



# Insurance Descriptions



## Insurance Descriptions

Type of cover	Description	Option to fund from super	Additional notes
<b>Life insurance</b>	Pays full sum insured on death. Will also generally pay immediately if you are diagnosed as being terminally ill with less than 12 or 24 months to live.	Yes	Usually includes an advance payment for funerals
<b>Total and Permanent Disability insurance (TPD)</b>	Pays if a doctor says you are unlikely to ever be able to work again. This can be for many different reasons, like degenerative illnesses or major accidents.	Yes, for Any Occupation. If you elect to have Own Occupation, you can fund most from super, with a top-up amount paid from your bank account.	<ul style="list-style-type: none"><li>• Own occupation (easiest to claim on),</li><li>• Any Occupation,</li><li>• Modified definition (hardest to claim on).</li></ul> The definitions available to you depend on your occupation.
<b>Income Protection</b>	Pays a predetermined amount if you are unable to work due to accident or illness. You can insure up to 70% of your income and you choose the benefit period (2 years, 5 years or to age 65) and the waiting period. You can also elect to have your payment backdated to day one for accident claims.	Yes	
<b>Trauma</b>	Pays on diagnosis of listed medical events. There are generally between 30-40 listed events, depending on the insurer and whether you have basic or comprehensive cover. The main categories are cancer, heart attack and stroke.	No	
<b>Child cover</b>	Pays for traditional childhood illnesses, like meningococcal, brain tumours or leukaemia. It also pays on death.	No	Designed to help meet medical costs, allow you time off work, and alleviate financial stress.



## Important Disclosures

Thrive Protect is a privately owned enterprise operating on the Sunshine Coast in Queensland.

Our team is committed to providing quality service, assisting you to obtain insurance products on request. You're in the driver's seat.

We're registered with and regulated by the Australian Securities and Investment Commission.

Details of our registration can be found on the [ASIC Connect Professional Register](#).

Please refer to our Financial Service Guide for comprehensive information about our offering.

## General Advice Warning

Thrive Protect PTY LTD are corporate authorised representatives of Life Plan FP Australia (LPFPA) Pty Ltd.

LPFPA Pty Ltd holds an Australian Financial Services License (277681) and are authorised to provide financial advice and deal in life risk insurance products.

Advisers and representatives of LPFPA may discuss with you the offer of insurance described in the accompanying PDS.

As LPFPA representatives, we're only authorized to provide you with general advice about insurance products. We can't provide you with personal advice, which means we won't consider your personal financial circumstances, needs and objectives.

## Get In Touch

### General Enquiries



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