

Protecting your business' greatest asset



AXA's Business Expenses Insurance Plan is designed to pay for the fixed costs of running your business in the event that you become totally or partially disabled due to an injury or sickness. It provides a benefit that you can use to pay for:

- expenses related to your business premises
- services such as electricity, gas, water
- salaries and related costs of non-income producing employees
- business insurance
- accounting fees
- professional subscriptions
- regular advertising, or
- bank fees and account transaction taxes.

Being able to pay for these can help ensure that your business stays operational while you are recovering from your injury or sickness. Note: we may reduce the amount we pay if you earn money from the business, or your share of the business earns money, during a period for which we are paying you a benefit.

Business Expenses Insurance Plan benefits

AXA's Business Expenses Insurance Plan provides you with the following benefits:

Benefit	Description ¹
Total Disability Benefit	Provides a benefit if you are unable to work due to sickness or injury.
Partial Disability Benefit	Pays a benefit if you can only work in a reduced capacity due to sickness or injury, after a specified period of total disablement.
Attempted return to work during the waiting period	Allows you to return to work for up to five days during the waiting period, without the waiting period starting again.
Recurrent disability	A benefit that allows you to recommence an earlier claim, if you suffer a relapse within six months, without the waiting period applying again.
Death	A benefit that pays you three times your benefit amount upon death.
24 hour worldwide cover	You are covered 24 hours a day anywhere in the world.
Waiver of premium	This benefit waives your premiums for this plan, or any other plans that are listed on your insurance schedule where you are the life insured, when you are being paid a benefit.
Indexation	Your benefit automatically increases with the Consumer Price Index.
Medical Locum cover	Where you are a medical practitioner or dentist, the net cost of a Medical Locum (cost less earnings) is an allowable business expense.
Upgrade of benefits	Future improvements to your Business Expenses Insurance plan may be passed on to you.

¹ For the full terms and conditions of any of the benefits listed above, ask your adviser for a copy of AXA's current Insurance Product Disclosure Statement.

What your financial adviser can do for you

As a business owner, an injury or sickness can seriously inhibit your ability to contribute to your business and maintain its regular income. In some instances, it may even threaten the ongoing viability of your business.

Your financial adviser can help you gain a clearer understanding of the risks that could affect your business if you are unable to work. This will allow you to review your business expense needs and the level of cover you require.

Ask your financial adviser about business expenses insurance today.

Important information

This publication has been prepared to provide you with factual information only. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information. In preparing this information, we did not take into account the financial objectives, situation or particular needs of any particular person. Before making a decision whether to acquire this product, you need to consider (with or without the assistance of an adviser) whether this information and the information contained in the Product Disclosure Statement (PDS) is appropriate to your needs, objectives and circumstances. Copies of the PDS can be obtained from your adviser or by calling 1800 655 655. Applications for AXA Australia products will only be accepted on receipt of an application form accompanying a current PDS. The National Mutual Life Association of Australasia Limited (NMLA) and its associates derive income from issuing this product, full details of which are contained in the PDS. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

axa.com.au

The National Mutual Life Association of Australasia Limited
ABN 72 004 020 437 AFS Licence No. 234649
Member of the Global AXA Group
Registered Office: 750 Collins Street Docklands Victoria 3008



redefining / insurance