



No matter how cautiously we live life, accidents can happen.

We can't predict them and often we can't prevent them, but we can take steps to mitigate the financial effects of our death on the lives of the ones we love.

Who is Accidental Death Policy For?

Anyone aged between 18 and 79 years of age who wants to provide for their loved ones.

Acceptance is guaranteed.

What is covered by DorchesterLife Accidental Death Policy?

It pays out a one-off lump sum to your beneficiary or estate if you suffer a fatal injury as the result of an accident.

What sort of cover can I get?

From \$10,000 to \$50,000 – premiums range from just \$24.95 per year to \$69.95 per year and once a policy is in place, the premiums are fixed and guaranteed never to increase.

What are the exclusions?

Things like death occurring due to driving with excess blood alcohol levels (DIC), suicide, hazardous pursuits, such as extreme sports, parachuting, or whilst carrying out a criminal act. Please ensure that you refer to the Policy document for full terms and conditions.

Things You Need To Know:

- Guaranteed acceptance for anyone between 18 and 79 years old, no medical required.
- No need to declare pre-existing conditions.
- A good top-up on any existing life cover.
- Cost effective, low premiums.
- Fixed premiums, aids in your budgeting.
- Premiums are paid annually.
- Cover commences immediately upon receipt of application form and your first premium.
- Option to increase or reduce cover annually to suit your changing needs. You will simply need to pay the premium applicable at the new cover level.
- Please refer to the Policy document for full details of exclusions, terms and conditions.