty (partial)	✓		
Encephalitis	✓		
Heart attack - myocardial infarction & out of hospital cardiac arrest	✓	✓	
Heart valve surgery	✓	✓	
HIV/AIDs - medically or occupationally acquired	✓		
Intensive care	✓		
Kidney failure	✓	✓	✓
Leukaemia			✓
Liver failure	✓		
Loss of hearing	✓		✓
Loss of independent living	✓		
Loss of speech	✓		
Loss of use of limbs and/or sight	✓		
Lung failure	✓		
Major head trauma	✓		✓
Major organ transplant	✓	✓	✓
Motor neurone disease	✓		
Multiple sclerosis	✓		
Muscular dystrophy	✓		
Myelodysplasia	✓		
Myelofibrosis	✓		
Open heart surgery	✓		
Paralysis that is one of: diplegia, hemiplegia, paraplegia, quadriplegia, tetraplegia	✓	✓	✓
Parkinson's disease and Parkinson's disease (partial)	✓		
Peripheral blood stem cell or bone marrow transplant	✓	✓	✓
Peripheral neuropathy	✓		
Pneumonectomy	✓		
Primary pulmonary hypertension	✓		
Severe burns	✓		✓
Severe rheumatoid arthritis	✓		
Stroke	✓	✓	
Subacute sclerosing panencephalitis			✓
Systemic lupus erythematosus	✓		
Systemic sclerosis	✓		
Viral encephalitis			✓

Please refer to the Product Disclosure Statement for definitions on when a claim is payable.

Income Protection

Your income protection plan offers you peace of mind - that if you are unable to work you don't have to worry about how you are going to continue paying the bills.

FEATURES	ADVANCED	STANDARD	BASIC
Total disability benefit	✓	✓	✓
Partial disability	✓	✓	✓
No capability clause on partial disability payments	✓	✓	✓
Agreed value or indemnity	✓	✓	✓
Automatic cover increase while not on claim	✓	✓	✓
Automatic cover increase while on claim	✓	Optional	Optional
Guaranteed continuation of cover after claim	✓	✓	✗
Waiver of premium while on claim	✓	✓	✓
Large sum insured discount	✓	✓	✓
Guaranteed Future Insurability	✓	✓	✓
Rehabilitation costs	✓	✓	✓
Rehabilitation bonus	✓	✓	✓
Cover while temporarily not working	✓	✓	✓
On hold option	✓	✓	✓
24 hour worldwide cover	✓	✓	✓
Up to 3 months payment while overseas	✓	✓	✓
14 day cooling off period	✓	✓	✓
Cover for newly self-employed	✓	✓	✓
Overseas transport benefit	✓	✓	✓
Interim accident cover	✓	✓	✓
Trauma feature	✓	✗	✗
Bedcare feature	✓	✗	✗
Major fracture or loss	✓	✗	✗
Domestic transport benefit	✓	✗	✗
Accommodation benefit	✓	✗	✗
Family support benefit	✓	✗	✗
Death feature	✓	✓	✗
Stepped or Level premium	✓	✓	Stepped only
EXTRA COST OPTIONS			
Day 1 Accident option	Optional	Optional	✗
Superannuation Contribution option	Optional	Optional	Optional
Chronic Condition option	Optional	✗	✗
AIDS exclusion option	Optional	Optional	Optional

HANDY INFORMATION	INCOME PROTECTION	
Benefit limit	75% of first \$320,000 of income 50% of the balance income Up to \$30,000 subject to underwriting	
HANDY INFORMATION	ADVANCED AND STANDARD	BASIC
Benefit periods	1, 2, 5, 60, 65 years	1, 2, 5 years
Waiting periods	2, 4, 8, 13, 26, 52, 104 weeks*	2, 4, 8 weeks*
Maximum entry ages	49, 54, 59*	49
Expiry age	60, 65*	60

* Dependent on benefit period, level or stepped premium structure selected and occupational rating.