



"It will never happen to me"



Maybe it won't happen to you.....but following are some of the unimaginable Insurance Claims we handle every day for many of our valued clients.

Age	Occupation	Date	Company	Type	Total Benefit Received
55	Builder	22/04/2008	AXA	Income Protection	\$ 11,054.00
36	Builder	28/04/2008	AXA	Income Protection	\$ 56,250.00
81	retired	19/06/2008	Summit	Death Claim	\$ 85,000.00
59	Builder	19/06/2008	ING	Death Claim	\$ 153,000.00
49	Cleaner	14/07/2008	MLC	Income Protection	\$ 18,408.00
60	Electrician	29/07/2008	ING	Death Claim	\$ 29,400.00
60	Electrician	29/07/2008	AXA	Death Claim	\$ 127,000.00
39	Plumber	28/10/2008	Asteron	Income Protection	\$ 15,885.00
58	Administration	03/11/2008	AXA	Death Claim	\$ 109,000.00
58	Sales Rep	12/11/2008	ACL	TPD Claim	\$ 78,000.00
58	Sales Rep	12/11/2008	REST	TPD Claim	\$ 14,500.00
43	Driver	21/01/2009	ING	Income Protection	\$ 8,790.00
57	Builder	09/02/2009	MLC	Income Protection	\$ 33,665.00
53	Builder	18/03/2006	ING	TPD Claim	\$ 232,000.00
59	Administration	30/04/2009	MLC	Trauma claim	\$ 100,000.00
59	Director	13/05/2009	Aviva	Income Protection	\$ 81,450.00
59	Director	13/05/2009	Aviva	Trauma claim	\$ 330,000.00
50	Builder	25/06/2009	AXA	TPD	\$ 50,000.00
64	retired	20/07/2009	AXA	Death Claim	\$ 321,000.00
58	Farmer	19/08/2009	AXA	Trauma claim	\$ 73,000.00
60	Teacher	25/08/2009	AXA	Death Claim	\$ 100,000.00
48	Farmer	05/11/2009	AXA	Income Protection	\$ 7,095.00
39	Driver	05/11/2009	ING	Income Protection	\$ 17,580.00
85	retired	12/03/2010	Aviva	Death Claim	\$ 224,000.00
57	Mechanic	16/03/2010	Tower	TPD	\$ 150,000.00
87	retired	22/03/2010	AVIVA	Death Claim	\$ 200,000.00
89	retired	06/04/2010	AXA	Death Claim	\$ 8,000.00
47	Police Officer	18/08/2010	Asteron	Income Protection	\$ 65,148.00
56	Builder	30/08/2010	MLC	Income Protection	\$ 31,788.00
38	Administration	07/09/2010	AXA	Trauma claim	\$ 77,566.00
48	Mechanic	05/10/2010	Asteron	TPD	\$ 16,379.00
60	Retired	14/12/2010	AXA	Death Claim	\$ 500,000.00
46	Carpenter	17/01/2011	AXA	Income Protection	\$ 5,649.00
43	Teacher	10/02/2011	AXA	Income Protection	\$ 3,154.00
60	Builder	14/06/2011	Asteron	Income Protection	\$ 263,340.00
59	Builder	04/07/2011	AXA	Death Claim	\$ 64,417.00
84	retired	26/09/2011	AXA	Death Claim	\$ 117,000.00
42	Sales Rep	26/10/2011	AIA	Income Protection	\$ 47,400.00
38	Farmer	19/12/2011	AXA	Death Claim	\$ 428,479.00
41	Sales Rep	21/12/2011	AXA	Trauma claim	\$ 100,000.00
60	Builder	04/01/2012	Zurich	TPD	\$ 178,000.00
43	Administration	20/01/2012	CommInsure	Trauma claim	\$ 15,000.00
47	Police Officer	25/01/2012	Asteron	Trauma claim	\$ 558,820.00

