

8 good reasons to give your family the protection of Accidental Death Plan

1. Affordable cover

Cover starts from as little as 99 cents a week. And if you include your partner, you both qualify for a 10% discount. Plus, you can choose the level of cover that will provide the benefit your family will need – right up to \$400,000.

2. Premiums won't increase as you get older

Unlike other insurance where your premiums can increase with age, it's reassuring to know that your Accidental Death Plan premiums will never increase just because you get older. Neither will your cover ever reduce!

3. Your acceptance is guaranteed

If you're between the ages of 18 and 69 and a permanent Australian resident, your application will simply not be refused.

4. NO medical examination or medical history required

Your acceptance for the Accidental Death Plan is not dependent on your present or past health history. In addition, you won't pay higher premiums if you are a smoker.

5. 50% extra payout

If the loss of life is the result of a violent assault on an innocent victim, or if two lives are covered by the policy and both are lost as a result of the same accident, an additional 50% of the cover amount is payable.

6. 30-day money-back guarantee

You have 30 days to examine the cover carefully. Discuss it with your family. Make sure it's right for you – or get your money back.


7. Cover up to age 70

As long as your premiums are paid when due, your cover will continue right up until the plan anniversary after you turn 70.

8. Protection is just a phone call away

Call 13 66 76 today and your cover could be in place just like that! In fact, because InsuranceLine record all calls, you don't even need to sign anything.

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Frequently Asked Questions

Q: What is the definition of Accidental Death?

A: "Accidental Death" means death which directly and independently of any other cause, is the result of bodily injury caused directly and solely by sudden, violent, accidental, external and visible means and which occurs within 365 days of sustaining that injury.

Q: Will my premiums ever increase?

A: Your premiums and cover remain level except when:

- Inflation protection applies, which means your cover increases each year until age 69 in line with the change in the CPI or 5%, whichever is greater with a corresponding premium increase;
- You increase cover or add a partner, then corresponding premium increases will apply;
- The underlying premium rates are changed. In this case you will never be singled out for a premium rate increase and any increase will be applied to all policies using the same table of rates, with 30 days notice.

Q: If I cancel my policy, do I get anything back?

A: If you cancel within 30 days of your policy being issued you will get a refund of any premiums paid. The Accidental Death Plan is not a savings plan and has no residual cash value, so if you cancel after the first 30 days you will not get anything back.

Q: What happens if I stop paying my premiums?

A: The cover provided by the Accidental Death Plan will cease. You will be informed when your cover has ended. It is important to let InsuranceLine know immediately if you cannot pay a premium to try to work out an alternative arrangement.

Q: Will I get a discount if I pay my premium annually?

A: Yes, if you pay annually you will be paying the equivalent of 11 months' premiums.

Q: Are my premiums tax deductible?

A: Generally, the premiums paid will not be tax deductible nor will the benefits be assessable for income tax purposes. The taxation information in this Product Disclosure Statement is based on the continuation of present laws and their current interpretation and is a general statement only.

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Your satisfaction is important

Upon issue of your policy you will receive a policy document and a policy schedule. You should read these documents carefully and keep them together in a safe place. They are the terms of your insurance agreement.

If at any time you have a dispute or complaint about your policy please contact the InsuranceLine Customer Service Centre in the first instance on 13 66 76 or in writing to Reply Paid 62, Carlton South VIC 3053. Should you wish to escalate your complaint please ask to speak to the Complaints Officer who will handle your matter personally. InsuranceLine will be acting on behalf of TOWER in addressing any complaint relating to the policy.

If you feel your complaint is not resolved within 45 days of reporting it to InsuranceLine, you may refer your complaint to an external dispute resolution service - the Financial Industry Complaints Service Limited - on 1300 780 808 or in writing to PO Box 579, Collins Street West, Melbourne VIC 8007. To use this external free service you must have first used the above internal dispute resolution service.

If you have further questions on the Guaranteed Acceptance Form or on anything else about Accidental Death Plan, just give InsuranceLine a call on 13 66 76, 8am to 8pm (EST), and they will be pleased to answer them for you. Or you can write to InsuranceLine, Reply Paid 62, Carlton South VIC 3053, fax them on 1800 730 099 or email them at insuranceline@insuranceline.com.au

The information in this Product Disclosure Statement does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of this product having regard to your objectives, financial circumstances and needs.

Accidental Death Plan
is insured by:



Accidental Death Plan
is promoted by:



Accidental Death Plan is promoted by InsuranceLine Pty Limited, Level 3, 4 Martin Place Sydney, NSW 2000, ABN 39 084 666 017, AFSL 243260

Accidental Death Plan is insured by TOWER Australia Limited, 80 Alfred Street, Milsons Point, NSW 2061, ABN 70 050 109 450, AFSL 237848

This PDS is issued by TOWER Australia Limited on 01/08/05. From time to time updates about this product, which are subject to change and which are not materially adverse to you may be found on the InsuranceLine website at www.insuranceline.com.au

If you request a paper copy of any updated information, this will be provided to you without charge.

