

Consumer Protection Insurance	
Qualifying Criteria to purchase policy <i>(see page 2 of policy document)</i>	<ul style="list-style-type: none"> * Under 70 years old * Working or self-employed for at least 20 hours / week.
Chattel Cover <i>(see page 13 of policy document)</i>	<ul style="list-style-type: none"> * Repair, replace or pay out on damage / loss of chattel. * Now includes Portable Chattel cover – excess will apply in first two years.
Temporary Disablement Cover (Accident or Illness) <i>(see page 15 of policy document)</i>	<ul style="list-style-type: none"> * Stand down period of 7 days. * Working minimum of 20hrs per week, <u>OR</u> * Not working but unable to perform daily living activities.
Redundancy / Bankruptcy Cover <i>(see page 19/20 of policy document)</i>	<ul style="list-style-type: none"> * No stand down period. * Working at least 20/hrs per week, either employed (redundancy) or self-employed (bankruptcy). * Does not cover voluntary, resignation, seasonal, fixed term work etc. * Lump sum payment equal to 3 months repayments.
Beneficiary Cover <i>(see page 21 of policy document)</i>	<ul style="list-style-type: none"> * Government benefit stopped if it was your only income. * Benefit must not be stopped due to you starting work or taking part in criminal activity. * Lump sum payment equal to 3 months repayments.
Death or Terminal Illness Cover <i>(see page 18 of policy document)</i>	<ul style="list-style-type: none"> * We will pay off your loan if you pass away <u>OR</u> * You're diagnosed with less than 12 months to live.
Exclusions <i>(see page 4 of policy document)</i>	<ul style="list-style-type: none"> * Injuries/illness resulting from criminal acts. * Any pre-existing medical condition you had during the 5 years before the policy started. * Under the influence of drugs or alcohol.