

KEY FACTS ABOUT ACCIDENT PROTECTION

We recommend you take time to read the information about Accident Protection and understand how the benefits work including when we will pay claims and when we won't.

You can find more information in the Product Disclosure Statement (PDS) that was provided when you purchased your policy or you can view the latest PDS at commbank.com.au/apr-pds

The cover your policy provides	How your cover works
Basic Accident Benefit	<p>Pays a lump sum if you die or become totally and permanently disabled as a direct result of an accidental injury, within 6 months of the injury occurring. Cover amount is between \$50,000 and \$500,000, in \$50,000 increments.</p> <p>Your total and permanent disability cover ends on the next policy anniversary after your 65th birthday. Accidental Death continues to cover you until the policy anniversary after your 75th birthday. Please note, there is no reduction in premium when your cover for total and permanent disability benefit ceases at age 65. Your premiums will continue until all cover under this policy ends on the day before your next policy anniversary on or after you turn 75.</p>
Holiday Protection Benefit	<p>If we pay a basic Accident Benefit for an accidental injury that occurred during a public holiday period, we also pay this benefit as an additional amount. The amount of cover is the same as the Basic Accident Benefit you selected. We will only ever pay either the Holiday Protection benefit or the Public Transport Protection benefit, never both.</p>
Public Transport Protection Benefit	<p>If we pay a basic Accident Benefit for an accidental injury that occurred as a fare-paying passenger on Public Transport, we also pay this benefit as an additional amount. The amount of cover is the same as the Basic Accident Benefit you selected. We will only ever pay either the Holiday Protection benefit or the Public Transport Protection benefit, never both.</p>
Special Joint Insured Benefit <i>(if you have joint cover with 2 lives insured)</i>	<p>If you and your partner or spouse on the policy die as a result of an accidental injury within two years of each other, and we have paid a Basic Accident benefit for both lives insured, we will also pay this benefit as an additional amount to your estate.</p> <p>We pay this benefit after the last life insured under the policy dies, but we don't pay if the policy owner dies first. This benefit can be a nil amount.</p>
Credit Card Benefit <i>(if the premiums for your policy are being paid by credit card)</i>	<p>If we pay a basic Accident Benefit as a result of Total and Permanent Disablement and if your premiums paid under this policy are done so by Credit Card, we also pay this benefit as an additional amount to your Credit Card.</p> <p>The benefit amount is calculated as at the date of the accidental injury resulting in payment of the Basic Accident Benefit, and will not exceed the lesser of:</p> <ul style="list-style-type: none"> ◆ \$10,000; or ◆ The credit limit on that credit card account.
Temporary Disablement Protection Benefit (optional) <i>(if you have chosen this optional benefit, you can elect to remove the cover from your policy at any time, which may reduce your monthly premium)</i>	<p>Pays a benefit if you are totally and temporarily disabled by an accidental injury or illness that confines you to bed. In order to claim, you must be employed where you received wages, salary or income on a regular full-time basis (at least 30 hours per week) for at least 3 months before but not after the date of disablement, and under the care of and following the treatment recommended by a doctor.</p> <p>In the event of accidental injury, if you are totally and temporarily disabled for more than 30 days after the date you were disabled, we pay an injury benefit of \$1,000 for each month you're unable to work for up to 6 months (or 12 payments over the life of the policy).</p> <p>In the event of illness we pay a lump sum of \$1,000, if you:</p> <ul style="list-style-type: none"> ◆ have been advised by a medical practitioner to remain in bed for a substantial part of each day, ◆ are under the full-time care of a registered nurse or person acceptable to us for a period of 7 consecutive days from the date of disablement, and ◆ are unable to get out of bed and walk without assistance. <p>We only pay 12 illness benefit payments for each insured person under the policy.</p> <p>Your Temporary Disablement Protection cover ends on the next policy anniversary occurring after your 65th birthday.</p>

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Important Information:

This information has been prepared without considering your personal objectives, financial situation or needs. You should consider its appropriateness in light of your circumstances and consider seeking professional advice relevant to your individual needs before making a decision based on this information. Accident Protection is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CMLA is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124. 'CommInsure' is a registered business name of CMLA. CI_00161/1019