



Combined Product Summary

Plan for the
unpredictable
with Accident
and Sickness
protection from
Combined
Insurance



An accident, sickness, or serious illness can have a dramatic effect on your lifestyle and dreams. It may cause extra expense, inconvenience, and even financial hardship. Plan for the unpredictable with Combined's range of Accident and Sickness plans.



Welcome to Combined

Combined Insurance specialise in bringing quality personal Accident and Sickness Insurance products to individuals and families right throughout Australia.

Combined Insurance is a subsidiary of AON Corporation, one of the largest insurance brokerage and consulting organisations in the world. At Combined, we have built a reputation of excellence through over eight decades of sales and service to generations of satisfied clients.

Combined Insurance has operations in USA, Europe, and Asia, and has been established in Australia since 1959.

Combined prides itself on providing it's customers with friendly and reliable service. Should you have any queries, please call our customer service hotline on 1300 300 480 and our friendly staff will be happy to assist you.

Why Invest in Personal Insurance?

Many Australians insure their home and cars but they do not insure their most important asset, themselves. It's time you received the same attention and protected yourself.

Whether you're self employed, running your own business or working full-time, would you be able to pay the mortgage, bills and living expenses, if you were off work due to having an accident or illness?

The following findings were reported in the July 2004 "Small Business Insurance Study" Research commissioned by Combined Insurance:

- Too many businesses fall victim to the failure of the owner to protect their most important asset – themselves
- For many small business owners and contractors if they don't work, they don't earn. Only 37% of sole traders surveyed felt they could sustain their income if unable to work for four weeks, with the same proportion admitting they would be forced to delve into their savings to keep their head above water
- One in three small business owners and contractors without Accident and Sickness insurance believe that their financial shortfall would be met by their superannuation, Medicare, or private health insurance. While Medicare and health insurance may cover some hospital and medical costs, they will not replace income.
- Superannuation products offered to small business owners and blue collar workers may not provide income protection in the event of accident or sickness.

So why not insure your most important asset: You!



Combined's Accident Coverage comprises of 2 Plans

- Peace of Mind Accident Disability Plan
- Bodyguard Personal Injury Plan

This brochure is only a summary of the cover. For further information, please refer to the Product Disclosure Statement (PDS) for full details.

Peace of Mind Accident Disability Plan

- For any covered injury whether;
- Totally or partially disabled, with additional benefits for;
- Major or minor fractures;
- Accidental death, paraplegia or quadriplegia, and a;
- Choice of 0, 14 or 30 day waiting periods, for disability benefits.
- Lump sum payment for death due to any accident

The Coverage	Bronze	Silver	Gold	Platinum	Platinum Plus
Total Disability	\$500 up to a maximum benefit per claim of \$6,000	\$1,000 up to a maximum benefit per claim of \$12,000	\$1,500 up to a maximum benefit per claim of \$18,000	\$2,000 up to a maximum benefit per claim of \$24,000	\$2,500 up to a maximum benefit per claim of \$30,000
Partial Disability	\$250	\$500	\$750	\$1,000	\$1,250
Fractures: Minor or Major	\$40 or \$200	\$80 or \$400	\$120 or \$600	\$160 or \$800	\$200 or \$1,000
Any Accident	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
Travel Accident	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000
Public Transport Passenger	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000

Bodyguard Personal Injury Plan

Provides benefits for:

- Accidental Death
- Permanent Total Disability
- Major or minor fractures
- Confinement due to accidents
- Loss of sight or limbs, and
- A choice of individual or family cover

