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# 10 reasons why OneCare Business Expense Cover leads the market

## Innovative, flexible and customer-focused insurance

### 1) Choice of benefit payment type

OnePath Life Limited (OnePath Life) gives your client the flexibility to choose a Guaranteed or Indemnity benefit payment type.

- **Guaranteed benefit payment type.** In the event of a claim, the monthly benefit will be the amount agreed at the time of application, regardless of any change in your client's expenses. To secure this payment type, you simply need to provide OnePath Life with financial evidence at application time.
- **Indemnity benefit payment type.** The monthly benefit will depend on your client's expenses at the time of claim, and the monthly amount insured. This payment type will reduce your client's premium.

### 2) Total and partial disability benefits

OnePath Life offers total and partial disability benefits – recognising the impact working only four out of five days a week can have on a business.

### 3) Allows clients to work up to 10 hours per week

Under total disability, OnePath Life allows your client to **work up to 10 hours per week while receiving their full monthly benefit.**

This gives your client the flexibility to go to meetings, or monitor their business, while on claim – without having to worry about losing their payments.

### 4) Death benefit including terminal illness

If your client dies or is diagnosed with a terminal illness, OnePath Life will pay their beneficiaries **three times the monthly amount insured (up to \$60,000)** – helping them cover immediate expenses such as funeral costs.

### 5) No Claim Benefit

OnePath Life will **double the Death Benefit** payable if your client holds their policy for three consecutive years and does not make a claim.

### 6) Increasing Expenses Benefit

OnePath Life is the only insurer that will allow your client to **increase their monthly amount insured at each policy anniversary by up to 15%** – without having to supply medical evidence.

This gives you a valuable client review opportunity, and helps your client's cover keep up with their growing business.

### 7) Waiver of premiums

OnePath Life will **waive your client's premiums while they are on a Business Expense claim** – helping them financially during a time when affordability is often an issue.

### 8) Accident Option

OnePath Life gives your clients the flexibility to **choose the Accident Option** that suits their needs.

- The first option provides payment after the waiting period if your client is totally disabled for 14 consecutive days.
- The second option is a premier option, which provides a payment during the waiting period if your client is totally disabled for three consecutive days.

### 9) Extra Care Cover

Available on any OneCare product, Extra Care allows you to top-up your client's cover with up to three additional benefits; **Accidental Death, Terminal Illness and Extended Needle Stick.**

The maximum sum insured per benefit is \$1 million, and the Extra Care sum insured can exceed the sum insured of the cover it is attached to – giving you even greater flexibility.

### 10) A range of other benefits, features and options

OnePath Life is one of only a few insurers that will reward your clients with premium discounts when they package all of their insurances. There are three key discounts; **size, multi-cover and multi-group** discounts.

OneCare Business Expense Cover also offers a number of built-in benefits, features and options, as shown in the table below.

OneCare Business Expense Cover		
Built-in benefits	Built-in features	Optional cover
<ul style="list-style-type: none"> <li>• Total Disablement Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Indexation</li> <li>• Waiver of premiums</li> </ul>	<ul style="list-style-type: none"> <li>• Accident Option</li> <li>• Premier Accident Option</li> </ul>
<ul style="list-style-type: none"> <li>• Partial Disablement Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Increasing Expenses</li> </ul>	
<ul style="list-style-type: none"> <li>• Death Benefit</li> </ul>		
<ul style="list-style-type: none"> <li>• No Claim Benefit</li> </ul>		

For more information about OneCare,  
speak to your Business Development  
Manager or call 1800 222 066.

This information is current at November 2010 but is subject to change. Updated information will be available free of charge from [onepath.com.au](http://onepath.com.au). OneCare is issued by OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341. Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). OnePath Life is owned by ANZ – it is the issuer of the product but it is not a Bank. Except as set out in the issuer's contract terms (including the PDS), this product is not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuer.

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