



Personal Disability Insurance

o Worker Compensation o

- **Permanent total disability (PTD)** - insurance covers individuals against permanent injuries or illnesses, which prevent them from continuing in their occupation. PTD will pay a lump sum amount to the individual after 12 consecutive months of disability.
- **Temporary total disability (TTD)** - coverage protects an individual's income when that person is unable to work through injury or illness. Varying excess periods can be chosen with benefit periods payable up to 60 months.

With up to USD 5 million capacity for any one person, these benefits can be purchased to either supplement any coverage already in place or provide where there is no current cover in force. Always to provide its holder with financial peace of mind.

- WellAway Ltd. can provide a **Permanent Disability** benefit up to 10 times annual salary and income replacement (temporary total disablement) up to 75% of gross weekly wages.

o Key Risks o

Wellaway can address:

- Continued mortgage payments.
- Home alteration costs.
- School fees.
- General costs of living.

Whilst the coverage we provide does not provide cover for these specific risks, the insurance payment(s) can be used for whatever costs the Insured person should incur.

These insured benefits keep their families financially secure and will provide peace of mind for the future in the face of uncertain times.

