



Protection for medical professionals



ClearView LifeSolutions raises the standards to meet your unique needs

When it comes to protecting the livelihood of medical professionals, ClearView recognises that one size does not fit all. There are specific risks that you face on a daily basis that the general population may never face.

ClearView LifeSolutions offers a range of cover types that include built-in benefits designed specifically with medical professionals in mind.

Let ClearView help you...while you focus on helping others.

Income protection that is flexible enough to meet your needs

Exposure to blood borne diseases is a risk in your profession. As a medical professional you may be in contact with patient's blood and bodily fluids on a daily basis, exposing you to blood borne diseases such as Human Immunodeficiency Virus (HIV), Hepatitis B and Hepatitis C.

No matter how careful and effective the preventative measures in place are, we know that accidents like needlestick do happen.

Certainty when it comes to total and partial disability

The reality of contracting a blood borne disease in your profession is that although you may be physically capable of performing your occupational duties, you may be prohibited under the professional award from performing invasive medical procedures. In this situation, we would consider you unable to perform the important duties of your own occupation as a result of sickness and eligible for a total or partial disability benefit, as applicable. All other components of total disability and partial disability, as applicable, must also be satisfied.

Medical Professionals Benefit

In addition to any total or partial disability benefit you are receiving, you will be eligible for a lump sum payment of 50 times your monthly benefit up to a maximum of \$1 million, if you contract HIV, Hepatitis B or C while performing your regular occupation. This benefit is provided at no extra cost.

Flexibility at claim time

The definition of disability is a core feature of any income protection policy.

Some insurers will gauge the extent of disability by looking solely at your ability or inability to perform the important duties of your occupation. Others will look at how many hours per week you can work and some will look at the loss of income you have suffered. The nature of your sickness or injury may determine which definition would give you the best outcome. So to ensure you are not disadvantaged in any way, we have included all three definitions, and give you the choice at time of claim, which definition you wish to be assessed under. Your financial adviser and our claims assessors can help you decide which definition would be best for your particular situation. No rate penalties for increased occupational risks.

Most other insurers apply a higher premium rate for medical professionals, compared to other white collar professionals, to reflect the increased occupational risks. At ClearView we have elected not to employ such rate penalties, and apply the same premium rate for both of these occupation groups.

Worldwide cover

If you travel overseas for fellowships, special placements or simply a well earned break, know that you are fully covered 24 hours per day, anywhere in the world under all of the covers offered in LifeSolutions.

'To age 70' benefit period

People are choosing to work longer, and those in the medical profession are no exception. We offer a choice of benefit periods under our income protection covers which includes age 70. Many income protection policies offer a maximum age 65 benefit period but for those who plan on working longer and do happen to go on claim, the extra five years of benefit may make a big difference to your lifestyle. And unlike other insurers who offer an age 70 benefit period, we will not reduce the monthly benefit payable after age 65 or revert to an indemnity style benefit only, providing certainty when you need it most.

Special consideration if you are new to the medical profession

Newly Qualified Medical Professionals

As a newly qualified medical professional, we appreciate that your current financials may not reflect your earnings potential in the future. So we will allow you to apply for higher levels of cover without the need to provide upfront financials, including guaranteed agreed value income protection.

Benefits under Trauma Cover too

Blood Borne Diseases Benefit

Occupationally Acquired HIV is a specified condition under Trauma Cover and is covered by most trauma contracts in the market. ClearView LifeSolutions goes one step further for medical professionals and will pay the full trauma benefit amount for Occupationally Acquired Hepatitis B and Hepatitis C.

ClearView LifeSolutions has been designed with medical professionals in mind.
Call us today on 07 5537 3733 to discuss how ClearView LifeSolutions can help when it comes to addressing your wealth protection needs.

Hall Finance & Insurance Solutions

Suite 4, Level 1
84 Brisbane Road
Labrador, QLD 4215

T: 07 5537 3733
E: info@hallfinance.com
W: www.hallfinance.com

Information current as at June 2013.

This information is intended to provide general information only and has been prepared without taking into account any particular person's objectives, financial situation and needs. Before acting on such information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation and needs. In particular, you should seek independent financial advice and you should read the relevant Product Disclosure Statement (PDS) before making any decision about a product. A copy of the relevant PDS can be obtained from Hall Finance & Insurance Solutions. Hall Finance & Insurance Solutions Pty Ltd ACN 107 264 175 is a Corporate Authorised Representative (No. 253882) of ClearView Financial Advice Pty Limited ABN 89 133 593 012, AFS Licence No. 331367. Registered address Level 12, 20 Bond Street Sydney NSW 2000. ClearView Financial Advice Pty Limited claims copyright in this material and no part may be reproduced without its permission. ClearView Financial Planners are Authorised Representatives of ClearView Financial Advice Pty Limited ABN 89 133 593 012 AFS Licence No. 331367.