

Death Cover Fact Sheet



Definition

Death cover provides your dependents or your estate with a lump sum benefit in the event of your death while you are a member of CBH Super.

Terminal Illness

If you suffer a terminal illness and have a life expectancy under 12 months, you can be paid up to \$3,000,000 of your death cover as an advance death benefit.

Eligibility

Death cover is available to CBH employee, grower, retained and spouse members and can be held until you attain 70 years of age. There is no requirement that you are working to hold death cover.

Maximum Cover available

You can have death cover up to \$10,000,000. Cover up to this level is subject to acceptance by the insurer after evidence of good health.

Nominate your beneficiaries

If you die while you are a member of the Fund, your death insurance cover will be paid as part of your death benefit to one or more of your dependents or your estate.

You can choose to leave specific instructions for your death benefit by completing a [Binding Death Nomination Form](#).

Premiums

The insurance cost is deducted from your super account at the date you commence the insurance for the year in advance to the next 31 March. For future years, premiums for the year in advance will be deducted on 1 April each year.

Information on all insurance cover can be found in our Insurance Brochure available at <http://www.cbhsuper.com.au/publications/all-insurance-docs.html>

The information in this document is general information only and does not take into account any person's individual objectives, personal financial situation or needs. You should consider obtaining financial advice tailored to your own personal circumstances before making a decision about the insurance to hold through the Fund.