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| [HEADING]  It can’t happen to me – or can it?  You can play harder with an insurance safety net  [SUBHEADING]  Life cover and income protection is something you never want to use but it’s super smart to have. Here’s why. |

[BODY COPY]

When you’re busy working, playing, studying or travelling, it’s hard to stop and focus on the potential consequences of illness or injury to your long-term financial health and wellbeing.

But hitting pause to ensure you’re insured can free you to work hard and play hard without worry.

Few of us want to think of accounting for the unknown, such as getting badly hurt or injured and being unable to work. Or, even worse, of dying.

Yet the realities of day-to-day living are sobering and need to be considered when planning for the future, whether it’s buying a house, a new car or getting married and starting a family.

Sadly, government figures show more than 40% of those who died on our roads in 2021 were young Australians aged between 17 and 39. Alarmingly, 17- to 24-year-olds recorded the highest annual fatality rate per 100,000 population.[[1]](#footnote-1)

As well, 17-to-39-year-olds made up 45.5% of people hospitalised around the nation with crash-related injuries, according to the latest Federal Government data.[[2]](#footnote-2)

Injury was one of the leading causes of hospitalisation and death for people from birth to 44 years of age. Sporting injuries were also a major cause of injury and hospital admission.[[3]](#footnote-3)

## How insurance can help

**If you’re injured or unwell**

Income protection cover could be one of the most important policies you’ll ever own. If you can’t work for a period due to illness or injury, this cover will pay you a percentage of your regular income. It means that whether you need to spend time in hospital, have a bad fall from your bike or develop mental ill health, you won’t need to suffer financially.

You can opt in to having income protection cover through your super when you turn 25, with premiums automatically deducted from your super account.

**If you suffer a disability**

There’s nothing that can adequately prepare any of us for total and permanent disablement (TPD) and being unable to work again.

TPD insurance provides you with financial support, usually as a lump sum, when you become disabled. You get to choose how you spend the money, depending on your immediate and longer-term needs.

You may need to have your rent or mortgage paid, your medical bills and children’s education covered, the costs of hiring a home carer funded, along with any home renovations needed as a result of your condition. It’s financial peace of mind you and your loved ones.

## If the worst happens

When you’re young, the last thing you want to contemplate is not being there for your loved ones. Life cover provides for them if the worst were to happen and you die.

It also offers a payment to you and your beneficiaries if you become terminally ill, with less than 24 or 12 months to live (depending on the policy).

[CALL OUT BOX]

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| Get the cover that’s right for you No-one knows what the future might hold. That’s why insurance allows you to be prepared for the unexpected. To ensure you have the right cover for the life you’re enjoying today:   * Confirm what kinds of insurance you have and the benefits. * Decide how much you need to cover your bills and mortgage, protect your lifestyle and provide for your loved ones if anything unexpected happens. * Review your personal circumstances, such as any pre-existing health conditions, that the insurer needs to know about. * Contact your super fund if you’re not sure about what you need now or into the future. They can give you some guidance. |

[CALL TO ACTION]

## Build your insurance safety net

Ready to review your life insurance? Give us a call on <<phone number>>, email us on <<email address>> or get in touch through <<website>> to have a chat about the best options for you.

LinkedIn post

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| **Section** |  |
| **Introduction** | Life cover and income protection is something you never want to use but it’s super smart to have. Here’s why. |
| **Body** | When you’re busy working, studying or travelling, it’s hard to stop and consider being ill or injured and the impact on your financial health.    But hitting pause to ensure you’re insured can free you to work hard and play hard without worry – so you can plan for the future, buy that dream home, a new car, get married or start a family.    Income protection cover could be one of the most important policies you’ll ever own. If you can’t work for a period due to illness or injury, it will pay you a percentage of your regular income.    You can opt in through your super when you turn 25, with premiums deducted from your super account.    TPD insurance provides you with a lump sum payment if you become disabled and are not able to work again.    If the worst happens, life cover provides a payment to you and your beneficiaries if you become terminally ill, with less than 24 or 12 months to live (depending on the policy). |
| **CTA** | To learn more, read our full article <here> |

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1. [Road Trauma Australia 2021 statistical summary. Bureau of Infrastructure and Transport Research Economics. Department of Infrastructure, Transport, Regional Development and Communications](https://www.bitre.gov.au/sites/default/files/documents/road_trauma_2021.pdf)  [↑](#footnote-ref-1)
2. [Road Trauma Australia 2021 statistical summary. Bureau of Infrastructure and Transport Research Economics. Department of Infrastructure, Transport, Regional Development and Communications](https://www.bitre.gov.au/sites/default/files/documents/road_trauma_2021.pdf)  [↑](#footnote-ref-2)
3. [Australia's youth: Unintentional injuries - Australian Institute of Health and Welfare (aihw.gov.au)](https://www.aihw.gov.au/reports/children-youth/unintential-injuries#hospitalised) [↑](#footnote-ref-3)