

Loan Protection Insurance

Quick Facts



Benefits

LFI Loan Protection Insurance can help you and your family meet your loan repayments when you can't.



Fair

You don't pay for cover you can't use



No Medicals

Simple application with no medicals required



Choice

Direct debit, upfront payment, or premium funded option available



Flexible

Full time, part time, casual, contract work and self-employed accepted

Loan Protection Insurance at a glance

Cover	Event	Benefits
Disability cover	Inability to work due to disability or illness	<ul style="list-style-type: none"> Covers your minimum monthly loan repayments Benefits are not impacted by death and continue for up to a year if you pass away while disabled Unlimited disability claims
Life changing illness cover	You are diagnosed with any of the following: cancer, heart attack, stroke, Parkinson's disease, motor neuron disease or early onset dementia	<ul style="list-style-type: none"> One-off payment of 15% of your outstanding loan balance up to a cap of \$3,000
Unemployment and carer cover	Involuntary unemployment, taking unpaid leave to care for a dependent spouse or child	<ul style="list-style-type: none"> Covers your minimum monthly loan repayments Up to six monthly payments under one claim and a total of 12 months per policy Payments apply if you're unable to trade for over six months due to a catastrophic event
Hardship hardback cover	Remaining unemployed for seven months and unable to meet your motor loan repayments	<ul style="list-style-type: none"> Covers the difference between the value of your vehicle and the amount of your loan

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