



2023 PERSONAL ACCIDENT & ILLNESS INSURANCE EXCLUSIVE TO ICB BOOKKEEPERS



"EXTRA COVER BUT NO INCREASE IN PREMIUM"

PERSONAL ACCIDENT & ILLNESS COVER:

- Now provided for Invoiced Labour & Commission: 100% of lost earnings
 - Not 85% of sum insured as standard insurance practice
- Cover period option 12 or 24 months
- Waiting time (Excess) option 14 days or 28 days
- Purchase up to age 70 now with full cover & extend up to age 75 subject to insurers approval (Some conditions apply)
- 24 hours a day cover
- Death and Capital Benefits (injury only) \$20,000

Capital benefits = Total and permanent disability

Weekly Benefit*	Injury Only Premium	Injury & Illness Premium
14 day excess* Benefit	period 52 weeks	
\$750	\$338	\$820
\$1000	\$366	\$1007
\$1500	\$426	\$1388
28 day excess* Benefit	period 52 weeks	
\$750	\$280	\$690
\$1000	\$315	\$825
\$1500	\$362	\$1105
14 day excess* Benefit	period 104 weeks	
\$750	\$620	\$1550
\$1000	\$714	\$1863
\$1500	\$788	\$2405
28 day excess* Benefit	period 104 weeks	
\$750	\$518	\$1280
\$1000	\$583	\$1526
\$1500	\$670	\$2044

^{*28} day excess for sporting injuries and Covid-19

The above prices are an indication only.

For enquiries: Call us on 1800 641 260