



Income Daily Living

Protecting yourself and those you care for the most

Your future and that of your family is worth protecting. With Income Daily Living, you can feel at ease knowing that you're provided with an income in the event of sickness or injury. Great protection for those taking care of the family home and dependent children.



Aviva Protection – Income Daily Living

There are always a few bumps in life. Often when we least expect them. Aviva's Income Daily Living offers affordable protection to make life more comfortable in the event of unforeseen circumstances occurring.

Income Daily Living is great cover for those who take care of the family home and dependent children. It will provide a benefit if:



you become injured

OR

you become sick

OR

your dependent child becomes critically ill

- ✓ **great cover**
a benefit payable in the event of sickness or injury
- ✓ **extra comfort for critical conditions**
enjoy up to six times the monthly benefit if diagnosed with one of the defined critical conditions, regardless of your work status
- ✓ **take care of your estate**
your estate receives a lump sum benefit upon death whilst receiving benefits from the policy
- ✓ **caring for your dependent children**
a monthly benefit if your dependent child loses their life or is diagnosed with one of 16 defined critical illness conditions
- ✓ **disabled claim waiting period**
no waiting period is applied if you become disabled within 12 months of a disability claim from the same or related cause
- ✓ **Guaranteed Renewable Contract**
enjoy automatic renewal of your policy until expiry (providing premiums are continually paid)
- ✓ **flexible protection**
receive automatic annual increases in your cover in line with inflation

- ✓ **put aside your premiums**
have your premiums waived for the period you receive benefits under this policy
- ✓ **benefit from automatic cover**
be protected with interim cover whilst still completing your application

How much cover can you apply for?

Insurance if you become sick or injured	apply up to \$5,000 per month*
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...and automatically receive:

Insurance for Loss of Life up to \$30,000 lump sum**
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AND

Insurance for dependent children up to \$15,000***
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AND

Insurance if diagnosed with a defined critical condition up to six times the monthly benefit
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To find out more, talk to your adviser.

NB: Conditions and restrictions apply to all insurances and options.

*\$3000 maximum monthly sum insured when not working and \$5000 maximum monthly sum insured when working in an occupation that typically would not pay income protection benefits based on 75% of income. **Six times the monthly benefit and paid as a lump sum. ***Three times the monthly benefit and paid as a lump sum.

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Issue date: October 2008