



Worldwide 24 / 7 Accident & Illness Cover

Protect one of your most important assets, your income!

CIP was established in 2001 and designed specifically to provide Accident and Illness Cover for people in your situation i.e., Builders, Sub Contractors, Company Directors, Partnerships and persons ineligible for Workcover.

What are the benefits?

- ✦ 85% of pre disability taxable earnings
- ✦ Up to \$2500 weekly benefit
- ✦ 104 week benefit period
- ✦ Contributions paid may be tax deductible
- ✦ Choice of cover available
- ✦ No Medical required
- ✦ Automatic acceptance up to \$1500 cover
- ✦ Cover available to age 70
- ✦ Flat monthly contribution rate
- ✦ Dedicated support team

Your most valuable asset is your health. In the event of an Accident or Illness, your policy may assist you and your family meet those financial day to day commitments.

How much does it cost?

We have three (3) levels of cover on offer.

- ✦ \$33.00 per week, provides 85% pre disability earnings to a maximum \$830 per week
(Example - gross taxable income in excess of \$ 976.50 = weekly benefit \$830)
- ✦ \$44.00 per week, provides 85% of pre disability earnings to a maximum \$1500 per week
(Example - gross taxable income in excess of \$1765.00 = weekly benefit \$1500)
- ✦ \$66.00 per week, provides 85% pre disability earnings to a maximum \$2500 per week
(Example - gross taxable income in excess of \$ 2942.00 = weekly benefit \$2500)
\$2500 cover requires an additional form to be completed and approved by QBE.

How to join?

It is easy, simply complete these 2 forms.

1. **Personal Application** - Complete each page including the trading name, address and effective date that your contributions to CIP will commence e.g. 1 May 2007. The Personal Application is a legal document binding you to the provisions of the rules governing CIP.

2. **Direct Debit** - This enables us to deduct your monthly contribution direct from your account on the 28th of each month or next working day, to ensure your policy remains up to date. Accordingly, we have annualised the payments and divided by twelve monthly debits e.g.

✪ \$33 per week x 52 weeks = \$1,716.00 ÷ 12 months = \$143.00 per month.

✪ \$44 per week x 52 weeks = \$2,288.00 ÷ 12 months = \$190.67 per month.

✪ \$66 per week x 52 weeks = \$3432.00 ÷ 12 months = \$286.00 per month.

Tick box provided to select your monthly payment.

Your initial monthly contribution must be paid upon application and this can be done via cheque or money order, payable to CIPQ.

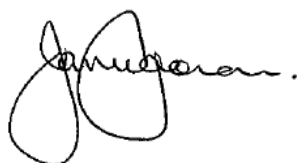
In accordance with legislated requirements we have enclosed the following documents for your perusal, which may assist you in making your final decision.

- ✪ Income Protection Scheme booklet
- ✪ Product Disclosure Statement / Accident & Health Insurance Policy
- ✪ Financial Services Guide.

When you are satisfied CIP suits your needs and have completed the forms please return them in the pre paid envelope provided. We will provide you with a membership card along with a confirmation letter shortly after your application has been processed, as an acknowledgement. We can also provide a 'Certificate of Currency' upon request, after your first premium has been received.

We thank you for expressing an interest in joining our scheme. I look forward to you joining our Fund and helping you with all your future needs. If you require any further assistance, or would like to arrange a time for me to visit you, please call 07 3832 9711 / 0448 709 553.

Yours faithfully



Janice Moran
Manager – CIPQ Services & Development

General Advice Warning:-Please note, that we have not taken into account any of your particular objectives, financial situation or needs. Please refer to the Product Disclosure Statement before you make your decision, which is available for viewing on our website: - www.cipq.com.au.

We also advise that CIPQ in arranging this insurance we are (a) acting for Windsor Management Insurance Brokers (b) receive an administration fee of \$1 to \$10 per week for each person covered by the policy (c) we distribute the product and do not give any advice. For any advice you must contact WMIB on (07) 3839 8322.

For the CIPQ program:-

We also advise that CIPQ in arranging this insurance we are (a) acting for Windsor Management Insurance Brokers (b) we do not manage or process claims. All claims are processed by Windsor Management Insurance Brokers via Total Claims Solutions who are acting as an Authorized Representative on behalf of QBE insurance (Australia) (c) we distribute the product and do not give any advice. For any advice you must contact WMIB on (07) 3839 8322.