



Brian Jones, Managing Director



457 Visa, Spouse Visa & 163 Visa Underwriting Guidelines

The following table relates to Temporary Residents currently residing in Australia on Long Term Visas and having applied for, or intending to apply for, Australian residency.

	Occupations AAA, AA, A, B, C on a Visa 457 or Spouse Visa	Occupations D, E on a Visa 457 or Spouse Visa	All Occupation Classes on a Visa 163 or Spouse Visa
Cover	Maximum cover/Criteria	Maximum cover/Criteria	Maximum cover/Criteria
Life:	\$2,000,000	\$2,000,000	\$2,000,000
Total and Permanent Disablement:	\$1,000,000	\$1,000,000	\$1,000,000
Crisis Recovery:	\$1,000,000	\$1,000,000	\$1,000,000
Income Protection:	<ul style="list-style-type: none"> If self employed must have purchased or be purchasing an established/ existing business (not starting own or new business). Indemnity cover only will be available (with a Newly Self Employed Clause to apply if purchasing established business in first 12 months). 	<ul style="list-style-type: none"> Not applicable for self employed clients 	<ul style="list-style-type: none"> Not available until the client has been in business for 2 years and 2 years worth of financial records are available
	<ul style="list-style-type: none"> If employee or on contract – Agreed Value or Indemnity is available 	<ul style="list-style-type: none"> If employee or on contract – Indemnity only available 	
	<ul style="list-style-type: none"> Minimum 30 day WP 	<ul style="list-style-type: none"> Minimum 30 day WP 	
	<ul style="list-style-type: none"> To age 65 	<ul style="list-style-type: none"> 2 or 5 year benefit period 	

These figures are a general guide and higher sums of insurance can be applied for on a case by case basis.



Additional Underwriting Notes:

- ◆ Visa must be long term ie, >2 years.
- ◆ A copy of the current passport and visa must be submitted with the application.
- ◆ Must state on application has applied for or is intending to apply for Permanent Residency in Australia.
- ◆ A current Medical Exam and MBA may be required if the insured has arrived in Australia less than 6 months ago, and they are applying for Total and Permanent Disablement, Crisis Recovery or Income Protection benefits.
- ◆ A Residential Exclusion will apply for Crisis Recovery, Total and Permanent Disablement and Income Protection benefits.
- ◆ If you intend staying less than two years, or require a larger level of cover than is indicated here, please speak to your Make A Difference Adviser for specific advice.

All figures are a guide only; they are not intended to be advice in relation to the insurance you may need.

Tel: 1300 799 839
+ 613 9583 0143

www.madinsurance.com.au

Make A Difference Insurance Pty Ltd ABN 67 120 665 750
Hallmark Business Park, Unit 18, 328 Reserve Road
Cheltenham Vic 3192
Australia



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