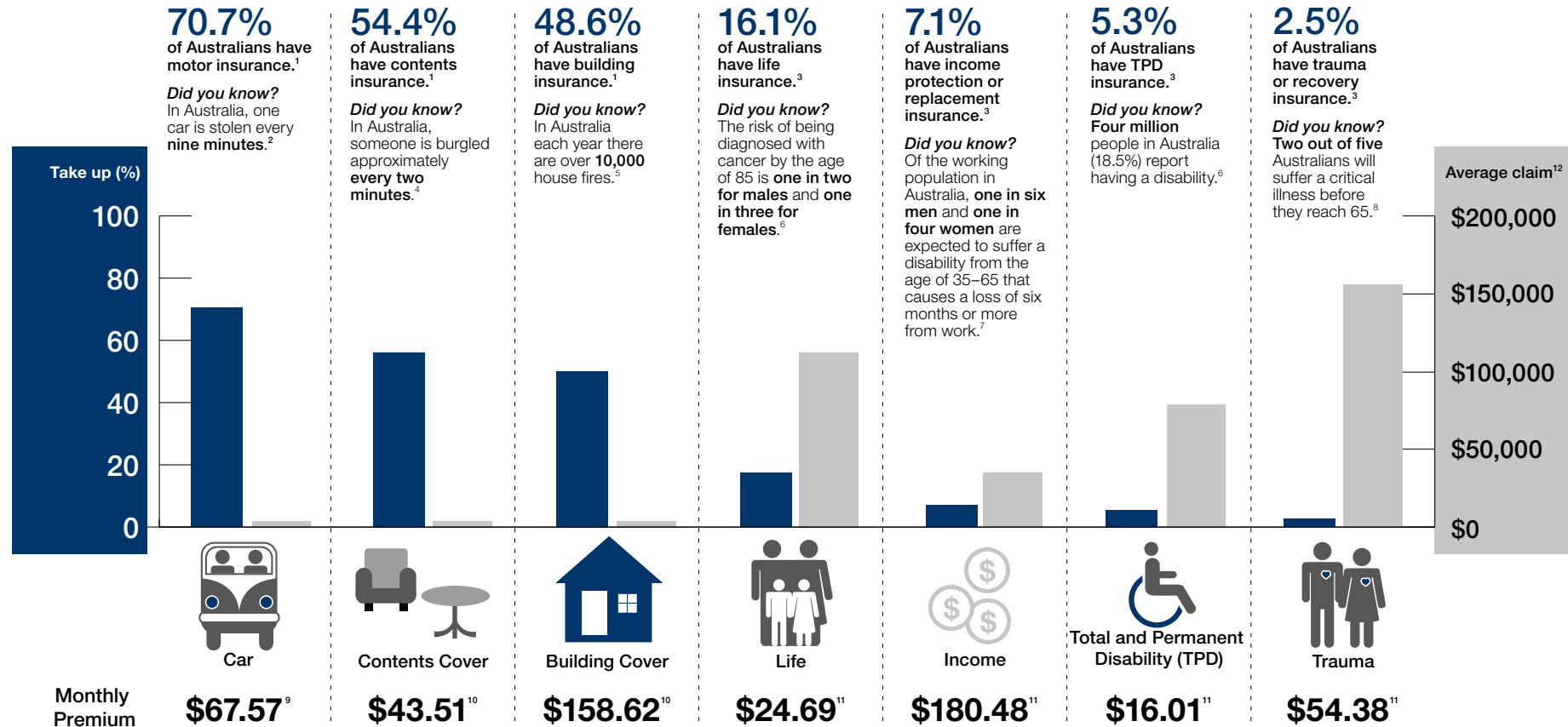


# What's your most important asset?

Most people have insurance for their home and motor vehicle, but fail to cover their most valuable assets – their life and their ability to earn income over the long term.



1. Roy Morgan Research, 12 months to February 2015, based on Australian population aged 14+. 2. National Motor Vehicle Theft Reduction Council Statistical Report 2013/14. 3. Roy Morgan Research, 12 months to November 2014, Australian population aged 14+. 4. Australian Institute of Criminology, April 2009; 'Unlawful Entry with Intent' statistics for 2007. 5. Australian Bureau of Statistics: Australian Social trends 2000 – Housing – Housing Stock: Home and fire safety. 6. AIHW 2014. Australia's health 2014. Australia's health no. 13. Cat. no. AUS 156. Canberra: AIHW. 7. Institute of Actuaries. Table IAD 89-93 – white collar males and females, December 2006. 8. General Cologne Life Re Australia 2002. 9. CommInsure Motor Insurance Cover assumes 35 year old male individual, driving a 2011 TOYOTA COROLLA ASCENT ZRE152R MY11 4D SEDAN 4 1.8L 6 SP MANUAL. Its housed in a garage in Crow's Nest NSW 2065. The car is for private use only, contains no modifications, and the owner has not had any accidents in the last 5 years. On the motor vehicle there is no finance, and it is insured for market value. The basic excess for the car is \$700. The premium rates include all statutory Government charges and the internet discount. Monthly premiums are quoted as at 7 October 2016. 10. The CommInsure Residential Home Package, assumes primary residence, the owner is a 35 year old male individual, living in a free standing double brick house in Crow's Nest NSW 2065. The building sum insured is \$1,000,000 and contents sum insured is \$100,000, both excesses of \$500. The premium rates include all statutory Government charges and the internet discount. Monthly premiums are without accidental damage and are quoted as at 7/10/2016. 11. Life, Income Care Plus, TPD and Trauma Plus Insurance assumes a 35 year old (age 36 next birthday) male, non-smoker, degree-qualified accountant, annual income \$168,000 stepped premiums; Life Cover of \$500,000, \$9,375 monthly income protection benefit to age 70 (including \$1,875 super continuance), \$500,000 TPD (any occupation) and \$400,000 Trauma Plus Cover. Monthly premiums are quoted as at November 2016. Premiums don't include \$7.50 policy fee. 12. Based on CommInsure average claims for 2016 financial year.

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