

# FACT SHEET

## Children's Accidental Death Cover

This document provides a summary of the main features of **Children's Accidental Death Cover** and is provided for informational purposes only. Please refer to the **Reward Protection Plan** Product Disclosure Statement (PDS) for the full terms and conditions, definitions and any exclusions that may apply.

### Benefit payable

A lump sum benefit of up to \$25,000 is payable in the event the insured child dies as a direct result of an accident.

### Who is eligible for the cover

Children who are permanent Australian residents aged 0-17 years and who have one or more parents insured under a **Accidental Death Cover** benefit (up to 6 insured children).

### Guaranteed acceptance

Provided the insured child meets the simple eligibility requirements, acceptance for this cover is guaranteed.

### Guaranteed renewable

As long as you pay the premiums when they are due, your cover cannot be cancelled and your premiums cannot be increased because of any change to the insured child's state of health, occupation or pastimes. **Children's Accidental Death Cover** ends on the policy anniversary following the insured child's 18th birthday.

### Amount of cover available

You can choose a benefit amount from \$10,000 - \$25,000.

### Changing your level of cover

Should your needs change, you can increase or decrease your benefit amount at any time. Any increase in cover will be subject to acceptance by the insurer and the amount of the increase will be subject to any exclusions and limitations that would apply for new cover.

### Optional Additional Benefit Available

With **Children's Accidental Death Cover** you can extend your protection to include **Children's Accidental Injury Cover** which provides a benefit if the insured child suffers any one of 9 specified injuries as a direct result of an accident including a partial benefit for broken bones.

### Worldwide cover

Cover is provided 24 hours a day, 7 days a week worldwide.

### Level premium rate

Premiums do not increase with age.

### Automatic Indexation

To ensure the value of your benefit is not eroded by inflation your benefit amount will automatically be increased each year by 5%. However, if you don't want automatic indexation just let us know.

### Flexible payment options

You can pay your premiums annually. You can also pay fortnightly or monthly at no extra cost. Premiums can be deducted either from your credit card or nominated bank account.

### 42 day cooling off period

You have an extended cooling-off period to ensure that you get ample time to consider whether the cover is right for you. If for any reason you decide your policy doesn't meet your needs, all you need to do is tell us within 42 days of commencement and any premiums you have paid will be refunded in full.

### How to apply for cover

It's easy to apply. Simply call Reward Insurance on **1300 13 13 20** Monday to Friday 9am to 6pm AEST and put your cover in place over the phone.