



TAL Accelerated Protection

TAL is one of Australia's leading insurance providers with 150 years of history in Australia and has a global presence across Japan, Indonesia, Vietnam, India, Thailand, Cambodia and USA.

Built-in Features

- **Interim Cover:** TAL will provide you with limited Interim Cover at no additional cost while your application is being assessed once a fully completed application is received by TAL. They will also provide interim cover whilst waiting for a rollover from your super fund for your first premium payment (super policies only).
- **Guaranteed Future Insurability Benefit:** allows you to apply to increase your cover without providing additional health information when a significant life event occurs such as getting married, childbirth and taking out a mortgage.

Life Insurance Built-in Features

Here are some of the built-in features that are specific to their Life Insurance cover:

- **Terminal Illness Benefit** which allows for early payment of the Benefit Amount if you are Terminally Ill.
- **Advanced Payment Benefit** which is an advanced payment of 10% of the Benefit Amount, up to a maximum of \$25,000 as soon as TAL receive the death certificate or medical certificate confirming death, within the first 3 years if death resulted from accident and beyond 3 years, any cause of death.
- **Repatriation Benefit** which means if the Life Insured dies outside Australia, TAL will increase the maximum amount payable under the Advanced Payment Benefit to 10% of the benefit payable, up to a maximum of \$35,000.
- **Inflation Protection Benefit** automatically increases the Benefit Amount on the Policy anniversary by the greater of 5% and the Inflation Factor to help keep pace with inflation. Increased cover affects your premium, so you have the option to remove this benefit.
- **Premium Freeze Benefit** allows your premiums to stay the same, but the Benefit Amount will reduce at each Policy anniversary. This benefit can only be exercised if stepped premiums have been selected and you are at least 30 years of age.
- **Premium Relief Option (lump sum insurance)** which means TAL will waive your premiums if you are totally unable to work for at least three consecutive months due to sickness or injury.



Personally Owned / Non-Superannuation Only

- **Financial Planning Benefit** reimburses up to \$5,000 on fees for professional financial planning advice incurred when TAL pay 100% of the Benefit Amount. Your financial plan must be prepared by a financial adviser within 12 months of the date TAL paid your claim, and TAL must receive evidence of the financial plan.
- **Long Distance Accommodation Benefit** reimburses up to \$250 per day, up to 14 days, for accommodation costs of an Immediate Family Member when they are required to travel more than 100 km to be with you. To be eligible, you must be Bed Confined more than 100 kilometres from your usual place of residence and the Terminal Illness Benefit, 100% of the TPD Insurance Benefit Amount or 100% of the Critical Illness Insurance Benefit Amount has been paid.
- **Grief Support Benefit** is available to you or your Immediate Family Member who need support when TAL pay 100% of the Benefit Amount. TAL will reimburse the cost of up to three grief support sessions, to a total maximum cost of \$1,000 for all 3 sessions, with an accredited health provider approved by us.
- **Child's Critical Illness Benefit** pays a benefit of \$10,000, if your child (aged between two and 19 next birthday) suffers a Child's Critical Illness Event listed under the Child's Critical Illness Insurance.

TPD Insurance Built-in Features

Here are some of the built-in features that are specific to their TPD Insurance cover:

- **Advanced Payment Benefit** which is an advanced payment of 25% of the TPD Insurance Benefit Amount, up to a maximum of \$500,000 if you suffer Loss of use of a Single Limb (permanent) or Loss of Sight in One Eye (permanent).
- **Death Benefit (TPD linked to life)** which pays the lesser of \$10,000 or the Benefit Amount if you die and the TPD Benefit is not payable.
- **Inflation Protection Benefit** automatically increases the Benefit Amount on the Policy anniversary by the greater of 5% and the Inflation Factor to help keep pace with inflation. Increased cover affects your premium, so you have the option to remove this benefit.
- **Premium Freeze Benefit** which means your premiums stay the same and the Benefit Amount will reduce at each Policy anniversary. This benefit can only be exercised if stepped premiums have been selected and you are at least 30 years of age.
- **Premium Relief Option (lump sum insurance)** which means TAL will waive your premiums if you are totally unable to work for at least three consecutive months due to sickness or injury.