The Coverage	Bronze	Silver	Gold
Accidental Death or Permanent Total Disability	\$50,000	\$100,000	\$200,000
Loss of Sight (one eye) or both eyes	\$25,000 or \$50,000	\$50,000 or \$100,000	\$100,000 or \$200,000
Loss of Hearing (one ear) or both ears	\$6,250 or \$50,000	\$12,500 or \$100,000	\$25,000 or \$200,000
Loss of Fingers, thumbs, toes or loss of hands or feet	\$2,500 or \$50,000	\$5,000 or \$100,000	\$10,000 or \$200,000
Total loss of use of back or spine, with no damage to spinal cord	\$25,000	\$50,000	\$100,000
Total loss of use of neck or cervical spine, with no damage to spinal cord, or total loss of use of a shoulder, elbow or wrist.	\$12,500	\$25,000	\$50,000
Facial Scars	\$1,250	\$2,500	\$5,000
Fractured nose, teeth, ribs, fingers, thumbs or toes or Fracture of any other bone	\$50 or \$400	\$100 or \$800	\$200 or \$1,600
Total Disability and confinement to bed <i>(as defined in PDS)</i>	\$50 per day up to a maximum benefit of \$18,250	\$100 per day up to a maximum benefit of \$36,500	\$200 per day up to a maximum benefit of \$73,000

These Plans can be taken individually or in conjunction with each other.

All Plans will cover you 24 hours a day 7 days a week whether you are at Home, Work, or Play.

Insurable ages from 16 through 64.

Combined's Sickness Coverage comprises of 4 Plans

- Sickness Disability Plan
- Sickness Confinement Plan
- Critical Illness Plan
- Cancer Plan

This brochure is only a summary of the cover. For further information, please refer to the Product Disclosure Statement (PDS) for full details.

Sickness Disability Plan

- For any covered sickness whatsoever, whether;
- Totally or Partially Disabled, with a;
- Choice of either 0, 14, or 30 day waiting periods

Sickness Confinement Plan

- Daily Benefits for Confining Sickness

Critical Illness Plan

- Lump sum Benefits for certain Major Illnesses

Cancer Plan

- Cancer confinement, non-confinement, first occurrence benefit, and also;
- Skin Cancer removal benefit;
- Transportation and Lodging costs as defined in the policy, with a choice of;
- Individual or family cover

These Plans can be taken individually or in conjunction with each other.

All Plans will cover you 24 hours a day 7 days a week whether you are at Home, Work, or Play.

Insurable ages from 16 through 64 for Sickness Disability and Sickness Confinement, 18 through 64 for Critical Illness and Cancer.

Sickness Disability Plan

The Coverage	Bronze	Silver	Gold	Platinum	Platinum Plus
Total Disability	\$500 up to a maximum benefit per claim of \$6,000	\$1,000 up to a maximum benefit per claim of \$12,000	\$1,500 up to a maximum benefit per claim of \$18,000	\$2,000 up to a maximum benefit per claim of \$24,000	\$2,500 up to a maximum benefit per claim of \$30,000
Partial Disability	\$250	\$500	\$750	\$1,000	\$1,250

Sickness Confinement Plan

The Coverage	Bronze	Silver	Gold	Platinum	Platinum Plus
Sickness Confinement <i>(as defined in PDS)</i>	\$50 up to a maximum benefit per claim of \$5,000	\$100 up to a maximum benefit per claim of \$10,000	\$150 up to a maximum benefit per claim of \$15,000	\$200 up to a maximum benefit per claim of \$20,000	\$250 up to a maximum benefit per claim of \$25,000

Critical Illness Plan

The Coverage	Bronze	Silver	Gold
Lump Sum	\$10,000	\$20,000	\$30,000
Skin Cancer	\$50	\$100	\$150

Cancer Plan

The Coverage	Silver	Gold
First Occurrence	\$1,000	\$2,000
Total Disability Confinement <i>(as defined in PDS)</i>	\$100 up to a maximum benefit per claim of \$50,000	\$200 up to a maximum benefit per claim of \$100,000
Non-Confinement Benefit	\$50 up to a maximum benefit per claim of \$50,000	\$100 up to a maximum benefit per claim of \$100,000
Skin Cancer Removal	\$100	\$200
Patient Transportation	\$1,000	\$2,000
Family Lodging	\$100 up to a maximum benefit per claim of \$10,000	\$200 up to a maximum benefit per claim of \$20,000

For an obligation free consultation or to find out about a business opportunity with Combined, please contact our Authorised Representative:

(name) _____

on:

(mobile no.) _____



Underwritten by
Combined Insurance Company of Australia
A division of Combined Insurance Company of America
A limited company incorporated in the state of Illinois, USA
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