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| [HEADING]  Getting back on your feet after an illness or injury  [SUBHEADING]  When the unexpected happens, it’s important for you and your family to get back on track as soon as you can. That’s when insurance in super can make all the difference. |

[BODY COPYING]

Insurance in super can help give you and your loved ones the financial security you need to focus on recovery and get your lives back on track. That’s important, because research tells us that the sooner you can recover from an illness or injury, the better your physical, mental and financial wellbeing are likely to be in the long run.[[1]](#footnote-2)

And while we hope you never need it, the chances of claiming on insurance rise as we age. Almost 63% of people over age 65 have at least one long-term health condition, compared with just 22% of those aged 15 to 34, according to the latest census data from the Australian Bureau of Statistics.[[2]](#footnote-3) So it’s good to know that insurance could help cover your expenses if injury or illness stop you from working.

## How insurance could protect your family or help you recover

When you’re ill or injured it can put stress on the whole family. Being able to rely on insurance through super can make all the difference to getting through a difficult time and coming out the other side. Especially if the worst were to happen and you were no longer around to care and provide for your family.

Super funds offer three types of insurance cover to support you and your loved ones:

* **life cover**, also sometimes called death cover, which can help provide for your partner and dependants if you’re no longer around. You can also claim on life cover if you become terminally ill. It can provide peace of mind knowing that your family and their way of life will be supported, even if you’re not there
* **total and permanent disablement (TPD)**, which may provide valuable income if accident or illness means you’re unable to take care of yourself and can no longer work. TPD gives you a lump sum payout so you can pay for medical treatment, in-home care, housing modifications, or whatever you need to make life easier for you and your family
* **income protection (IP) insurance** can provide a regular monthly payment when you can’t work temporarily because of illness or injury. It helps you cover everyday expenses, bills and commitments while you’re recovering.

## What’s the right level of cover?

You’ll want to think about how much money your family will need to replace your income if you are unable to work. That includes mortgage or rent, paying off credit cards and other debts, taking care of childcare costs or school fees, and covering ongoing living expenses.

Remember to factor in other funds your family might be able to access – including money from your super account, your savings, the sale of any investments you have, even your leave balance if you’re working.

You can use a life insurance calculator to estimate the amount of cover you might need.

[[Life Insurance Needs Calculator (zurich.com.au)](https://calculators.zurich.com.au/life-needs.html)]

[CALL OUT BOX]

**Find out more**

Have a question, or need more information about providing for your loved ones and protecting your lifestyle? We’d love to help. Call us on <<phone number>>, email us on <<email address>> or contact us through <<website address>>.

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| What to do next  * Consider your stage of life and what you should be covered for. * Check that you have the right level of cover for your family’s needs into the future. * If you’re unsure, contact us and we can help you get the cover you need. |

[CALL OUT QUOTE]

*“The sooner you can recover from an illness or injury, the better your physical, mental and financial wellbeing are likely to be in the long run.”.”*

**eDM**

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| Section |  |
| Subject line | Getting back on your feet after an illness or injury |
| Pre-header text | Insurance in super can give you and your loved ones the financial security you need to recover |
| Header image copy |  |
| Headline | How insurance could protect your family or help you recover |
| Salutation | Dear <name> |
| Introduction | When the unexpected happens, it’s important for you and your family to get back on track as soon as you can. That’s when insurance in super can make all the difference. |
| Body | Research tells us that the sooner you recover from an illness or injury, the better your physical, mental and financial wellbeing are likely to be.  And while we hope you never need it, the chances of claiming on insurance rise as we age. Almost 63% of people over 65 have at least one long-term health condition, compared with just 22% of those aged 15 to 34, according to the latest data from the Australian Bureau of Statistics.4  So it’s good to know that insurance could help cover your expenses if injury or illness stop you from working.    Super funds offer three types of cover to support you when needed:   * **life cover**, also called death cover, which can help provide for your partner and dependents if you’re no longer around. You can also claim on life cover if you become terminally ill. * **total and permanent disablement (TPD),** which may provide valuable income if accident or illness means you’re unable to take care of yourself and can no longer work. TPD gives you a lump sum payout to pay your expenses and to make life easier for you and your family * **income protection (IP) insurance** can provide a regular monthly payment. When you can’t work temporarily because of illness or injury it helps you cover everyday expenses, bills and commitments while you’re recovering. |
| CTA | To learn more, read our full article <here>. Or call us on <<phone number>> or contact us through <<website address>>. |
| Signoff | Regards, <name/team> |
| Disclaimer |  |

**LinkedIn post**

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| Section |  |
| Introduction | Research tells us that the sooner you recover from an illness or injury, the better your physical, mental and financial wellbeing are likely to be. And that almost 63% of people over 65 have at least one long-term health condition. |
| Body | This compares to just 22% of those aged 15 to 34 reporting a health condition, according to the latest data from the Australian Bureau of Statistics.4  This is where insurance in super can help! It’s good to know that insurance could help cover your expenses if injury or illness stop you from working.    Super funds offer three types of cover to support you when needed:   * **life cover**, also called death cover, which can help provide for your partner and dependents if you’re no longer around. You can also claim on life cover if you become terminally ill. * **total and permanent disablement (TPD),** which may provide valuable income if accident or illness means you’re unable to take care of yourself and can no longer work. TPD gives you a lump sum payout to pay your expenses and to make life easier for you and your family * **income protection (IP) insurance** can provide a regular monthly payment. When you can’t work temporarily because of illness or injury it helps you cover everyday expenses, bills and commitments while you’re recovering. |
| CTA | To learn more, read our full article <here>. |

**Social Post**

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| Section |  |
| Introduction | Three potentially life-saving insurance facts for the day: |
| Body | 1. Research tells us that by the time we reach 65, almost 63% of us will have at least one long-term health condition! 2. And that the sooner we can recover from an illness or injury, the better our physical, mental and financial wellbeing are likely to be. 3. Luckily, insurance in super can help! |
| CTA | Click <here> for more information. |

1. S Rueda L Chambers et al, ‘[Association of returning to work with better health in working-aged adults’](https://pubmed.ncbi.nlm.nih.gov/22390520/), *American Journal of Public Health*, 2012, accessed 11 August 2022. [↑](#footnote-ref-2)
2. ABS, [‘2021 Census data: over 8 million Australians have a long-term health condition’](https://www.abs.gov.au/media-centre/media-releases/2021-census-data-over-8-million-australians-have-long-term-health-condition), 28 June 2022, accessed 11 August 2022. [↑](#footnote-ref-3)