

Insurance Quotes Feature Comparison

Cover

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PersonalDetails

Client Name:	test, test	Gender:	Male
Date Of Birth:	01 Jan 1991	Smoker Status:	Non Smoker
Occupation:	1A - White Collar Professional - Uni Qualified & Prof Assoc.	Home State:	VIC

ProtectionDetails

General

Payment Frequency: Monthly

Trauma Cover

Amount:	\$1,000,000	Coverage:	Most Comprehensive
Buyback:	Yes	Premium Basis:	Stepped
Buyback Period:	≤ 1 Year	Reinstatement:	Yes

Life Cover

Amount:	\$1,000,000	Premium Basis:	Stepped
Coverage:	Most Comprehensive	Product Type:	Ordinary only

Total and Permanent Disability Cover

Amount:	\$1,000,000	Inability to Perform Occupation:	Any Occupation
Buyback:	No	Premium Basis:	Stepped
Buyback Period:	≤ 1 Year		

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	Macquarie Life FutureWise Life Insurance & TPD & Trauma Plus	AIA Australia Priority Protection Term Life & TPD & Crisis Recovery	OnePath OneCare Life Cover & TPD & Trauma Premier Maximiser	Zurich Wealth Protection Protection Plus Death & TPD & Extended Trauma w/ Top-up Opt.	AMP Flexible Lifetime Death Cover & TPD & Trauma Optimum with Partial	TAL Accelerated Protection Life & TPD & Critical Illness Premier	CommInsure Protection Life Care & TPD & Trauma Plus	AXA Elevate Life Insurance & TPD & Trauma Plus
Premium	\$198.27	\$198.52	\$198.58	\$200.12	\$200.84	\$210.79	\$213.33	\$217.87
Overall Score	89%	96%	92%	94%	87%	92%	87%	94%
Financial Strength	77%	83%	87%	83%	87%	80%	87%	87%
Core Feature Score	89%	97%	92%	95%	86%	91%	88%	95%
Exclusions for Life Cover	A	A	A	A	A	A	A	A
Exclusions for TPD	A	A	A	A	A	A	A	A
Exclusions for Trauma	A	A	A	A	A	A	A	A
Guaranteed Renewable	YES	YES	YES	YES	YES	YES	YES	YES
Indexation Benefit	A	A	A	A	A	A	A	A
Life Cover Buy Back After TPD	B	B	B	B	NO	B	B	A
Life Cover Buy Back After Trauma	A	A	A	A	A	A	A	A
Life Cover Cease Age	A	A	A	A	A	A	A	A
Reinstatement of Trauma	C	B	B	B	C	B	C	A
TPD - Any Occupation	A	A	A	A	A	A	A	A
TPD - Inactive Employment	A	A	A	A	A	A	A	A
TPD - Own Occupation	A	A	A	A	A	A	A	A
TPD - Partial Benefits	A	A	A	A	A	A	A	A
TPD - Waiting Period	A	A	A	A	A	A	A	A
Terminal Illness Benefit	A	A	A	A	A	A	A	A
Trauma - Angioplasty	A	A	A	A	A	A	A	A
Trauma - Cancer (Female Organs)	B	A	A	A	B	B	B	B
Trauma - Cancer (General)	A	A	A	A	A	A	B	A
Trauma - Cancer (Male Organs)	B	A	B	B	B	B	B	B
Trauma - Cancer (Melanoma)	B	A	B	A	B	B	B	B
Trauma - Coronary By-Pass Surgery	A	A	A	A	A	A	A	A
Trauma - Heart Attack	C	A	B	A	C	C	C	B
Trauma - Stroke	A	A	A	A	A	A	A	A
Supplementary Feature Score	91%	94%	95%	92%	88%	96%	86%	93%
Business Safeguard	YES	YES	YES	YES	YES	YES	YES	YES
Child Trauma Benefit	YES	YES	YES	YES	YES	YES	YES	YES
Double TPD Benefit	YES	YES	YES	YES	YES	YES	NO	YES
Double Trauma Benefit	YES	YES	YES	YES	NO	YES	NO	YES
Forward Underwriting	NO	YES	NO	NO	NO	NO	NO	NO
Future Insurability (Business)	B	A	C	C	B	B	A	B
Future Insurability (Personal)	A	B	A	B	A	A	B	A
Other Supplementary Life Benefits	YES	YES	YES	YES	YES	YES	YES	YES
Other Supplementary TPD Benefits	YES	YES	YES	YES	YES	YES	YES	YES
Other Supplementary Trauma	YES	YES	YES	YES	YES	YES	YES	YES
TPD - Long Term Care	A	A	A	A	A	A	B	A
Trauma - Accidental HIV	B	A	B	B	B	B	B	B
Trauma - Aorta Surgery	A	A	A	A	B	A	A	A
Trauma - Aplastic Anaemia	A	A	A	A	A	A	A	A
Trauma - Benign Brain Tumours	B	B	A	A	A	A	A	A
Trauma - Blindness	A	A	A	A	A	A	A	A