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ACCIDENTAL DEATH PLAN | Product Disclosure Statement



Affordable financial protection for your family in the event of accidental death

- \$100,000 cover from just \$2.31 per week*
- Guaranteed acceptance for permanent Australian residents aged 18 - 69
- Once covered, premiums won't increase just because you get older
- 30 day money back guarantee

Insured by TOWER Australia Limited (AFSL 237848, ABN 70 050 109 450)
Promoted by InsuranceLine Pty Limited (AFSL 243260, ABN 39 084 666 017)

Promoted by:
 **insuranceline**
We're just a phone call away

**“Yes, accidents happen.
That’s why it’s important to provide
protection for my family”**

Every day, ordinary Australians suffer the trauma of losing a loved one as a result of an accident. And if something happened to you, could your family continue to live the way they do today, without the benefit of your income?

Just think about the costs of daily life... the rent or mortgage... your credit card debt... the electricity, gas and water bills – it all adds up. Plus there would be funeral costs – easily \$5,000 – and that’s just a start. There are also the children ... the cost of their schooling... their hopes and dreams for the future... the additional costs of childcare or housekeeping so that the surviving partner can continue to work.

As you can see, if something happened to you, your family’s financial future could be seriously threatened.

Every week in Australia, accidents claim more than 100 lives†

The fact is that no matter how careful we are, our everyday lives are filled with risk. You can be the world’s best driver but still become the victim of someone else’s negligence. You can take every precaution while doing repairs around the home, but still suffer a freak fatal slip or fall. And fatal accidents can occur as easily while on holiday as they can in the workplace.

Just as frightening, we now live in times where an innocent bystander can become the victim of an assault. Where a quiet stroll past the local pub can end with a death on the pavement.

Chances are that we’ll go through life without ever facing such accidents. But when you are responsible for the financial future of a family or a partner, you can’t afford to leave things to chance.



* Weekly cost for a female aged 18 to 50

† Australian Bureau of Statistics (2003), *Injuries and Deaths due to External Causes*

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**“At last. An easy and affordable
way to provide my family with accidental
death protection”**

The Accidental Death Plan is a very affordable insurance policy that will pay a lump sum in the event of your accidental death.

Guaranteed acceptance! No ifs. No buts.

You are guaranteed to be accepted if you are a permanent Australian resident aged 18–69, no matter your state of health today or if you have been previously declined cover for other policies. And even if you are a smoker, you won’t pay a higher premium.

Your premium is determined by how much cover you choose, your current age and your gender. Once your policy has been issued, your premium will not increase just because you get older. So hurry and apply for the Accidental Death Plan today!



**\$100,000 cover from just \$2.31 per week*
That really is affordable cover**

With the Accidental Death Plan you can either choose the amount of cover that meets your needs or the premium that suits your budget.

For example, a female aged 18 to 50 can have \$100,000 of cover for just \$2.31 a week or, for just 99 cents a week have \$42,900 of cover.

Similarly, a male aged 61 to 69 can have \$100,000 of cover for \$13.85 per week or, for just 99 cents a week have \$7,150 of cover.

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**Up to \$400,000 – when your family
needs it most**

With the Accidental Death Plan you can choose the level of cover that’s right for your circumstances – up to \$400,000 – so you can provide real protection for your family in the event of your accidental death.

**Here’s how much the Accidental Death
Plan costs**

Here’s an example of the weekly costs for \$100,000 of cover. For the cost of other levels of cover, simply call Insuranceline on 13 66 76.

Weekly Premiums for \$100,000 cover		
Current Age	Male	Female
18 to 50	\$2.77	\$2.31
51 to 60	\$6.00	\$4.85
61 to 69	\$13.85	\$12.69

Once covered, premiums do not go up just because you get older.

Cover for you and your partner

You can choose a plan that only covers you, or choose to include your partner. And because we understand that both of you provide such an important contribution to the family, we offer a 10% discount on your combined premium.

50% extra payout

Losing a partner or loved one through an accident is an extremely tragic event. However some types of accidents are even more horrific and can cause extreme trauma for surviving family members.

To help such family members access extra support they may need, the Accidental Death Plan pays an additional 50% of the cover amount if the loss of life is the result of an assault on an innocent victim such as manslaughter, murder or an act of terrorism; or, if two lives are covered, and both are lost as a result of the same accident.

Providing security and peace of mind

The Accidental Death Plan is insured by TOWER Australia Limited, one of Australia’s leading insurers. The TOWER Group has over 130 years of experience and is trusted by over a million policyholders. It’s good to know that TOWER will be there for your family, even when you no longer can be.

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About Insuranceline

“We’re just a phone call away” doesn’t sound like it comes from the insurance industry. In fact, it’s the sort of thing Mum or Dad, a brother or sister or a family member might say to you; and you know they really mean it. That’s because Insuranceline are more about people than premiums and products; and about making it easier for you to take better control of your life and future well being. Insuranceline provide commonsense financial services you can afford, without confusing red tape and industry jargon. They try to speak in a language you can understand and feel comfortable with. Equally importantly, they believe in the old fashioned values of integrity, honesty and courtesy. Insuranceline are “always just a phone call away”.

