

Individual Personal Accident & Sickness (Income Protection)

Individual Personal Accident & Sickness (Income Protection) or **PAS** is an annual policy which provides compensation in the event of injuries, sickness, permanent disability or accidental death.

In some states of Australia an individual or sole trader cannot purchase workers compensation insurance. As an alternative individuals can purchase Personal Accident & Sickness (Income Protection) which protects them anywhere in the world, any time of the day. PAS provides 24 hour worldwide insurance protection.

Why do you need Personal Accident & Sickness (Income Protection)?

Whilst we readily identify the need to insure our cars and homes it's easy to forget that our most important asset is our income and it needs protection also from injury or sickness preventing us from earning an income. Personal Accident & Sickness (Income Protection) provides a weekly benefit to maintain our households and pay all the bills that continue when income doesn't.

Many of us can envisage getting injured but don't recognise the greater potential of becoming ill. Our needs vary in respect to the cover required and the policy includes options to cover the self-employed who need cover 24/7, the employed who seek workers compensation topup cover (benefit to fill any gap benefit workers compensation benefit and selected weekly benefit) and outside working hours only.

Cover also includes option to include total permanent disablement (TPD) and death by accident. Ask about our [online white label solutions](#) that enable quote, bind, premium payment and policy issue.

Occupations Appetite

- Over 600 occupations and ability to refer anything not detailed.
- Listing is broad from underground miners to office workers.