


Blood Borne Disease Insurance protects you should you contract HIV, Hepatitis B or Hepatitis C due to an accident while working in your regular occupation.


How to contact Macquarie Life

Financial Advisers

 1800 005 057

Existing Clients

 Your adviser is your main point of contact for your insurance cover with Macquarie Life, so if you have any questions about your cover, please talk to your financial adviser.

 GPO Box 5216
Brisbane QLD 4001

 www.macquarielife.com.au

Claims

 Freecall 1800 208 130

 insuranceclaims@macquarie.com

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Protecting those we can't live without

Tailored insurance protection for medical professionals.

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Hospitals, clinics, surgeries, accident sites. Pressured, intense environments where injuries to medical professionals occur all too frequently. Injuries that often have devastating effects on families as well.

As a medical professional you spend your life helping others. So you deserve tailored insurance cover that helps protect you and your family from the financial consequences of work-related injury. Macquarie's FutureWise provides that cover.

The risks – emotional, financial, physical

Injury in clinical or accident environments involves significant risk. The potential consequences of needle stick injuries in particular need careful consideration when you seek out the comprehensive insurance cover that helps protect you and your family.

Emotional risks

Contracting HIV and Hepatitis strains B and C can cause emotional distress and career consequences, creating financial anxieties for those who depend on you. Those stresses may have a real impact on your ability to keep working – and providing for your family.

Physical and financial risks

For medical professionals a work related injury could mean long illness, the loss of job, even being prevented from working in your chosen field. All these events can have devastating effects on your personal or family budget, effects that could rapidly turn a comfortable financial position into a desperate one.

Cover tailored to protect and reassure

Macquarie understands the needs of medical professionals and why you need cover that's tailored to your needs. In addition to Life, Total and Permanent Disablement and Trauma cover, Macquarie's FutureWise insurance package offers two crucial cover features.

Blood Borne Disease Insurance

Blood Borne Disease Insurance provides lump sum cover worth between \$50,000 and \$1 million for medical professionals (dentists, doctors, nurses and paramedics) and some other at risk occupations (such as police and pathologists) if they contract HIV, Hepatitis B or Hepatitis C due to an accident while working in their usual occupation.

You may apply for this insurance provided you also have at least one other type of policy issued by Macquarie Life.

Medical professionals are in a unique position in that blood borne diseases pose a hazard in their workplace. The contraction of one of these diseases could significantly impact their capacity to work due to regulatory restrictions that have been defined in the professional governing body guidelines, even though it may take years before there is any effect on their ability to perform their occupation.

Disability Income Insurance

Disability Income Insurance provides a monthly benefit should the insured person be unable to work due to illness or injury. An insured person's disability is assessed against their inability to perform the duties of their usual occupation necessary to produce income.

Under FutureWise Disability Income Insurance, Macquarie will consider that a medical professional has satisfied the occupational duties requirement of the *total disability** or *partial disability* definition, as applicable, if he or she contracts HIV, Hepatitis B or Hepatitis C and as a result of the guidelines of the professional governing body in their state, are required to cease performing at least one of the duties of his or her usual occupation necessary to produce income. In order to be eligible to make a claim, the other components of total disability and partial disability, as applicable, must also be satisfied.

In addition to these special medical professional benefits, the FutureWise Disability Income insurance offers broad flexibility with a range of waiting and benefit periods to suit your needs. That means you can structure your Disability Income insurance so it takes account of your current financial situation – ie how much of a cash reserve you already have and your existing level of financial commitments, such as mortgage debt and family circumstances.

Macquarie FutureWise

Blood Borne Disease Insurance and Disability Income Insurance – and the quality of the overall cover offered by FutureWise – means you can enjoy the kind of cover that provides real financial protection and peace of mind.

Macquarie FutureWise is a comprehensive insurance product range designed to make insurance easier. It includes Life, Total and Permanent Disablement, Trauma and Business Expenses Insurance.

To find out more about insurance for medical professionals or about other Macquarie insurance products, contact your financial adviser or life insurance specialist.

* The terms in *italics* have a special meaning and are explained in the Glossary at the end of the FutureWise product disclosure statement.