

Individual personal accident and sickness

Designed to cover an individual in the event they have an accident resulting in death, an injury, or suffer a sickness which impacts their ability to continue working in the same capacity. Where cover is available under workers compensation insurance, the product may provide a level of cover on a top up basis up to the maximum level of cover available.



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At a glance

- Comprehensive list of occupations available across various industries
- Cover options available for 24 hours / 365 days, working hours only and outside working hours
- Cover types include injury only, and injury and sickness (sickness only available on 24 hour / 365 days)
- Additional benefits are automatically covered where applicable
- Online quoting and binding available [via Generate](#)

Target market

Customers within the target market

Customers are within the target market if all the following conditions apply:

- ✓ Individual customers seeking cover in the event they have an accident resulting in death, an injury, or suffer a sickness which results in disablement and impacts their ability to continue working in the same capacity
- ✓ Individual customers who are engaged in either full-time or part-time employment, or are self employed, or engaged as a contractor
- ✓ Customers who are:
 - Between 18 to 70 years of age prior to the selected coverage commencement date
 - Permanent residents in Australia and be legally resident in Australia or, are on a skilled and / or temporary working visa or have a partner / spouse visa which allows you to stay in Australia for at least 2 years, or have a New Zealand passport
- ✓ Customers seeking cover in the event they have an accident resulting in death, an injury, or suffer a sickness which results in disablement and impacts their ability to continue working in the same capacity who may not be covered under their state's workers compensation scheme (e.g. directors in some states)
- ✓ Customers seeking cover to meet ongoing financial commitments including providing for their family or continuing business operations

Customers not within the target market

Customers are not within the target market if any of the following conditions apply:

- ✗ Customers who are individuals living outside Australia
- ✗ Customers who are organisations, associations, or businesses
- ✗ Customers who fly in an aircraft other than as a passenger in an aircraft licensed to carry passengers or train for or participate in professional sports of any kind, or a sport where they receive more than 15% of their annual income from all sources derived from fees or monetary reward as a result of their participation
- ✗ Customers seeking cover for a pre-existing physical or mental condition, sickness, illness, disease, injury or condition:
 - For which they have received or sought medical attention, treatment, testing or advice
 - Of which they are aware or a reasonable person in the circumstances could be expected to be aware of.