



# REFINED

FINANCIAL PLANNING

Your future  
*protected*



*Your insurance specialists*  
[refinedgroupaustralia.com.au](http://refinedgroupaustralia.com.au)

## About me

I have been providing personal insurance to families and business owners throughout Australia for 10 years.

My clients have come to expect a level of service second-to-none, and a professional yet friendly approach to every detail.



## Our cover

There is no time like the present to make sure your life insurance is up-to-date – your family are relying on it. Let us provide you with affordable insurance solutions from Australia's most trusted retail insurance companies. Take a look at what *Refined Financial Planning* can offer...

### Life insurance

Life insurance provides a lump sum payment when you die or are diagnosed with a terminal illness during the term of the policy. You have the freedom to nominate the beneficiaries who will receive the life insurance payout and use this type of cover to provide financial support for your loved ones when you're no longer around. Life insurance is sometimes also referred to as life cover or death cover.

### Business expense insurance

If you run a business, you'll know that replacing your income is just one component of keeping things ticking along. You also need to ensure that your business will be able to pay its bills as well. That's where business expense insurance assists.

### TPD insurance

Total Permanent Disability (TPD) insurance provides a lump sum payment if you suffer a serious illness or injury that leads to total and permanent disablement. In order for a claim to be paid, you will need to be unable to be likely to ever return to work again.

### Income protection insurance

Income protection insurance pays an ongoing monthly benefit to replace your income when you are ill or injured and unable to work. Most policies will replace up to 70% of your regular income and may also offer cover for involuntary unemployment.

### Trauma insurance

Trauma Insurance is designed to provide cover when you suffer from a serious illness or health condition. When you experienced a specified trauma event, for example heart attack, cancer or stroke, trauma insurance provides a lump sum benefit. This type of cover is sometimes also referred to as critical illness insurance.

*Get in touch to find out more or to arrange a complementary insurance review...*

**Kasandra Fernando**

0428 165 550

[kas@refinedgroupaustralia.com.au](mailto:kas@refinedgroupaustralia.com.au)