30-day money-back guarantee

Once your application has been processed you will receive a Welcome Pack including a Policy Schedule that details the cover you’ve selected. You then get 30 days to carefully go over the policy and make sure you are 100% happy. If not, simply return the Policy Schedule for a full refund. It’s guaranteed.

What’s not covered?

To keep the premiums as low as possible for as many people as possible; no benefit is payable upon death if it is the direct or indirect result of:

- undertaking a dangerous occupation[^], such as underground miner or test pilot;
- participating in a dangerous pastime[^], such as hang gliding or skydiving;
- actual or attempted intentional self-injury or suicide;
- taking intoxicating liquor or drugs;
- war (but not terrorism);
- the Life insured or Policy owner’s participation in a criminal activity;
- any period of time spent in any country which the Australian government has at that time advised against all travel[^].

[^] Call 13 66 76 for a full list

Easy to apply – available today

Applying for the Accidental Death Plan is easy. Simply read the Product Disclosure Statement, complete the Guarantee of Acceptance Form enclosed and post it to Insuranceline in the envelope provided. Or just phone 13 66 76 to arrange cover over the phone.

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We're just a phone call away

ACCIDENTAL DEATH PLAN

Guarantee of Acceptance. This policy will always be owned by one person alone.

Need any help completing this form?



13 66 76 8am ~ 8pm (EST)

Accidental Death Plan is promoted by InsuranceLine Pty Limited. ABN 39 084 666 017 AFSL 243260. Accidental Death Plan is insured by TOWER Australia Limited. ABN 70 050 109 450 AFSL 237848. My decision to apply for this insurance is based on the material received and my understanding of the information, including the Product Disclosure Statement.

Your Personal Details *(This person will own the policy and receive all correspondence)*

Mr Mrs Miss Ms Other

First name Surname

Postal address Postcode

Email D.O.B. / /

Telephone: day () evening () mobile ()

Are you a permanent resident of Australia? Yes No

People you want to insure

Life(s) Insured	First name	Surname	Date of birth	Sex
1 st Life Insured	<input type="text"/>	<input type="text"/>	/ /	M / F
2 nd Life Insured	<input type="text"/>	<input type="text"/>	/ /	M / F

Amount of cover you require *(Please tick one box for each life insured)*

1st Life Insured \$400,000 \$300,000 \$200,000 \$100,000 \$50,000 Other amount (up to \$400,000) \$

2nd Life Insured \$400,000 \$300,000 \$200,000 \$100,000 \$50,000 Other amount (up to \$400,000) \$

Your Banking Details

Payment Frequency *(Tick one payment frequency and provide relevant details)*

Fortnightly on Mon Tues Wed Thu Fri with 1st payment starting from / / *(enter a date within the next 14 days)**

Monthly on *(enter 1st to 28th) of each month*

Annually

* When your application is processed, if your 1st nominated payment date has passed, we will select the next available fortnightly date.

Payment Method *(Tick one box and provide relevant details)*

Direct Debit Credit Card Cheque *(Annual payment only. All cheques are to be made payable to: TOWER Australia Limited)*

Credit Card Payments

I authorise the debit of my premiums from my: Visa Mastercard Bankcard Expiry: /

Account name: Card number:



Direct Debit Request:

I request and authorise National Australia Bank Limited (BSB: 082057) to directly debit my premiums from my account detailed below, in favour of TOWER Australia Limited (User Number: 245397) using the direct debit system. BSB number: *(Your branch number)*

Name and address of Bank/Financial Institution:

Account name: Account number:

Declaration *(Please sign below)*

I hereby apply for the Accidental Death Plan and understand that only new InsuranceLine customers aged between 18 and 69 who are permanent Australian residents are guaranteed acceptance. I have received a Financial Services Guide from InsuranceLine and have read the Product Disclosure Statement issued by TOWER Australia Limited. I understand that neither InsuranceLine nor TOWER have considered my financial situation, needs or objectives and I have taken this and the Product Disclosure Statement provided into consideration before acting on their advice about acquiring or holding the Accidental Death Plan. **I understand that the Accidental Death Plan provides accidental death cover only.** I authorise TOWER Australia Limited (user number 245397) to debit my premiums from either my credit card or through the direct debit system, according to whichever authorisation I have completed above. If using the direct debit system, I confirm that I have read the Direct Debit Request Summary and that I have the authority to make these payments. If you do not want to receive any further information on other products or services offered by InsuranceLine or TOWER, please call 1800 999 234 or write to InsuranceLine, Reply Paid 62, Carlton South Vic 3053 (no postage required).

Please ensure the policy owner and the necessary account signatory(ies) sign here;

Sign here Date / /

how to return your guarantee of acceptance



mail FREE post
Reply Paid 62
Carlton South VIC 3053



FREE fax
1800 730 099



local phone
13 66 76
complete your policy over the phone

INSURED BY



TOWER