

ACCIDENT AND ILLNESS COVER

YOU COMPARE POLICIES!



Benefit	CIPQ policy	Your policy
Worldwide 24 / 7 Accident and Illness cover	Yes	
85% pre disability earnings	Yes	
Up to a maximum \$2500 weekly benefit	Yes	
No medical required	Yes	
Automatic acceptance	Yes	
Choice of packages available	Yes	
Flat monthly contribution rate	Yes	
Cover available to age 70	Yes	
104 week benefit period	Yes	
14 day waiting period for claims	Yes	
6 months pre existing	Yes	
Minimum paperwork required	Yes	
Queensland claims management team	Yes	
Claim benefit paid fortnightly in arrears	Yes	
Underwritten by QBE	Yes	
Dedicated support team	Yes	
Premiums paid monthly in arrears	Yes	
Direct debit monthly contributions	Yes	
Queensland's own scheme	Yes	
Worldwide cover (payments only when in Australia)	Yes	
Return to work assistance	Yes	
Rehabilitation benefits to a maximum \$10,000	Yes	

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*Conditions & Exclusions apply

Question: How do I join CIPQ's Accident and Illness Cover?

Answer: Simply call 07 3832 9711, Janice or Jodie will send you a complete package and arrange a time to visit you.

General Advice Warning:- Please note CIPQ distributes the product and do not give any advice. For advice, you must contact Windsor Management Insurance Brokers. 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 www.cipq.com.au.