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52	Real Estate	06/03/2012	MLC	Trauma claim	\$ 285,485.00
83	Retired	13/03/2012	MLC	Death Claim	\$ 260,000.00
51	Carpenter	19/03/2012	AXA	Income Protection	\$ 12,637.00
60	Real Estate	30/03/2012	AXA	Income Protection	\$ 273,660.00
48	Carpenter	02/04/2012	AXA	Income Protection	\$ 56,736.00
41	Administration	20/04/2012	CommInsure	TPD	\$ 75,000.00
44	Builder	20/04/2012	AXA	Income Protection	\$ 3,922.00
44	Administration	12/06/2012	AIA	Income Protection	\$ 168,900.00
42	Administration	30/01/2013	AXA	Trauma claim	\$ 50,000.00
50	Psychologist	16/11/2014	OnePath	Trauma Claim	\$ 121,550
51	Sales & Marketing	19/05/2015	MLC	Income Protection	\$ 12,379
53	Bricklayer	16/04/2015	TAL	Income Protection	\$ 7,395
43	Farm Contractor	30/07/1999	AXA	Income Protection – Shoulder Injury	\$ 17,873
34	Builder	08/03/2000	AXA	Income Protection – Arthritis	\$ 6,979
55	Architect	19/12/2000	AXA	Income Protection – Ischaemic heart diseases	\$ 322,619
27	Mechanic	19/02/2001	AC&L	Income Protection – Fractured Ankle	\$ 7,721
47	Sand Soil Gravel Proprietor	22/04/2001	AXA	Income Protection – Joint Injury	\$ 4,591
-	Director	01/08/2002	AXA	Trauma	\$ 75,000
41	Farmer	15/01/2003	AXA	Income Protection- Pneumonia	\$652.12 per week - Ongoing \$330,483
41	Farmer	15/01/2003	AXA	Trauma-Lung Transplant	\$ 110,000
51	Farmer	01/04/2003	AXA	Trauma	\$ 120,000
-	Clerical Worker	15/12/2003	AXA	Trauma	\$ 63,814
-	Clerical Worker	15/12/2003	Asteron	Income Protection	\$ 1,725
53	Farmer	02/02/2005	AXA	Death Claim	\$ 200,000
-	Office Worker	23/02/2005	AXA	Trauma	\$ 55,125
54	Farmer	01/08/2005	AXA	Death Claim	\$ 100,000
43	Plant Operator	01/11/2006	AXA	Trauma-Prostate	\$ 250,000
46	Truck Driver	10/01/2007	AXA	Death Claim	\$ 164,416
53	Sand Soil Gravel Proprietor	25/05/2007	AXA	Income Protection-Spinal Cord Injury	\$ 10,510
58	Builder	01/06/2007	AXA	Income Protection	\$ 5,400
51	Engineer	10/07/2007	AXA	Trauma-Bowel Cancer	\$ 162,890
51	Engineer	10/07/2007	AXA	Income Protection-Bowel Cancer	\$ 30,766
34	Carpenter	29/11/2007	Zurich	Income Protection	\$ 5,364
59	Sales Person	07/07/2008	AXA	Income Protection	\$ 10,000
47	Plumber	13/07/2008	AXA	Income Protection- Fractured Ribs	\$ 13,843
-	Solicitor	26/08/2008	AXA	Death Claim	\$ 108,343
-	Secretary	01/09/2008	AXA	Death Claim	\$ 150,000
45	Builder	11/2008	MLC	Income Protection	\$ 2,034
55	Sand Soil Gravel Proprietor	05/01/2009	AXA	Income Protection-Spinal Cord Injury	\$ 22,094
-	Miner	30/01/2009	AXA	Trauma	\$ 69,502
53	Concreter	27/02/2009	Asteron	Income Protection – Fractured Ankle	\$ 8,658