Personally Owned / Non-Superannuation Only

- **Financial Planning Benefit** reimburses up to \$5,000 on fees for professional financial planning advice incurred when TAL pay 100% of the Benefit Amount. Your financial plan must be prepared by a financial adviser within 12 months of the date TAL paid your claim, and TAL must receive evidence of the financial plan.
- **Long Distance Accommodation Benefit** reimburses up to \$250 per day, up to 14 days, for accommodation costs of an Immediate Family Member when they are required to travel more than 100 km to be with you. To be eligible, you must be Bed Confined more than 100 kilometres from your usual place of residence and the Terminal Illness Benefit, 100% of the TPD Insurance Benefit Amount or 100% of the Critical Illness Insurance Benefit Amount has been paid.
- **Grief Support Benefit** is available to you or your Immediate Family Member who need support when TAL pay 100% of the Benefit Amount. TAL will reimburse the cost of up to three grief support sessions, to a total maximum cost of \$1,000 for all 3 sessions, with an accredited health provider approved by us.
- **Child's Critical Illness Benefit** pays a benefit of \$10,000, if your child (aged between two and 19 next birthday) suffers a Child's Critical Illness Event listed under the Child's Critical Illness Insurance.

Trauma Insurance Built-in Features

Here are some of the built-in features that are specific to their Trauma Insurance cover (also known as 'Critical Illness' Insurance, as termed by this insurer):

- **Paralysis Support Benefit** which means the Critical Illness Insurance Benefit Amount will be doubled (up to \$2 million) if you become permanently paralysed.
- **Death Buy-Back Benefit (Linked Critical Illness)** which means if 100% of the Critical Illness Insurance Benefit Amount is paid, you can repurchase Life Insurance in 12 months' time, up to the Critical Illness Insurance Benefit Amount paid.
- **Advancement Benefit (Premier)** which pays a portion of the Critical Illness Insurance Benefit Amount for Advancement Benefit Events. Payment of this benefit will reduce the Benefit Amount by the amount paid.
- **Female Critical Illness Benefit (Premier)** which pays 20% of the Critical Illness Insurance Benefit Amount, up to \$50,000, for conditions such as Pregnancy Complications and Congenital Abnormalities. Payment of this benefit will reduce the Benefit Amount by the amount paid.
- **Needlestick Benefit (Premier)** which pays up to \$1 million if you suffer Occupationally Acquired HIV or Occupationally Acquired Hepatitis B or C. This benefit only applies if your occupation class is AA+ as specified in the Policy Schedule.
- **Inflation Protection Benefit** automatically increases the Benefit Amount on the Policy anniversary by the greater of 5% and the



Inflation Factor to help keep pace with inflation. Increased cover affects your premium, so you have the option to remove this benefit.

- **Premium Freeze Benefit** which means your premiums stay the same and the Benefit Amount will reduce at each Policy anniversary. This benefit can only be exercised if stepped premiums have been selected and you are at least 30 years of age.
- **Financial Planning Benefit** which reimburses up to \$5,000 on fees for professional financial planning advice incurred when TAL pay 100% of the Benefit Amount. Your financial plan must be prepared by a financial adviser within 12 months of the date TAL paid your claim, and they must receive evidence of the financial plan.
- **Long Distance Accommodation Benefit** reimburses up to \$250 per day, up to 14 days, for accommodation costs of an Immediate Family Member when they are required to travel more than 100 km to be with you. To be eligible, you must be Bed Confined more than 100 kilometres from your usual place of residence and the Terminal Illness Benefit, 100% of the TPD Insurance Benefit Amount or 100% of the Critical Illness Insurance Benefit Amount has been paid.
- **Grief Support Benefit** is available to you or your Immediate Family Member who need support when TAL pay 100% of the Benefit Amount. TAL will reimburse the cost of up to three grief support sessions, to a total maximum cost of \$1,000 for all 3 sessions, with an accredited health provider approved by us.
- **Child's Critical Illness Benefit** pays a benefit of \$10,000, if your child (aged between two and 19 next birthday) suffers a Child's Critical Illness Event listed under the Child's Critical Illness Insurance.
- **Premium Relief Option (lump sum insurance)** which means TAL will waive your premiums if you are totally unable to work for at least three consecutive months due to sickness or injury.

Income Protection Insurance Built-in Features

Here are some of the built-in features that are specific to their Income Protection Insurance cover:

- **Inflation Protection Benefit** which automatically increases the Benefit Amount on the Policy anniversary date by the Indexation Factor to help keep pace with inflation when you're not on claim. Increased cover affects your premium, so you have the option to remove this benefit, which will reduce the size of your premium increases.
- **Death Benefit for Income Cover Benefit** which pays \$10,000 if you die.
- **Waiver of Premium Benefit** which means TAL will waive your Income Protection premiums while you receive a benefit payment for Total Disability or Partial Disability.



