

If your income stopped today, who would pay your bills?



Your savings account?



Your partner?



Your parents?



Don't know?

You need a ten second insurance check now.



Which do you insure?

Your income is your biggest asset and should be insured, just as you would cover your home and car.

Home \$93 monthly premium¹



Did you know?

Each year there are more than 10,000² house fires.

Car \$93 monthly premium¹



Did you know?

A vehicle is stolen every seven minutes in Australia.³

Income \$51 monthly premium¹



Did you know?

Of the working population, one in six men and one in four women are expected to suffer a disability from the age of 35 to 65 that causes a loss of six months or more from work.⁴

For as little as \$51 per month, you can ensure your income continues even when you can't work.

1. Commlnsure Home Insurance example assumes a 35-year-old male (age 36 next birthday,) home owner, degree-qualified accountant, non-smoker lives in a double brick house (with deadlocks and external security doors and a garage for his car) in Parramatta (2150) NSW. He has taken out the Commlnsure Residential Home Package with building (\$350K) and contents (\$75K) cover which includes a combined policy discount of 10%, and is based on a \$300 excess. He drives a 2001 Holden Commodore Executive VX11 Sedan 4A V6, with Comprehensive Motor Vehicle Insurance and 60% no claims bonus. He has held his licence for 15 years, Restricted Drivers access and there is no finance on the vehicle. The premium rate for his Home and Motor insurance includes all statutory charges.
The Income Protection premium rates are based on a \$3,125 monthly benefit – one month waiting period, benefit period of age 65, policy expiry date to age 65, agreed value superannuation continuance of 9% (\$4,500p.a) with increasing claims option and stepped premiums. All general monthly premiums are quoted as 12.10.07. Personal Insurance monthly premiums are quoted as at 16 November 2006. Home Insurance premium is \$1114.72 annually or \$92.89 monthly. Motor Insurance premium is \$1116.47 annually, \$93.05 monthly.
2. Australian Bureau of Statistics: Australian Social Trends 2000 – Housing – Housing Stock: Home fire safety.
3. Source: National Motor Vehicle Theft Reduction Council Inc – based on overall thefts for the financial year 2005-2006.
4. Source: Institute of Actuaries. Table IAD 89-93 – white collar males and females, December 2006.

Ten second insurance check

Please tick the most appropriate answer:

Are you the sole income earner?

Yes No

What is your total annual income?

- Less than \$20,000
 \$20,001 to \$40,000
 \$40,001 to \$60,000
 \$60,001 to \$80,000
 \$80,001 to \$100,000
 \$100,000 +

What are your total debts?

- Less than \$100,000
 \$100,001 to \$250,000
 \$250,001 to \$500,000
 More than \$500,001

How many dependent children do you have?

0 1 2 3 or more

Could your partner pay the bills if you couldn't work?

Yes No

If you could not maintain your lifestyle without support during illness or injury, please complete your details overleaf.

I would like to make an appointment to see an adviser.

First name _____

Last name _____

Street address _____

Suburb _____

Telephone _____

Email _____

Preferred contact time

Morning Afternoon

Preferred appointment time

Morning Afternoon

CIL532 140108

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