



**Better value personal
insurance starts here**

Life Cover



Could your family cope financially if you unexpectedly passed away?

This is general information and does not take into account your financial situation. Please consider the relevant Product Disclosure Statement and Target Market Determination available at koganlifeinsurance.com.au in order to determine whether the product suits your personal needs before you purchase.

Kogan Life Insurance, a trading name of Kogan Australia Pty Ltd ABN 53 152 570 351 AR No. 001256858, is an authorised representative of Greenstone Financial Services Pty Ltd (GFS) ABN 53 128 692 884, AFSL 343079. Kogan Life Insurance products are issued by Hannover Life Re of Australasia Ltd ABN 37 062 395 484, AFSL 530811, promoted by Kogan Life Insurance and distributed by GFS.

Help protect the life you've built with Kogan Life Cover

Do you have people who are financially dependent on you? A mortgage or other debts? Would your family struggle to cope financially if you unexpectedly passed away and could no longer provide for them? If you answered 'yes' to any of these questions, then you need to consider Kogan Life Cover should the worst happen.

Even if your partner isn't the main income earner in your household, it's still important to have protection in place for them. If they suddenly died, the cost of keeping your household maintained and putting young children into childcare could quickly add up! Life Cover allows you and your partner to get cover under a joint plan which means you only have one life insurance policy but with the ability to choose individual benefit amounts to suit both your needs.

Kogan Life Cover features and benefits:

- Australian residents aged 18 to 64 are eligible to apply.
- You can choose a Benefit Amount between \$100,000 and \$1 million (depending on your age).

- Your beneficiary may be entitled to an advance of \$10,000 while the life insurance claim is undergoing assessment.¹
- There's no paperwork to fill out, and you don't need to have a medical or blood test when you apply.
- Your beneficiary will receive your Benefit Amount when you die.²
- If you become diagnosed with a Terminal Illness and have 12 months or less to live, you'll receive 100% of your Benefit Amount.³
- Your Benefit Amount automatically increases each year to keep up with the cost of living so there's less chance of a shortfall when a claim is made.
- You can choose to add even more protection with options such as Serious Illness, Total & Permanent Disability, or Children's Insurance.

Please read the Life Cover Product Disclosure Statement available on koganlifeinsurance.com.au for more information on the above benefits, additional cover options and exclusions that apply to this product.

¹We must have satisfactory evidence of the deceased Life Insured's age and death. If we make an advance payment in this way, this is not an admission of our liability to pay the balance of the Life Insurance Benefit Amount, which is subject to the provision of all claim proofs.

²Except if you pass away as a result of a self-inflicted injury within the first 13 months of your policy or other exclusions applied to your policy.

³Terminal Illness means a confirmed diagnosis by a Medical Practitioner or Specialist Medical Practitioner approved by us of a Terminal Illness where life expectancy, after taking into account all reasonably available treatment, is 12 months or less.

For more information

Call **1300 025 433**

Monday to Friday between 8am and 8pm (AEST)

Visit **[koganlifeinsurance.com.au](https://www.koganlifeinsurance.com.au)**