Age	Occupation	Date	Company	Type	Total Benefit Received
23	Plasterer	01/03/2009	MLC	Income Protection – Knee Reconstruction	\$ 17,500
44	Plumber	01/04/2009	AXA	Income Protection – Hip Replacement	\$ 23,582
53	Concreter	26/04/2009	Asteron	Income Protection – Fractured Ankle	\$ 7,124
61	Painter	29/04/2009	AXA	Income Protection – Bursitis	\$ 2,951
-	Retiree	22/05/2009	AXA	Death Claim	\$ 9,806
48	Photographer	08/06/2009	AXA	Income Protection-Immune system disorder	\$ 25,240
45	Driveway Attendant	15/07/2009	AXA	Total & Permanent Disablement	\$ 34,009
48	Photographer	16/09/2009	AXA	Trauma – Bowel Cancer	\$ 55,125
53	Engineer	29/10/2009	AXA	Income Protection – Bowel Cancer	\$ 61,164
53	Farm Contractor	29/10/2009	AXA	Income Protection – Shoulder Injury	\$ 12,387
-	Farm Contractor	10/12/2009	AXA	Total Disability	\$ 12,475
46	Factory Worker	18/02/2010	AXA	Trauma – Breast Cancer	\$ 50,075
34	Branch Manager	25/02/2010	ING	Trauma – Breast Cancer	\$ 60,283
56	Retiree	03/2010	AXA	Death Claim	\$ 35,755
44	Builder	16/04/2010	AXA	Income Protection – Arthritis	Total Claim Paid \$ 54,650
47	Station Hand	28/04/2010	AXA	Income Protection- Fractured Foot	\$ 7,477
49	Advertising Manager	12/05/2010	AXA	Income Protection – Brain Tumor	\$,964
39	Plumber	19/05/2010	AXA	Income Protection- Fractured Ankle	\$ 7,365
40	Pool Contractor	24/06/2010	AXA	Income Protection- Connective tissue disorders	\$917.86 per week ongoing - \$227,807.43
40	Pool Contractor	24/06/2010	AXA	Trauma – Heart Attack	\$ 73,872
56	Clerical Admin	02/07/2010	AXA	Death Claim	\$ 33,602
50	Mechanic	04/07/2010	AXA	Income Protection- Myocardial infarction	\$ 9,071
81	Retiree	12/08/2010	AXA	Death Claim	\$ 15,260
53	Vet. Nurse	22/09/2010	AXA	Income Protection – Knee Disorder	\$520.04 per week ongoing - \$116,931.12
53	Builder	29/09/2010	AXA	Income Protection – Soft tissue disorder	\$ 3,951
47	Plumber	11/10/2010	AXA	Income Protection- Shoulder Injury	\$ 8,090
-	Retired	01/11/2010	AXA	Death Claim	\$ 19,368
78	Retired	17/12/2010	AXA	Death Claim	\$ 19,851
54	Engineer	17/12/2010	AXA	Terminal Illness Benefit	\$ 179,586
54	Engineer	17/01/2011	AXA	Death Claim	\$ 243,752
61	Guest House Proprietor	28/01/2011	AXA	Trauma	\$ 70,365
38	Aircraft Mechanic	05/02/2011	AXA	Income Protection – Fractured Hand	\$ 5,815
60	Farming	24/03/2011	AXA	Income Protection – Knee	Total Claim Paid