- **Elective Surgery Benefit** which means you are considered Totally Disabled if you're disabled because of undergoing an elective surgery. This benefit is not applicable within six months of the Plan commencing, reinstatement or an increase in benefit. A number of surgeries may be considered a sickness to assess entitlement to the totally unable to work benefit.
- **Bed Confinement Benefit** pays 1/30th of the Benefit Amount for each day of Bed Confinement if you are Totally Disabled and Bed Confined for at least 72 consecutive hours during the Waiting Period.
- **Blood Borne Diseases Benefit** which means if you are a healthcare professional and you contract a blood borne disease such as HIV, Hepatitis B or Hepatitis C and it prevents you from performing Exposure Prone Procedures or suffer a reduction in income as a result of this, TAL may assess you to be disabled even if you are physically able to work.
- **Recurrent Claim Benefit** which means if you become Totally Unable to Work or Partially Unable to Work because of the same or related cause of claim within 12 months from the date the claim was last paid to, TAL will recommence payments without a further waiting period.
- **Permanent Incapacity Reset Benefit** pays 1/3rd of the Benefit Amount in addition to the Totally Unable to Work Benefit if you are Seriously and Permanently Incapacitated. This benefit only becomes available after the Claim Period exceeds 24 months.
- **Waiver of Premium for Income Cover** waives your Income Protection premiums when the Totally Unable to Work Benefit or Partially Unable to Work Benefit is payable.
- **Premium pause benefit** which allows you to temporarily suspend paying income protection premiums and cover for up to 12 months if, you have been paying premiums for at least 12 consecutive months before applying for the pause.

Personally Owned / Non-Superannuation Only

- **Income Cover Work Assistance Benefit** which reimburses the cost of an approved Rehabilitation Program to help you return to work. The maximum amount for this benefit is six times the Benefit Amount.
- **Income Cover Overseas Assistance Benefit** which reimburses the cost of returning to Australia if the Totally Unable to Work Benefit or the Partially Unable to Work Benefit are payable when you are overseas. The maximum reimbursement is three times the Benefit Amount.

Superannuation Only

- **Premium Pause Benefit** which suspends your Income Protection Plan for up to 12 months if you become unemployed or are on long term leave.



Additional Features

Here are some of the additional features that can be added across their range of insurance products, which do come at an additional cost.

Life, TPD and Trauma Insurance Only

- **Premium Relief Option** which means TAL will waive your premiums if you're totally unable to work for at least three consecutive months due to Sickness or Injury. This will end on the earlier of when you are either capable of working or earning an income, or the Policy anniversary before your 65th birthday.
- **Business Insurance Option** which means you can increase the Benefit Amount of your Life Insurance and any attached TPD Insurance and Critical Illness Insurance without providing additional health information on the occurrence of a specified business event.

TPD Insurance Only

- **Death Buy-Back Option (Linked TPD)** which means if 100% of the TPD Insurance Benefit Amount is paid, you can repurchase Life Insurance in 12 months' time, up to the TPD Insurance Benefit Amount paid.
- **Double TPD Option (Linked TPD)** which means if 100% of the TPD Insurance Benefit Amount is paid, the Life Insurance Benefit Amount will not be reduced.
- **Superlink TPD** allows you to structure TPD Insurance as follows as either TPD 'Any Occupation' definition structured through superannuation and TPD 'Own Occupation' definition structured outside superannuation.

Trauma / Critical Illness Insurance Only

- **Critical Illness Reinstatement Option** which means if the Critical Illness Benefit, Advancement Benefit, Needlestick Benefit or Female Critical Illness Benefit is paid, you can repurchase Critical Illness Insurance in 12 months' time, up to the Critical Illness Insurance Benefit Amount paid.
- **Double Critical Illness Option (Critical Illness Rider)** which means if 100% of the Critical Illness Insurance Benefit Amount is paid, the Life Insurance Benefit Amount will not be reduced.

Income Protection Insurance Only

- **Increasing Claim Option** which increases the Benefit Amount by the Consumer Price Index at each 12-month anniversary of the commencement of eligible benefit payments.
- **Super Contribution Option** which means if the Totally Unable to Work Benefit or Partially Unable to Work Benefit is payable, TAL will make a superannuation contribution on your behalf, which will be paid directly to the superannuation fund nominated by you.
- **Superlink IP** allows an Income Protection Policy structured outside superannuation to be Superlinked to an Income Protection Policy structured through superannuation.



For more information regarding TAL Accelerated Protection, please refer to the Product Disclosure Statement and Policy Document dated 8 September 2023 and associated supplementary documents where relevant.

Important information regarding this document

The information in this document is of a general nature. It does not consider your personal objectives, needs or situation. It does not represent legal, tax or personal advice and should not be taken as such. If it has been provided to you with a Statement of Advice (SoA), you should rely on the personal advice in the SoA.

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