

KEY FACTS ABOUT INJURY CASH PROTECTION

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

Injury Cash Protection covers you in the following ways if you have an accidental injury only:

- ◆ a daily amount if you're confined to bed by your doctor (doubled if the injury happens overseas)
- ◆ an amount for reasonable homecare expenses
- ◆ a lump sum if you're permanently and totally disabled.

The amount you receive depends on the plan you've chosen, and will be stated on your Policy Schedule.

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/icp-pds

The cover your policy provides	How your cover works
Daily Bed Confinement Benefit	<p>Pays a daily amount for up to 90 days if you have an accidental injury and are confined to bed for a substantial part of each day under the continuous care of a registered nurse or under full-time care while you recover. Bed confinement must begin within 90 days of the accidental injury.</p> <p>The benefit amounts are \$200 per day for Standard plan and \$400 per day for Premier plan and Premier Plus plan*.</p>
Out-of-country Daily Bed Confinement Benefit	<p>Pays an extra amount for up to 90 days (on top of the Daily Bed Confinement benefit) if the accidental injury happens overseas and you're confined to bed overseas for a substantial part of each day. Bed confinement must begin within 30 days of the accidental injury. If you return to Australia the Out-of-Country Daily Bed Confinement benefit will cease.</p> <p>The benefit amounts are \$200 per day for Standard plan and \$400 per day for Premier plan and Premier Plus plan*.</p>
Homecare Assistance Benefit	<p>Pays an extra amount to cover reasonable homecare expenses for up to 45 days while you're confined to bed for a substantial part of each day due to an accidental injury that happened in Australia.</p> <p>The benefit amounts are up to \$75 per day for Standard plan and up to \$150 per day for Premier plan and Premier Plus plan*.</p>
Permanent and Total Disability Benefit	<p>Pays a single lump sum if an accidental injury leaves you permanently and totally disabled within 90 days of the accident in one of the way listed below.</p> <ol style="list-style-type: none">(1) Unlikely ever to be able to engage in any occupation(2) Unable to perform domestic duties(3) Specified loss, such as the total and irrecoverable loss of speech or hearing in both ears, or for a hand, complete and permanent severance of or above the wrist joint or permanent and total loss of use to a hand. Other specified loss conditions apply – refer to the PDS for a full list. <p>The amount we pay depends on the type of disability, your age at the time of accidental injury and the plan chosen*. Please refer to the PDS for further information on the benefit amounts.</p>

Important Note: *All benefit amounts are halved if the accidental injury occurs on or after your 75th birthday, except for Permanent and Total Disability Benefit type "unlikely ever to be able to engage in any occupation" which will cease on your 65th birthday.

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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. Injury Cash 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. 'Commlnsure' is a registered business name of CMLA. CI_00161/1019