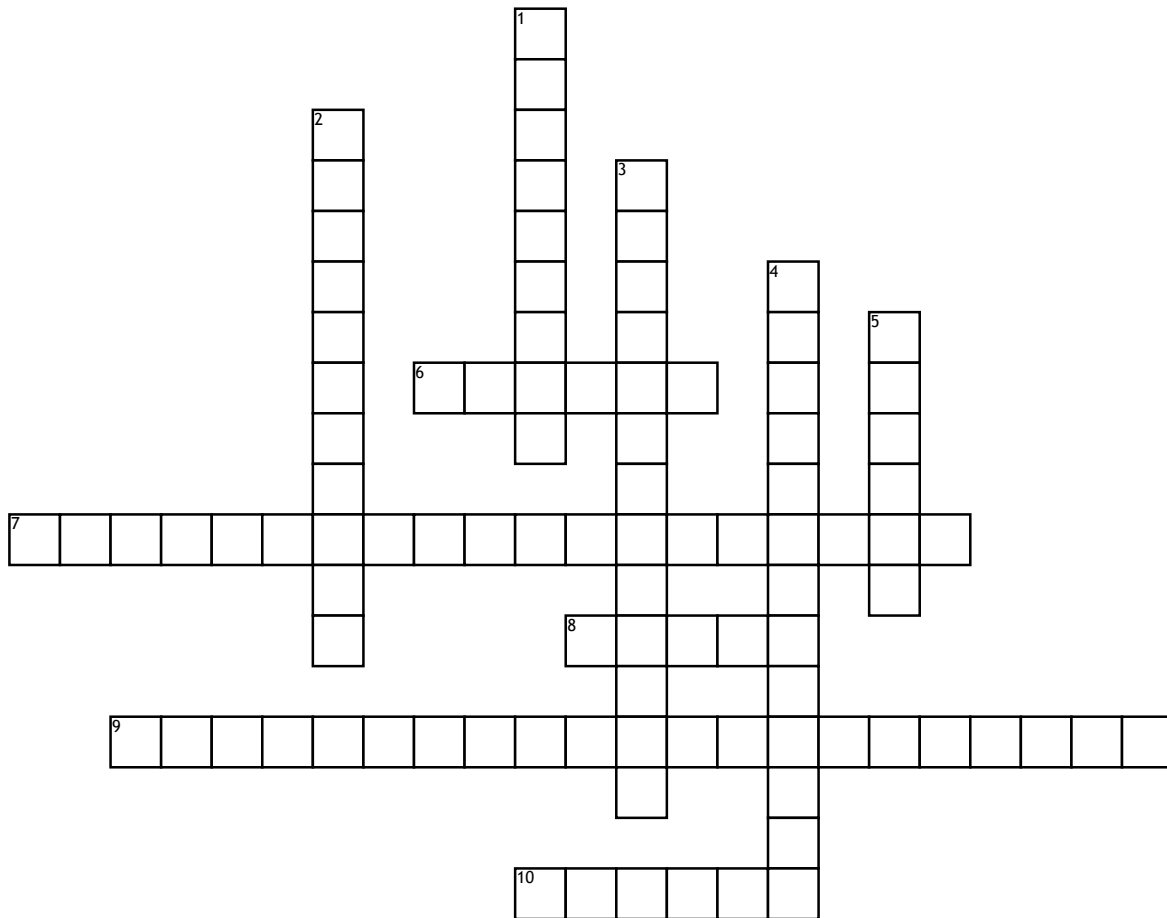


Insurance Terminology



Across

6. _____ Insurance is obtained by the Life Insured completing a full application and being underwritten.
7. Australian _____ Authority is an External Disputes Resolution scheme which all Insurers need to be members of.
8. _____ Insurance is automatically provided to the Life Insured when they join an Employer or Superannuation Fund.
9. The legislation which is the foundation of Life Insurance contracts.
10. An _____ Value policy has the Sum Insured set at the underwriting stage.

Down

1. When the benefit payable at time of claim is the lesser of the Sum Insured and 75% Pre-Claim Earnings or Pre-Disability Income.
2. The Superannuation Industry (_____) Act legislates the Superannuation Industry.
3. Length of time which must expire before the benefit period commences.
4. Maximum length of time benefits will be paid.
5. Life Insurance is protection against financial loss associated with _____ events.