

Recruitment Industry Insurance

Guidance Note – Insurance for you and your income

This guidance note is provided to assist you understand your insurance policy in order to reduce uncertainty and give you the information upon which you can make an informed decision when considering your risks and insurance protection.

Further information is available at www.oamps.com.au/amranz or you can contact one of our insurance brokers who specialise in recruitment consultants on 03 9412 1212.

How is this relevant to recruitment professionals?

If you are self employed or the primary income provider and were injured or sick and unable to work you may not be able to pay your family's or your own living expenses.

What is Income Protection insurance?

If you are unable to work due to a serious sickness or an accident this insurance will pay up to 75% of your salary until you are better

What is Trauma Protection or Critical Illness insurance?

If you are diagnosed with a medical condition which is included in the policy's list (most include cancer and coronary diseases) this insurance will immediately pay you the lump sum amount you have selected.

What is Term Life and Total and Permanent Disablement insurance?

Term life insurance provides a lump sum payment of your death. Total and Permanent Disablement insurance provides a lump sum in the event you become totally and permanently disabled.

Did you know...

That some cancer treatments can cost up to \$52,000 and that they are not covered by Medicare.

That 1 in 2 men and 1 in 3 women in Australia will be diagnosed with cancer before the age of 85.

That the most common cancers in Australia (excluding non-melanoma skin cancer) are prostate, colorectal (bowel), breast, melanoma and lung cancer.

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