



LIFESTYLE ASSURANCE PACKAGE FACT SHEET

INCOME PROTECTION:

100% for the first 6 weeks then 85% or 75% as selected

CRITICAL SICKNESS COVER:

\$10,000 built-in cover with an option to increase coverage up to \$50,000.

DEATH AND CRITICAL INJURY PROTECTION:

\$30,000 built-in cover with an option to increase coverage up to \$100,000.

COVERAGE:

365 Days - Worldwide Cover

FLEXIBLE WAITING PERIODS:

14, 28, 60 or 90 Days

BENEFIT PERIOD:

1 Year or 2 Years

ADDITIONAL BENEFITS:

Family Cover

Financial Planning Benefit

Fractured Bones Support

Rehabilitation and Return to Work Assistance

Home and Vehicle Modification Benefit

Reimbursement of Professional and Membership Fees

Advance Payment Benefits

Transport to and from Work Benefit

Escalation of Claim Benefit

Disappearance Cover

Exposure Cover

HIV and Hepatitis Cover



HOW TO MAKE AN INCOME PROTECTION CLAIM

01

Contact n2n Claims Solutions (n2n)

- › Visit n2n website to obtain a claim form
- › You will need to provide us with as much information as possible about the condition you're claiming for, including any medical reports.

02

Complete the paperwork and lodge your claim

- › Make sure to attach all the requested information to save time and not delay the decision making process.

03

n2n assesses your claim

- › We will notify you by letter and text once your claim has been received. You will be allocated a Case Manager who will use the information provided to make an assessment.
- › Your Case Manager will contact you within 1 business day to discuss your claim and they may ask for more information from your doctor, employer and any other information as required to make an assessment.

04

n2n will make a decision about your claim

- › After considering all evidence, we will decide if your claim meets policy criteria. They will advise you of the decision.
- › If your claim is accepted, a letter and text will be sent out notifying you of this, and information on how a benefit is paid. If your claim is declined, a letter will be sent out notifying you of the reasons for the decline and advising you of the next steps for appeal if you disagree with the decision.
- › We will be in direct contact with you throughout the claims process.

On average between
90-95%
of our insurance claims are accepted.

Remember

To gain a full understanding of all the conditions and exclusions please see the full policy wording and policy schedule.

In some cases we may even be able to help you with rehabilitation, retraining and return to work benefits.

Making a claim is much easier than you might think, most genuine claims are straight forward.

It saves a lot of time if you provide all of the requested information and fill in the forms completely the first time.

DISCLAIMER:

The document and any recommendations, analysis or advice herein are not intended to be taken as, nor does it constitute, legal, insurance or professional advice. This is an overarching summary and is not specific to any individual circumstances regarding policy terms, conditions and exclusions. This fact sheet relates to individuals that are paying premiums to us. Please refer to the terms and conditions of your relevant policy documentation. Canopy Insurance Pty Ltd (ABN 28664242406) is a Corporate Authorised Representative (AR No. 1301345) of Windsor Income Protection Pty Ltd (ACN 147905888|ABN 56104714171|AFSL No. 400598). n2n Claims Solutions Pty Ltd (ABN 60603109888) is a Corporate Authorised Representative (AR No. 1294642) of Windsor Income Protection Pty Ltd. Copyright © May 2023.



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