

# Total and Permanent Disability (TPD) Insurance

## What is Total & Permanent Disability Cover?

Total and Permanent Disability (TPD) Cover provides clients with a lump sum if they suffer total and permanent disability. It can be selected as stand-alone cover or in conjunction with a Life or Trauma policy.

## Who needs TPD Insurance?

**You should consider TPD if you:**

- have a mortgage or other debt
- have a family and associated responsibilities
- have a business or business partners
- are company directors, key employees or self employed
- have insufficient cash revenue to cover unexpected medical or hospital bills.

## Can it happen to me?

**What are the odds?**

- Around 50% of Australians aged over 30 will suffer a major illness that can lead to long term disability and long term loss of income<sup>1</sup>
- In 2003, more than 3.6 million Australians reported one or more impairments that restricted their everyday activities. 66% of these were under age 65<sup>2</sup>
- Approximately 44,000 Australians suffer a stroke each year, with strokes being the leading cause of long-term disability in adults<sup>3</sup>

1. National Centre for Social and Economic Modelling, "Income and wealth report" issue 4 March 2003.

2. Australian Welfare 2003 Report, Australian Institute of Health and Welfare.

3. Source - Australian Institute of Health and Welfare (AIHW) - Heart, Stroke and Vascular Diseases: Australian - Facts 2004.



## More information:

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