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	Macquarie Life FutureWise Life Insurance & TPD & Trauma Plus	ATA Australia Priority Protection Term Life & TPD & Crisis Recovery	OnePath OneCare Life Cover & TPD & Trauma Premier Maximiser	Zurich Wealth Protection Protection Plus Death & TPD & Extended Trauma w/ Top-up Opt.	AMP Flexible Lifetime Death Cover & TPD & Trauma Optimum with Partial	TAL Accelerated Protection Life & TPD & Critical Illness Premier	CommInsure Protection Life Care & TPD & Trauma Plus	AXA Elevate Life Insurance & TPD & Trauma Plus
Trauma - Cardiomyopathy	A	A	A	A	A	A	A	A
Trauma - Chronic Kidney Failure	A	A	A	A	A	A	A	A
Trauma - Chronic Liver Disease	A	A	A	A	A	A	A	A
Trauma - Chronic Lung Disease	A	A	A	A	A	A	A	A
Trauma - Coma	A	B	A	A	A	A	A	A
Trauma - Dementia & Alzheimer's	B	B	A	B	A	A	B	A
Trauma - Diabetes	A	B	A	A	A	A	A	A
Trauma - Encephalitis	A	A	A	A	A	A	A	A
Trauma - Heart Valve Surgery	A	A	A	A	B	A	A	A
Trauma - Loss of Hearing	A	B	A	A	B	A	A	B
Trauma - Loss of Independence	A	A	A	A	A	A	A	A
Trauma - Loss of Limbs	B	B	A	B	B	A	B	B
Trauma - Loss of Speech	A	A	A	A	A	A	A	A
Trauma - Major Head Trauma	A	A	A	A	B	A	A	B
Trauma - Major Organ Transplant	A	A	A	A	A	A	B	A
Trauma - Motor Neurone	A	A	A	A	A	A	A	A
Trauma - Multiple Sclerosis	A	A	A	A	A	A	A	A
Trauma - Muscular Dystrophy	A	A	A	A	A	A	A	A
Trauma - Other	A	A	A	A	A	A	A	A
Trauma - Parkinson's Disease	A	A	A	A	B	A	B	A
Trauma - Rheumatoid Arthritis	B	A	A	A	A	A	A	A
Trauma - Severe Burns	B	A	A	A	A	A	A	A
Waiver of Life Cover Premium	A	A	A	A	A	A	A	A

	MLC Limited Insurance Life Cover & TPD & Critical Illness Plus w/ EBO Partial	Asteron Life Complete Life Cover & TPD & Trauma Plus w/ Booster
Premium	\$230.61	\$235.73
Overall Score	94%	93%
Financial Strength	87%	83%
Core Feature Score	94%	94%
Exclusions for Life Cover	A	A
Exclusions for TPD	A	A
Exclusions for Trauma	A	A
Guaranteed Renewable	YES	YES
Indexation Benefit	A	A
Life Cover Buy Back After TPD	A	B
Life Cover Buy Back After Trauma	A	A
Life Cover Cease Age	A	A
Reinstatement of Trauma	B	B
TPD - Any Occupation	A	A
TPD - Inactive Employment	B	A
TPD - Own Occupation	A	A
TPD - Partial Benefits	A	A
TPD - Waiting Period	A	A
Terminal Illness Benefit	A	A
Trauma - Angioplasty	A	A
Trauma - Cancer (Female Organs)	A	A
Trauma - Cancer (General)	A	A
Trauma - Cancer (Male Organs)	B	B
Trauma - Cancer (Melanoma)	A	B
Trauma - Coronary By-Pass Surgery	A	A
Trauma - Heart Attack	B	A
Trauma - Stroke	A	A
Supplementary Feature Score	94%	93%
Business Safeguard	YES	YES
Child Trauma Benefit	YES	YES
Double TPD Benefit	YES	YES
Double Trauma Benefit	YES	YES
Forward Underwriting	NO	NO
Future Insurability (Business)	A	A
Future Insurability (Personal)	A	A
Other Supplementary Life Benefits	YES	YES
Other Supplementary TPD Benefits	YES	YES
Other Supplementary Trauma	YES	YES
TPD - Long Term Care	A	A
Trauma - Accidental HIV	B	B
Trauma - Aorta Surgery	A	A
Trauma - Aplastic Anaemia	A	A
Trauma - Benign Brain Tumours	B	A
Trauma - Blindness	A	A

	MLC Limited Insurance Life Cover & TPD & Critical Illness Plus w/ EBO Partials	Asteron Life Complete Life Cover & TPD & Trauma Plus w/ Booster
Trauma - Cardiomyopathy	A	A
Trauma - Chronic Kidney Failure	A	A
Trauma - Chronic Liver Disease	A	A
Trauma - Chronic Lung Disease	A	A
Trauma - Coma	A	A
Trauma - Dementia & Alzheimer's	A	B
Trauma - Diabetes	A	A
Trauma - Encephalitis	A	A
Trauma - Heart Valve Surgery	A	A
Trauma - Loss of Hearing	A	B
Trauma - Loss of Independence	A	A
Trauma - Loss of Limbs	B	B
Trauma - Loss of Speech	A	B
Trauma - Major Head Trauma	A	A
Trauma - Major Organ Transplant	A	A
Trauma - Motor Neurone	A	A
Trauma - Multiple Sclerosis	A	A
Trauma - Muscular Dystrophy	A	A
Trauma - Other	A	A
Trauma - Parkinson's Disease	A	A
Trauma - Rheumatoid Arthritis	A	A
Trauma - Severe Burns	A	A
Waiver of Life Cover Premium	B	A

SAMPLE