**Go above and beyond for your client.**

Tools you can customise by OnePath Life Insurance

**CATEGORY – Building confidence in claims**

TOPIC – Why there’s more to life insurance than just money

**SOCIAL MEDIA**

Use or customise the below post most likely to resonate with your clients via social media such as LinkedIn or Twitter. Your posts can link directly to the articles on our website, or you can customise a link to your own white-labelled versions of the articles.

***Tip:*  Spread the word with #clarity**

#clarity is a hashtag we’ve added to the material to promote life insurance education. We encourage you to get on board and help grow engagement and confidence in the life insurance industry by using it when you post on social media.

**SOCIAL MEDIA POST**

I’ve seen time and again the difference life insurance can make in people’s lives, and it’s not all about the claim payment. Some insurers also offer fantastic post-claim support. Read more #clarity

<Link to the article below either on your website or within the social platform>

**FLYER/NEWSLETTER/WEBSITE ARTICLE**

This article has been white-labelled to allow you to use the content (without having to seek our permission) as a customer flyer, newsletters or on your website.

***Tip*: Complement your advice**

You could also use the articles to complement your advice, sending specific articles to clients who have expressed concerns about their insurance or who have yet to take up insurance you have recommended.

**ARTICLE**

**Why there’s more to life insurance than just money**

Your Policy Schedule shows you the amount of money you’d be eligible to receive if you make a claim. But what it doesn’t show you is the extra support that may be available to you at claim time.

For example, if you have a OnePath policy, some of the additional benefits and services you may be able to access include:

* ‍**Accommodation Benefit**

If you’re stuck in hospital for medical treatment, you’ll want your loved ones close by. The Accommodation Benefit – available after eligible Trauma Cover, TPD Cover and Terminal Illness claims – reimburses up to$500 per day for up to 30 days if an immediate family member travels more than 100km from their home to provide support.

* ‍**Financial Advice Benefit**

Managing a large lump sum payment can be a source of financial stress, particularly when you’re focused on your health and family. To help you make the most of your insurance benefit, the Financial Advice Benefit reimburses up to $2,000 of the adviser service fee for a financial plan when you receive a full Trauma Benefit, TPD Benefit or Terminal Illness Benefit.

* ‍**Spouse Retraining Benefit**

Available if your TPD Cover policy has been in force for three years or more, the Spouse Retraining Benefit recognises the impact your total and permanent disability would have on your partner. It reimburses up to$10,000 of the cost of retraining your spouse to either obtain gainful employment, improve their employment prospects or improve the care they provide to you.

* ‍**Grief Support Program**

If you pass away or are diagnosed with a terminal illness, counselling could play an important role in helping you and your family. The Grief Support Program reimburses the cost of a professional counsellor for up to 6 hours, capped at $1,200.

* ‍**Rehabilitation services**

To help income protection claimants make a successful and sustainable return to work, OnePath offers a range of complimentary services that can be tailored to the individual. That may include:

1. **Building your resilience –** Helpingyou engage the right allied health professional (e.g. social worker, psychologist, rehabilitation counsellor, occupational therapist or exercise physiologist) to help you manage adversity and move forward.
2. **Exploring your career options –** Connecting you with a vocational specialist who can help you explore your career options, including potentially retraining to expand your choices or improving your job-seeking skill, if returning to work in the same job isn’t possible.
3. **Restarting or restructure your business –** Connecting you with a business coach who can help you make a successful return to work, including restructuring or re-starting a new business if your previous business is no longer viable. **‍**
4. **Planning your return to work –** Connecting you with a return to work specialist who can meet with you and your employer and develop a step-by-step plan to gradually increase your hours and duties, ensuring your role is safe and sustainable.

**Want to know more?**

If you’d like to discuss any of the content in this article and how it may apply to you, please call me on XXXXXXXXXX.