Age	Occupation	Date	Company	Type	Total Benefit Received
	Contractor			Disorder	\$ 15,103.44
45	Farmer	28/03/2011	AXA	Income Protection Hernia	\$ 1,439
46	Vet Nurse	12/04/2011	AXA	Income Protection – Cancer	\$ 15,451
77	Retired	11/05/2011	AXA	Death Claim	\$ 315,598
49	Plumber	26/05/2011	AXA	Income Protection- Shoulder Injury	\$ \$6,424 per month 60,605
94	Retired	22/06/2011	AXA	Death Claim	\$ 13,172
47	Vet Nurse	05/07/2011	AXA	Trauma - Cancer	\$ 70,355
45	Home Duties	07/2011	AXA	Trauma – Breast Cancer	\$ 150,000
48	Plant Operator	07/2011	AXA	Terminal Illness Benefit – Colon Cancer	\$ 150,000
45	Co-Op Manager	01/08/2011	AXA	Income Protection – Back Injury	\$ 19,559
47	Truck Driver	19/09/2011	AXA	Death Claim	\$ 12,000
46	Driver	24/10/2011	AXA	Death Claim	\$ 57,495
48	Celebrant	17/11/2011	AXA	Income Protection – Back condition	\$ \$856.02 per week 29,297
51	Disability Pension	31/12/2011	AXA	Death Claim	\$ 23,528
55	Clerical Worker	01/02/2012	AXA	Death Claim	\$ 89,828
88	Retired	28/03/2012	AXA	Death Claim	\$ 54,855
51	Photographer	08/04/2012	AXA	Terminal Illness Benefit	\$ 55,000
34	Factory Worker	20/04/2012	AXA	Death Claim	\$ 350,000
73	Retired	18/07/2012	AXA	Death Claim	\$ 37,506
86	Retired	17/07/2012	AXA	Death Claim	\$ 20,195
51	Photographer	10/10/2012	AXA	Death Claim	\$ 253,258
42	Labourer	30/10/2012	AXA	Death Claim	\$ 40,727
43	Shop Manager	02/11/2012	AMP	Income Protection – Stress	\$ \$6,941 per month 15,871
60	Farmer	09/11/2012	AXA	Terminal Illness Benefit – Terminal Cancer	\$ 28,302
60	Farmer	09/11/2012	AXA	Terminal Illness Benefit – Terminal Cancer	\$ 16,976
51	Farmer	09/11/2012	AXA	Income Protection – Back condition	\$ 2,048
84	Retired Farmer	22/11/2012	AXA	Death Claim	\$ 244,698
57	Truck Driver	10/12/2012	AMP	Death Claim	\$ 161,804
33	Auto Electrician	11/12/2012	AMP	Income Protection – Fractured Skull	\$ \$5,279 per month 5,631
38	Landscape Gardener	28/12/2012	AMP	Income Protection – Motor vehicle accident	\$ \$2,354.67 per 30 days Ongoing - \$53,822.26
43	Cabinet Maker	04/01/2013	AMP	Death Claim	\$ 17,180
59	Tyre Fitter	16/01/2013	AMP	Trauma – Prostate Cancer	\$ 110,185
53	Farmer	18/01/2013	AMP	Death Claim	\$ 63,911
34	Labourer	19/01/2013	AMP	Death Claim – Suicide	\$ 3,253
24	Builder	01/04/2013	Asteron	Income Protection – Fractured Ankle	\$ \$5,526 per month
48	Driver	08/02/2013	AMP	Death Claim	\$ 12,368
86	Retired	17/04/2013	AMP	Death Claim	\$ 14,953
51	Driver	24/04/2013	AMP	Trauma – required life support 14 days	\$ 73,873

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81	Retired	13/06/2013	AMP	Death Claim	\$ 62,236
30	Plasterer	30/06/2013	Zurich	Income Protection	\$ 4,000
53	Cattle Buyer	12/07/2013	AMP	Fractured Fibula	\$ 8,556
34	Plasterer	31/08/2013	OnePath	Income Protection	\$ 6,000
59	Sports Store Proprietor	04/10/2013	AMP	Income Protection – Nerve damage	\$ 7,732
70	Retired	15/10/2013	AMP	Whole of Life	\$ 90,000
41	Plasterer	15/10/2013	OnePath	Income Protection	\$ 8,000
44	Home Duties	13/01/2014	AMP	Trauma – Breast Cancer	\$ 81,444
42	Real Estate Sales	05/02/2014	AMP	Trauma – Back Injury	\$ 3,000
47	Farmer	27/02/2014	AMP	Income Protection – Shoulder	\$ 3,070
60	Solicitor	11/03/2014	AMP	Death Claim	\$ 21,837
30	Plasterer	7/2013	AMP	Income Protection – Cut Right Hand	\$ 4,800
33	Plasterer	10/2013	AMP	Income Protection – Right Knee Reconstruction	\$ 2,000
41	Plasterer	11/2013	AMP	Income Protection – Operation on Stomach	\$ 8,500
47	Builder	8/2013	AMP	Income Protection – Hernia	\$ 3,000
54	Home Duties	04/2014	AMP	Trauma – Breast Cancer	\$ 135,000
60	Sand Soil Gravel Proprietor	04/2014	AMP	Torn tendon Right Shoulder	\$ 9,701
45	Admin. Officer	06/2014	AMP	Trauma – Thyroid cancer	\$ 121,550
45	Admin. Officer	06/2014	AMP	Income Protection – Thyroid cancer	\$ 53,822.26 on going
81	Retired	06/2014	AMP	Death Claim	\$ 53,884
85	Retired	08/2014	AMP	Death Claim	\$ 6,676
53	Plant Operator	11/2014	AMP	Death Claim	\$ 23,711
58	Labourer	11/2014	AMP	TPD Vascular Disease Osteoarthritis	\$ 82,303
56	Handyman	11/2014	AMP	Income Protection – Torn quadriceps left leg	\$ 4,787
68	Driver	02/2015	MLC	Death Claim	\$ 35,240