



Advised Life Insurance

[Home](#) > [Life Insurance](#) > [Advised Life Insurance](#)



One solution for all your needs

Finding the right financial protection for you and your family can be mind-boggling. A simple misunderstanding could be costly. Getting your life insurance through an adviser can take the headache out of trying to make sense of the different types of cover out there. Your adviser can help make sure that you're covered for the things that matter to you.

Why ClearView LifeSolutions?

We designed LifeSolutions to be provided with the assistance of an adviser. This comprehensive suite of cover can be tailored to suit your personal financial situation.

You can:

- Pay the premium for some types of cover from your super
- Take out cover for personal or business use
- Help protect your income while you're still living or your family's financial future if you die
- Cover your partner, dependants and parents
- Determine how your cover is structured – whether stand alone or linked

Your adviser can help you navigate through your options so you know exactly what you're getting.

[Find an adviser](#)
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What's covered?

Cover for your family when you're gone

Life Cover

Life Cover can help ease the financial burden for your family if you're terminally ill or die. With a lump sum benefit, your family can use the money to pay off the mortgage or other debts and maintain their current standard of living. You choose an amount of cover that's right for you.

Choose accident only cover, or full cover for accident and sickness.

Cover for you while you're living

Total and Permanent Disability (TPD) Cover

Some sickness and injuries may end up leaving you totally and permanently disabled and unlikely to ever work again. TPD Cover pays a lump sum benefit that can be used to make modifications to the family home, access the best rehabilitation or simply provide money to live on. Income Protection Cover only covers up to 75% of your income, so TPD Cover can be used to top up the shortfall.

Choose accident only cover, or full cover for accident and sickness.

Trauma Cover

If you suffer from a specified serious illness such as cancer, heart attack or stroke, a lump sum benefit paid upon diagnosis may help you access the best medical treatment, or pay down some of your debt. You can choose a benefit amount of up to \$2 million, and you are covered for more than 40 specified conditions.

Income Protection Cover

Income Protection Cover pays an ongoing monthly income for as long as you're unable to work or until the end of the benefit period, whichever happens first. You can cover up to 75% of your income. Select from a range of benefit periods, from 2 or 5 years, to age 60, 65 or 70.

Choose accident only cover, or full cover for accidents and sickness.

Business Expense Cover

You can't afford to be sick if you're self-employed or running a small business. Business Expense Cover helps cover the fixed operating expenses of your business if you are unable to work due to sickness or injury. Similar to Income Protection Cover, you receive an ongoing monthly income (for a maximum of 1 year), but instead of replacing your salary, it covers your business expenses. This can help keep your business afloat while you're on the road to recovery.

Cover for the important people in your life

Child Cover

No one wants to see their child sick. But if it happened to your child, you'd want the best medical treatment available, and that can be expensive. Child Cover allows you to take up to \$200,000 cover for kids aged between 2 and 18 and will pay a lump sum benefit if they suffer from a specified serious illness or in the event of their death.

Parent Cover

If one of your parents died, you could be left carrying the financial burden of their funeral. Parent Cover provides a lump sum benefit of up to \$15,000 to help. You can add one or both parents to your policy who are up to 85 years of age.

Helpful little extras

We're experts in insuring people, which is why we've made sure that all types of cover have the following quality features:

- **Guaranteed renewable:** Once we issue your policy, we won't change the terms and conditions or the premium you pay because of a change in your personal circumstances
- **Indexation:** We will automatically increase your cover each year by a minimum of 5% to help ensure your benefit amount keeps up with inflation (premiums will increase in line with increased cover)
- **Worldwide cover:** You are covered 24/7 anywhere in the world
- **Guarantee of upgrade:** If we make changes or introduce new benefits to our products, we will pass this on to you

Each cover type has its own range of unique built-in benefits to give you extra cover at no extra cost. Read the

[ClearView LifeSolutions Combined Product Disclosure Statement and Policy Document \(/documents/pds-brochures-life-insurance/life-solutions/Life-Solutions-Product-Disclosure-Statement\)](/documents/pds-brochures-life-insurance/life-solutions/Life-Solutions-Product-Disclosure-Statement)

to find out more.

What's not covered?

There are some situations where you're not covered and when we won't pay a claim. This includes not telling us the truth about your health or financial situation when applying for cover.

Each cover type has its own set of exclusions. Talk to your adviser for more details and read the Combined Product Disclosure Statement and Policy Document.



[ClearView LifeSolutions Combined Product Disclosure Statement and Policy Document \(/documents/pds-brochures-life-insurance/life-solutions/Life-Solutions-Product-Disclosure-Statement\)](/documents/pds-brochures-life-insurance/life-solutions/Life-Solutions-Product-Disclosure-Statement)

Want simpler cover?

If you're after something that is a little simpler, we have a range of DIY life insurance that you can apply for over the phone.

[Find out more about DIY life insurance > \(/life-insurance/diy-cover\)](/life-insurance/diy-cover)



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[Product Disclosure Statement > \(/documents/pds-brochures-life-insurance/life-solutions/Life-Solutions-Product-Disclosure-Statement\)](/documents/pds-brochures-life-insurance/life-solutions/Life-Solutions-Product-Disclosure-Statement)



[About ClearView \(/about-clearview\)](/about-clearview)

[Life Insurance \(/life-insurance\)](/life-insurance)

[Super, Retirement and Investments \(/superannuation-investments-retirement\)](/superannuation-investments-retirement)

[Financial Advice \(/Financial-Advice\)](/Financial-Advice)

[Clear Insights \(/Clear-Insights\)](/Clear-Insights)

[Tools \(/Tools\)](/Tools)

[Contact Us \(/contact-us\)](/contact-us)

[Information Handling Policy \(/information-handling-policy\)](#)

[Complaints Handling \(/complaints-handling-policy\)](#)

[Terms and Conditions \(/terms-and-conditions\)](#)

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