

Quoting and comparing on IRESS



Quoting and comparing with Care on IRESS



When quoting TPD, you can add a Continuous Care sum insured under the TPD Options:

Risk Researcher

Save & Quote Save Cancel

Life with linked TPD

Cover Type	Ownership Structure	Sum Insured	TPD Definition	Flexi-Linked	Premium Style
Life	Super or Non-super	\$2,000,000			Stepped
TPD	Super or Non-super	\$2,000,000	Any	No	Stepped

Cover Options

Select type of super products to include: Retail Super Industry Fund Group (Corporate/Super)

Is this a multi life policy? No

Life Options

Select the industry common premium options that you wish to apply:

Waiver of Premium upon Disability? No

Select any "non-common" premium options that you wish to apply:

Business Safeguard - Life Benefit? No

Accidental Death Benefit? No

Terminal Illness Support Benefit? No

Forward Underwriting? No

TPD Options

Select the industry common premium options that you wish to apply:

Life Cover Buy Back for TPD? No

Double TPD? No

Select any "non-common" premium options that you wish to apply:

Business Safeguard - TPD? No

Continuous Care Yes

- Sum Insured? \$1,000,000

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This will generate a quote with the sums insured and covers chosen showing Zurich only as other companies do not have the Continuous Care option available. TPD Continuous Care will have its own product rating.

Premium Estimates

Proposal [+ Add Proposal](#)

Covers to package Quote Generated on 19/08/2024 [Requote](#) [Filter](#)

Cover Required	Primary Cover	Cover Details
<input checked="" type="checkbox"/> Life with linked TPD	Non-super	Life \$3,000,000 Stepped / TPD Any \$3,000,000 Stepped ✎

Premium Frequency Super: Non-super:

<input checked="" type="checkbox"/>	Provider	PDS / Product	Monthly Premium	Cumulative Premium	General Score	Pref	Rec
<input checked="" type="checkbox"/>		Wealth Protection Death Cover & TPD & Continuous Care	\$248.00	\$76,216	87/81		<input type="checkbox"/>
<input checked="" type="checkbox"/>		Wealth Protection Death Cover & Platinum TPD & Continuous Care	\$285.00	\$88,346	87/81		<input type="checkbox"/>

Additional Information : Zurich

Wealth Protection
Death Cover & TPD

Commission Hybrid (66/22) 0%

Product Summary [✎](#)

TPD Occ Class 1

Summary Notes Charts TMD

[Premium Validation](#) [Quote & Apply](#) [Other](#)

Non-super

Life Cover \$3,000,000 Stepped	\$128.14
TPD (Linked) Any \$2,000,000	\$150.00
Continuous Care option \$1,000,000	\$22.00
Monthly Sub Total	\$248.00
Total Monthly Premium	\$248.00

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This can be compared with the cost of holding all the cover in TPD (any/own occ) instead of splitting cover any/own occ and Continuous Care by generating a new proposal and comparing side by side:

Premium Estimates

without Continuous Care with Continuous Care + Add Proposal

✂ Covers to package

Cover Required	Primary Cover	Cover Details
<input type="checkbox"/> Life with linked TPD	Super or Non-super	Life \$2,000,000 Stepped / TPD Any \$2,000,000 Stepped