

A few claims we have received and processed

Client 1

A 26 year old male, married with a young child is celebrating a bucks night in the city. While out on the street he gets randomly hit in the head by another person, falls to the ground and is rushed to hospital in a coma. Income protection paid \$7,000 per month for six months while he recuperated, plus \$40,000 of trauma through Macquarie Active. The income protection cover paid his mortgage while he recovered

Client 2

A 45 year old female. Soon after taking out income protection cover, the client was diagnosed with Multiple Sclerosis, she is currently on claim with income protection cover, paying 75% of her gross salary per month (\$3,000). Income protection cover is paying her mortgage.

Client 3

A couple in their late 30s with two kids aged 10 and 12. They refinanced their home plus some consumer debt, and wanted extra funds to purchase a motorcycle. The planner reviewed their super including updated cover. Three weeks post settlement, he was killed on the bike. The insurance paid out their home loan plus surplus funds.

Client 4

Family of farmers: mum, dad, son and daughter. Son is gifted the farm over time. Daughter lives in the city. Son gets a girl pregnant and has a 'shotgun wedding'. She doesn't have the child and the relationship breaks down. They leave a gathering angry at each other and hit a tree in their car. He is killed instantly. Her life support is turned off 34 days later. The son's estate went to his wife, which in turn went to her parents. Mum and dad farmers lost everything and had to move in with their daughter in the city. The daughter-in-law's parents subdivided the farm and made millions.