

WHY ONECARE LIVING EXPENSE COVER

BECAUSE YOUR FAMILY DEPENDS ON YOU

You don't have to be earning big money to be financially valuable. Just think how much it would cost to replace what you do for your family if you got seriously ill or injured. Now think where that money would come from if it actually happened.

OneCare Living Expense Cover recognises the value of what you do every day. It pays a monthly benefit if you become disabled by a serious illness or injury.

This money can help you cover your day-to-day expenses, and pay for some help around the house, while you focus on your recovery.

In 2021 OnePath retail life paid more than \$587 million in life insurance claims to 4,438 customers, which gives you the confidence that if things go wrong, we will be there.



Benefits of OneCare Living Expense Cover

Monthly benefit

OneCare Living Expense Cover pays a **monthly benefit of up to \$5,000** if you are completely out of action, unable to do simple daily tasks without the assistance of another person.*

The monthly benefit gives you certainty over the financial support you will receive at claim time – knowing the amount insured won't be reassessed against your employment status (e.g. if you switch from being a homemaker to a part-time employee).

It protects people who don't qualify for income protection

OneCare Living Expense Cover is an attractive alternative if you are not eligible for income protection due to the nature of your employment. This may apply to **homemakers**, people who work in **high-risk occupations**, **part-time employees** or **retirees**.

If the Living Expense Cover is being used for income replacement purposes, it may be subject to the same tax treatment as income protection cover.

High entry age

We give you the option of taking up Living Expense Cover **until age 75**. This is amongst the highest entry ages in the market.

* Bathing and/or showering; dressing and undressing; eating and drinking; using a toilet to maintain personal hygiene; getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with the assistance of a walking aid.

Benefit period to age 80

We give you three options for your benefit period (i.e. the maximum length of time you can continue receiving benefits), 2 years, to age 65 and to age 80.

Death Benefit including terminal illness

If you die or are diagnosed with a terminal illness, we will pay a lump sum payment equal to **three times the monthly amount insured** – which you can use to help with medical expenses or your loved ones can use to help cover funeral costs.

Specific Injury Benefit

If you suffer one of the following specific injuries prior to age 65, we will pay your monthly amount insured for a specified payment period – even if you are not significantly disabled. The specified payment periods are:

Specific Injury	Payment Period
Paralysis	6 months
Loss of limbs	3 months
Loss of sight	3 months

Please refer to the OneCare Product Disclosure Statement for details on these specific injuries.



Additional protection solutions

Below are some additional protection solutions that are not included in, or part of, OneCare Living Expense Cover. However they may be added to your policy to complement your Living Expense Cover.

OneCare Life Cover

OneCare Life Cover provides a lump sum, or a combination of a lump sum and instalments, if you die or are diagnosed with a terminal illness. This money can help you eliminate debts, provide for your children's education expenses and deliver an ongoing income to support your loved ones.

OneCare TPD Cover (Homemaker TPD)

The financial impact of a serious illness or injury involving a homemaker can be far-reaching – particularly if a working spouse needs to take time off work to look after their partner, dependants or both.

Available under OneCare's Total and Permanent Disability (TPD) Cover, Homemaker TPD can provide a benefit of **up to \$2 million** if you suffer an illness or injury that leaves you unable to perform normal domestic duties. This money can help you pay off your debts, pay for additional help and childcare, and replace a working spouse's income so they can stop working.

OneCare Trauma Cover

OneCare Trauma Cover pays a lump sum benefit for a range of medical conditions such as cancer, heart and stroke. This money may give you greater control over the quality of care and treatment you have access to, and fund the travel and time off work for family members that may also be required.

If you are planning a family, the Baby Care Option can give you **additional cover during your pregnancy**. It pays you a lump sum benefit if:

- you experience a covered complication with pregnancy such as eclampsia (\$50,000)
- your child is born with a covered congenital abnormality such as Down's Syndrome (\$50,000)
- your foetus/newborn dies (\$10,000).

OneCare Trauma Cover is among the most comprehensive in the market, and you **only need to pay for the Baby Care Option if and when you need it**.

OneCare Child Cover

OneCare Child Cover protects you against the costs associated with a **serious childhood illness**. It pays you a lump sum of up to \$200,000 if your child dies or suffers from listed specified trauma condition.

This money can help pay out-of-pocket medical bills, fund transport and accommodation if you have to travel for treatment, and allow you or your partner to take time off work to care for your child.



Rewarding your loyalty

Premium discounts

We provide packaging discounts of up to 10% if you link your OneCare policies with those of eligible family members and/or business partners.

FOR MORE
INFORMATION

Visit onepath.com.au or
talk to your financial adviser.

^ Complimentary join fee waiver offered by OnePath. This complimentary offer may be withdrawn at anytime.

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