

Death and Total and Permanent Disablement (TPD) cover

FAQs

Definitions

'Limited cover' means you are covered only for claims arising from an illness that first became apparent, or an injury which first occurred, on or after the date that you first became eligible for cover.

'At Work' means you are at work for the normal daily hours of work and you are actively performing the full, unrestricted or unmodified duties of your normal occupation, or would have been had the day not been a day of leave (other than due to illness or injury) public holiday or weekend day.

■ How much Death and TPD cover do I currently have?

To check your current level of cover sign into Member Online Access and click on 'My Account Summary'. If you don't have Member Online Access call ESI Assist on **1300 363 240** who will help you sign up.

■ How much does Death and TPD cover cost?

→ **Standard cost:** \$1.10 per unit per week

→ **Discounted cost*:** \$0.90 per unit per week (if applicable)

* For more information read the ESI Super Member Guide, which can be downloaded from esisuper.com.au

■ Why do I need Death and TPD cover?

Expect the unexpected - life has a tendency to throw the unexpected at you. You might lose your job, get sick, injured or die unexpectedly. It can be comforting to think that these things only ever happen to other people, but unfortunately as we all know, life doesn't always work that way. **Be prepared so that if something should happen, you and your family will be covered.**

■ How do I calculate my unit based cover?

Your insurance cover

= number of units purchased x 'amount of cover per unit'.

Table: Amount of cover per unit**

Age next birthday	Benefit per unit (\$)	Age next birthday	Benefit per unit (\$)
Up to age 30	108,600	51	14,100
31	103,400	52	12,300
32	98,400	53	10,700
33	97,300	54	9,300
34	97,300	55	8,000
35	83,000	56	7,000
36	77,400	57	6,300
37	71,700	58	5,400
38	66,400	59	4,800
39	60,800	60	4,300
40	55,400	61	4,000
41	49,400	62	3,400
42	44,000	63	3,200
43	39,200	64	3,000
44	34,800	65	2,700
45	31,000	66	2,400
46	27,300	67	2,100
47	24,000	68	2,000
48	21,200	69	1,900
49	18,600	70	1,700
50	16,300		

Please note: Your benefit will be paid as a lump sum.

** This table does not apply to CS Energy employees, please contact ESI Assist on **1300 363 240** for the relevant benefit table.

More information

If you would like further information about ESI Super's Death and TPD insurance cover please read the *ESI Super Member Guide* or call ESI Assist on **1300 363 240**.