cover if you can't work again

Occupational Disability Cover

Occupational Disability Cover pays a lump sum if an employee becomes permanently unable to do their job due to injury, illness or surgery. Only available if the employee also has Life Cover.

When it pays

When the insurer determines the employee can no longer perform their current job, or any other suitable job based on their education, skills and work experience.

The deferred period

A **6-month** deferred period applies, the time between when the disability began and when the benefit becomes payable, used to confirm the disability is permanent.

What it doesn't cover

No benefit is paid for disability caused by attempted suicide or deliberate self-injury at any time, or for refusal of treatment recommended by a medical practitioner.

Pre-existing conditions & ending

A one-year exclusion applies for any illness or injury the employee was aware of or showed symptoms of in the 12 months before cover started. Cover ends at age 65 or the company's Normal Retirement Age.

Age at claim	Payout
60	**100%**
61	**80%**
62	**60%**
63	**40%**
64	**20%**
65	**0%**

Benefit reduction (age 60–65): to align with retirement, the cover amount reduces by 20% every year from age 60 until it reaches zero at 65 (or Normal Retirement Age).