



Unexpected Events Cover

Specially designed personal insurance that takes the most important elements of life, sick and accident insurance to create one simple, cost-effective cover delivered by one provider.

Unexpected Events Cover protects your people for those moments they least expect.

We keep it simple by combining 3 core insurance areas that are most valued by employees:

1. death (funeral expense) cover for employees and the option to add cover for their immediate family;
2. common accident protection for employees with a defined list of injuries; and
3. supplementary sickness cover for employees that provides a top-up payment.



From as little as
\$3.75¹
 per month, per person, your employees can enjoy the security that comes with prompt pay-outs in the event of death, sickness or accidental injury².

Our package options

| | ESSENTIALS | ESSENTIALS FAMILY | ESSENTIALS PLUS | ESSENTIALS PLUS FAMILY |
|-----------------------|------------|-------------------|-----------------|------------------------|
| Death Cover | | | | |
| Employee | ✓ | ✓ | ✓ | ✓ |
| Family | – | ✓ | – | ✓ |
| Sick Cover | | | | |
| Employee | – | – | ✓ | ✓ |
| Accident Cover | | | | |
| Employee | – | – | ✓ | ✓ |

Please note: Annual limits, waiting periods and pre-existing conditions may apply.

Payments are made in advance and can be paid fortnightly, monthly, quarterly or annually.

¹ Example provided using 'Essentials' package, paid monthly.

² Dependant on the type of package chosen.



Protect Your People

In today's world, the way in which people work has changed.

With a shifting mix of demographics bringing new values, attitudes, and ways of working into the workplace, the employees of today are demanding more from the organisations they choose to belong to.

Key decision-making factors for quality candidates on which organisations to work for are focussing more on organisations that cater to personal, as well as professional, wellbeing.

Earning more is no longer enough; this dynamic workforce is craving care.

Did you know...

The average Australian Funeral costs upwards of

\$7,500*

The Foresters Financial Difference



Over
170
years old



Approximately
\$380m
in total funds under
management



Over
80,000
members

Foresters Financial originated in 1849 with a mission to provide financial and social support to members and their families in times of hardship. Members who experienced unemployment, sickness, death or disability could rely on the assistance of Foresters to ensure they and their families were taken care of during difficult times.

We exist today following this proud tradition and values. We continue to be 100% member owned – not focussed on driving profits and dividends for shareholders, but value for members.

We enrich the communities in which we belong through our responsible investments, community grants account and impact investments. All while delivering quality customer care with an Australian based service team that know you by name.

Find out which package option best suits your business.
Contact us today on 1800 773 427 (free call).



Arrange a
call back



Visit us online

www.forestersfinancial.com.au/unexpectedeventscover



**Foresters
Financial**

INVESTED SINCE 1849

*Paying for your Funeral, viewed 2021 February, <Moneysmart.gov.au>

Issued by Foresters Financial Limited (ABN 27 087 648 842), AFSL 241421. The information in this brochure is general in nature and does not take into account the objectives, financial situation or needs of any individual. This document is dated March 2021.