

**Income Protection**



**AEAWA  
Income  
Protection  
Insurance  
Scheme**



# Proudly protecting AEAWA

BankVic's Income Protection product is designed specifically for paramedics. It provides cover to assist you to meet ongoing living expenses in the event you are unable to work due to a serious injury or illness.

## Having Income Protection ensures:

- / Your regular income continues to help with your finances during extended leave due to illness or injury.
- / You receive up to 90% of your salary, should you need to make a claim.
- / Besides general living expenses, Income Protection will help meet larger expenses such as:
  - rent or home loan repayments,
  - car and credit card repayments,
  - childcare and school fees, and
  - unforeseen future expenses.

## Simple pricing across all age ranges, including up to 75 years and beyond.

Age	Rate
16 - 40	1.49%
41 - 70	2.04%
71 - 75	2.42%
Over 75	On referral



## More value for you

Get more from your cover with these features and benefits.

<b>Percent of monthly income covered</b> Based on pre-disability earnings	90%
<b>Waiting period</b> Benefits begin after this many days of disablement	14 Days
<b>Benefit age range</b>	Up to 75 years, 75+ on referral
<b>Benefit period</b>	2 years
<b>24/7 worldwide coverage</b>	Yes
<b>Up to 2 years benefit</b>	Yes
<b>Workers compensation top up</b> Difference between workers compensation benefit and pre-disability earning paid	Yes
<b>Premium available as pre-tax salary packaging deduction</b>	Yes
<b>Premium payments waived while on benefit</b>	Yes
<b>No medicals - automatic acceptance of new members of the scheme</b> If under 60 and join within first 60 days of joining AEAWA, no medicals required and not subject to 2-year pre-existing condition exclusions	Yes

**It's easy to apply**

**Find out more at:**

**[bankvic.com.au/insurance/income](https://bankvic.com.au/insurance/income)**



For specific product information or claim queries contact Point on 1300 362 766 or email [enquiries@pointinsurance.com.au](mailto:enquiries@pointinsurance.com.au).

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