

# questions

## you need to ask



- 01** If I change my occupation, can I keep my cover?
- 02** Do I ever have to advise my insurer if I change occupation, or take up a risky pastime or start smoking?
- 03** Will I still be covered if I live or work overseas?
- 04** If I am booked off for longer than seven days, can I claim from day 1?
- 05** Can I claim for short periods of illness without proof of loss of income?
- 06** Is the claim procedure hassle free?
- 07** Does my Dread Disease cover pay 100% on diagnosis or are payments based on severity of the disease?
- 08** If I am booked off for longer than 2 years – do I have to be permanently disabled before I can claim an income benefit?
- 09** When I am disabled, does my premium get waived while I am claiming?
- 10** When I am working, is my premium tax deductible?
- 11** Is my disability cover for MY occupation, or will I be expected to do something else using my knowledge and experience ?
- 12** Let me read the 'Disability' definitions
- 13** Is my premium based on my risk or am I effectively cross subsidising others?
- 14** If I'm a female, will I be covered for pregnancy complications?