

Have confidence in your life and income protection



Life and income protection insurance for Hunter Valley employees

Every job carries specific risks: this is certainly true for workers in the resources sector in the Hunter Valley, who have more reason than most to protect themselves against the possibility of sickness or injury. Whether working above or below ground or building infrastructure to support the mines, workers in the resources industry can be exposed to risks associated with heavy machinery, working underground and with explosives.

You may think your personal insurance needs are met within your superannuation however, this generally

provides limited income protection cover for injury or sickness, and the death benefit may be inadequate to maintain your family's lifestyle.

Nadic can help you to cover these risks by tailoring income and life insurance policies from leading underwriters dedicated to the mining industry, just for you. Armed with this protection, you can have peace of mind knowing you and your family are covered if something should happen to you at work.



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Protect your livelihood with insurance negotiated just for you

Nadic is a leading insurance broker experienced in negotiating insurance coverage for the resource industry.

When preparing a policy for you, your Nadic broker will take the time to review your personal and occupational circumstances, including your qualifications and industry experience, how long you have been working at your current site and your work arrangements, to ensure they can provide you with the best-value cover for your particular risks.

They will also need to know about your work site – is it a mine? Is it hard or soft rock and is it open cut or underground? Do you handle explosives? Or are you involved in building infrastructure that supports the mining industry, such as warehouses or roads or rail?

Your broker will then talk directly with leading industry underwriters to get you the best occupational rating and the most competitive policy and inclusions.

Policy benefits*

Income protection benefits can include

- Major illness and injury benefit of up to 75% of your monthly pre-claim salary
- Flexible benefit period options
- Affordable premiums
- Your choice of waiting periods
- No medicals required.

Life insurance benefits can include

- Affordable premiums to suit your budget
- Save with combined cover for you and your partner
- Protection that grows with inflation
- Worldwide cover
- Ability to nominate up to five beneficiaries.

**Policy benefits will vary depending on individual circumstances. Pre-existing medical conditions are not covered. Limitations and conditions apply.*

Did you know?

Mining ranks in the top 3 industries in terms of fatalities, with an average of 7.4 deaths per 100,000 employees in 2008/09. That's more than 3 times the national average (2.3)

Mining also ranks in the top 5 industries for incident rates of serious claims with a rate of 17.8 per 1000 employees. This is above the 'all industries' rate of 13.5 per 1000 employees.

Key Work Health & Safety Statistics, 2010 Safe Work Australia



A smart insurance advisor for your peace of mind

Nadic is a leading insurance broker dedicated to providing easy-to-understand and streamlined premium options for individuals working in the mining and resources sector. We set ourselves apart by understanding that each client is unique; we listen to you to understand what's important and to apply our industry knowledge to provide you with a best-fit solution. But above all, we keep it simple.

We get results for our clients by personally negotiating each insurance contract with several leading Australian insurers. This means a working relationship with Nadic provides you with the kind of confidence required to grow, to innovate, to take on the big jobs, and to know that we have your back. Let's start a conversation.

Start a conversation with us...

at hello@nadic.com.au or call us at the Hunter Valley (02) 4950 3500 in Sydney (02) 8243 5400, or on the Gold Coast (07) 5591 6133. Short on time? Receiving a quote is quick and easy at Nadic.com.au/quote

Reference



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