Key Benefits & Exclusions - CreditCare Insurance

StadiumFinance
TALK TO THE GOOD SPORTS

What is Covered

This policy provides cover for some or all of your repayments under the Credit Contract. Single, Joint or Double cover is available, through the following levels of cover (your chosen cover type will be shown on your **Registration Certificate**):

Cover Option 1
Covers some or all of your loan repayments in the event of your **Death, Hospitalisation, or Bankruptcy**.

Cover Option 2
Covers some or all of your loan repayments in the event of your **Death, Accident, Illness, Hospitalisation, or Bankruptcy**.

Cover Option 3
Covers some or all of your loan repayments in the event of your **Death, Accident, Illness, Hospitalisation, Bankruptcy, or Income Disruption**.

For the full terms and conditions that relate to this policy, please refer to the Policy Booklet.

Key Benefits *(please refer to the Policy Booklet for full details of coverage)*

	Cover
Death:	Covers the remaining amount due under your Credit Contract, in the event of your death, or if you are diagnosed with a terminal illness which will result in your death within 6 months or less
Accident / Illness:	Covers the instalments due under your Credit Contract, in the event you are unable to work after suffering an accident or illness for more than 7 days and you experience a financial loss as a result of not being able to work in your full-time employment, or if you are unable to work due to becoming a carer for an immediate family member suffering from an accident or illness for no less than 30 days
Hospitalisation:	Covers the instalments due under your Credit Contract, for up to 6 months, in the event you are hospitalised for 5 or more days and you experience a financial loss as a result of not being able to work in your full-time employment
Bankruptcy:	Covers the instalments due under your Credit Contract, for up to 6 month or a total of $12,000, in the event you are made Involuntarily Bankrupt
Income Disruption:	**For Salary & Wage Earners** *Redundancy* Covers the instalments due under your Credit Contract, for a minimum of 2 months and a maximum of 12 months, in the event you are made involuntarily redundant. *Industrial Action* Covers the instalments due under your Credit Contract, for a minimum of 2 months and a maximum of 6 months or a total of $12,000, in the event your wage or salary stops being paid or is suspended, as a result of Industrial Action **For Self-Employed** *Business Interruption* Covers the instalments due under your Credit Contract, for a minimum of 2 months and a maximum of 6 months or a total of $12,000, in the event you suffer financial loss as a result of Business Interruption
Special Allowances:	Reimbursement of up to $500 for specified expenses incurred as a result of an accepted claim.
Premium Reimbursement:	Reimbursement of your Provident Insurance Motor Vehicle Insurance premiums paid during the period covered by an accepted claim.

Key Exclusions *(please refer to the "What is not Covered" section of the Policy Booklet for the full list of exclusions)*

➢ Any cause or condition that was known or should reasonably to have been known by you at the start of the Policy.

➢ Any medical condition, sign, symptom, event or cause known by you to be in existence at the start date of the Policy, or for which medical advice, diagnosis, care or treatment has been sought, or ought reasonably to have been sought, or provided, prior to the start date of the Policy.

➢ Any arrears or amounts owing under the CreditContract before the insured event takes place.

General Conditions *(please refer to the Policy Booklet for full details)*

➢ Maximum claim limits apply. Standdown periods also apply before cover commences.

The purchase of this policy is optional and if purchased comes with a 14-day cooling off period.

This document is a Summary of Cover only, refer to the Policy Booklet for the full terms & conditions.