

# FACT SHEET

## LIFESTYLE PROTECTION PACKAGE



### YOUR POLICY

COVERAGE	24 hours a day, 7 days a week, 365 days a year
Section 1	
MAX LUMP SUM BENEFITS	\$30,000 with options up to \$100,000
Section 2	
MAX LUMP SUM BENEFITS	100% of your gross salary for the first 6 weeks and then 85% or 75% for the remainder
WAITING PERIOD	Options of 14, 28, 60 or 90 consecutive days
MAX BENEFIT PERIOD	Options of 52 or 104 weeks
Section 3	
DEFINED ILLNESS	\$10,000 with options up to \$50,000
ADDITIONAL WELLBEING BENEFITS INCLUDED	
GEOGRAPHICAL LIMITS	World Wide Cover
MAXIMUM AGE	70 Years Old



### Q&A'S

#### How is my benefit calculated?

Your maximum benefit is up to 100% of your income for the first 6 weeks, then 85% for weeks 52-104 and is calculated using your wages earned for the 12 months prior to your incapacity.

#### Do I need ongoing medical certificates while I am receiving Income Protection?

Yes! All time lost for your claimed condition must be medically supported. Please ensure that all medical certificates provided by your doctor state the condition and period you are being certified unfit for. Occasionally we will ask you to complete a Medical Declaration Form to ascertain further information regarding your condition. A certificate/ MDF is required to be issued by a Psychiatrist or Psychologist for Claims for all Mental Conditions.

#### How often will I be paid?

Benefits are processed fortnightly in accordance with the terms and conditions of the Policy and are paid directly to you.

#### What happens if I receive income from other sources whilst receiving Income Protection benefits?

We will deduct all other income you receive during the same benefit period so it is important that you declare all other income you receive whilst on claim with us.

#### What if I have a work related injury?

Under this Policy we will make up the difference between your Workers Compensation benefits and what our benefits are.

#### What happens if I am fit to return to work?

Your benefits will cease when you are fit to return to work.

#### What happens if I am fit to return to work on partial duties?

If you are fit to go back to work on partial duties, and are not earning your Pre-Disability Income, then we can review making up the difference between what you earned from your partial duties and our benefit amount.

# 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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