



**Better value personal
insurance starts here**

Better value personal insurance starts with Kogan

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This information is general in nature and does not take into account your personal objectives, financial situation or needs. Accordingly, please read the relevant Product Disclosure Statement (PDS) available from 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, promoted by Kogan Life Insurance and distributed by GFS.

Products at a glance

Life Cover

If you died unexpectedly or were diagnosed with a terminal illness, Kogan Life Cover could help protect the life you've built for your family. With cover between \$100,000 and \$1 million (depending on your age), the benefit amount could allow your loved ones to continue their lifestyle while still being able to keep up with daily expenses such as mortgage or car payments, day-to-day bills or school fees. For even more protection, you can add optional benefits for Serious Illness, Total & Permanent Disability, and Children's Insurance. You can apply for Life Cover if you're an Australian resident aged 18 to 64.

See page 4 for more information on Life Cover.

Funeral Cover

Having to worry about paying for your funeral if you die, can make a devastating and difficult time for those you leave behind even more stressful. Kogan Funeral Cover can help reduce the pressure by covering your funeral costs if you pass away. You can choose a benefit amount between \$3,000 and \$15,000, and we offer two types of cover to suit your needs. You're guaranteed to be accepted for Funeral Cover if you're an Australian resident aged 18 to 79. There are also no medical or blood tests needed to apply.

See page 6 for more information on Funeral Cover.



Life Cover



Could your family cope financially if you unexpectedly passed away?

Why you should have 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.

¹ We 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.

² Except 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.

³ Terminal illness means a confirmed diagnosis by a 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.

Funeral Cover



Would your loved ones struggle to pay for your funeral costs if you died?

Why you should have Funeral Cover

No one wants to think of the inevitable, but let's face it—it'll happen to all of us one day. Funeral costs can be expensive, and your family doesn't need the additional stress of having to find the money to pay for your funeral during what's already a devastating time.

Kogan Funeral Cover can pay a lump sum to help ease the financial pressure on your family. This amount can be used to pay for your funeral costs or any other expenses to put your final affairs in order.

Kogan Funeral Cover features and benefits:

- You're guaranteed acceptance if you're an Australian resident aged between 18 and 79 years old.
- You can choose from two levels of cover (Basic and Comprehensive).
- Choose a benefit amount to suit your needs (from \$3,000 up to \$15,000)¹
- Once covered, you can keep your policy for life.
- With our Comprehensive Funeral Cover, your payout will be the benefit amount you chose or the total premiums you've paid—whichever amount is higher².
- With our Basic Funeral Cover, your payout will be the benefit amount you chose or 80% of the total premiums you've paid—whichever amount is higher².
- Your premiums will never increase but will actually reduce by 5% for every five continuous years you hold your policy.
- The Early Cash Payment option allows you to cancel your policy once you reach 85 years of age, and receive an early payment:³
 - With our Comprehensive Funeral Cover, you'll receive 150% of your benefit amount.
 - With our Basic Funeral Cover, you'll receive 100% of your benefit amount.
- There's no paperwork to fill out, and you don't need to have a medical or blood test to apply.
- If you died as a result of an accident, your beneficiary will be paid a lump sum that's three times your benefit amount (up to \$45,000).
- Your policy has a complimentary Accidental Serious Injury Insurance benefit, at no extra cost to you.
- You can choose to add even more protection with Children's Insurance.

Please read the Comprehensive Funeral Cover Product Disclosure Statement and the Basic Funeral Cover Product Disclosure Statement available on koganlifeinsurance.com.au for more information on the above benefits, additional cover options and exclusions that apply to these products.

¹ You're only covered for accidental death in the first 12 months of your policy and covered for any cause thereafter.

² This is subject to you keeping your policy in force and without changing your level of cover. There's no premium refund after the cooling off period. If your policy is cancelled prior to age 85, no benefit is payable.

³ If you choose the Early Cash Payment option, you forfeit your eligibility to claim and the payment you receive may be less than the total premiums you've paid into your policy to date.

For more information about
our range of products

Call 1300 025 433

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

Visit **koganlifeinsurance.com.au**