



# How does NobleOak compare?

Premium Life Direct  
NobleOak Life Limited

ABN 85 087 648 708 AFSL No. 247302  
August 2019



# Why choose NobleOak?



NobleOak has a  
**140 year heritage of  
helping Australians  
and their families.**

## Accessible, quality Life Insurance

Our vision is to better protect Australians by providing more affordable Life Insurance directly to clients. By putting your needs first at all times, we make purchasing Life Insurance straightforward, so you can get the cover you need. We offer genuine value and provide better cover to make Life Insurance more accessible and affordable.

We believe you should have certainty at claim time, so that you and your family can continue to meet financial commitments, such as paying the mortgage, school fees and everyday living expenses if something unexpected happens.



### No Advisers

At NobleOak, you buy direct from your insurer. That means that you are not paying commissions to an adviser.



### No Surprises

We only offer fully-underwritten Life Insurance, tailored to you. That minimises the risk of unforeseen delays or surprises in the event of a claim.



### Award-Winning Life Insurance

We're the only insurer to have won a 5-Star Canstar Rating for 'Outstanding Value – Direct Life Insurance' four years running.

# Covers at a glance



## Life Cover

Cover for death and terminal illness  
Up to \$15 million of cover paid as a lump sum  
Terminal illness advance  
Funeral advance of \$15,000  
Grief counselling and financial advice support of up to \$3,000  
Guaranteed renewable to age 99



## Income Protection

Cover for illnesses and injuries  
Insure up to 75% of your before-tax income, up to \$25,000  
Choice of benefit period – either 2 years or to age 65  
Choice of waiting period – either 30 days or 90 days  
Premiums are usually tax-deductible  
Spouse Benefit included if your spouse is required to stop work  
Nursing Care Benefit to help pay for a registered nurse  
Partial Disablement Benefit if you return to work in a reduced capacity



## Trauma Cover

Cover for critical illness  
Up to \$2 million in cover paid as a lump sum  
Includes cover for the 4 most common medical conditions – cancer, heart attack, stroke and coronary bypass surgery  
Plus 34 additional conditions  
Guaranteed renewable to age 70

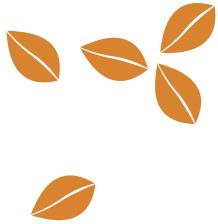


## Total and Permanent Disablement Cover

Cover for total and permanent disablement  
Up to \$5 million in cover paid as a lump sum  
Choice of 'Own' or 'Any' occupation  
'Domestic Duties' definition available  
Financial advice support  
Premium freeze option  
Guaranteed renewable to age 75  
Future Increase Benefit



# Compare the value

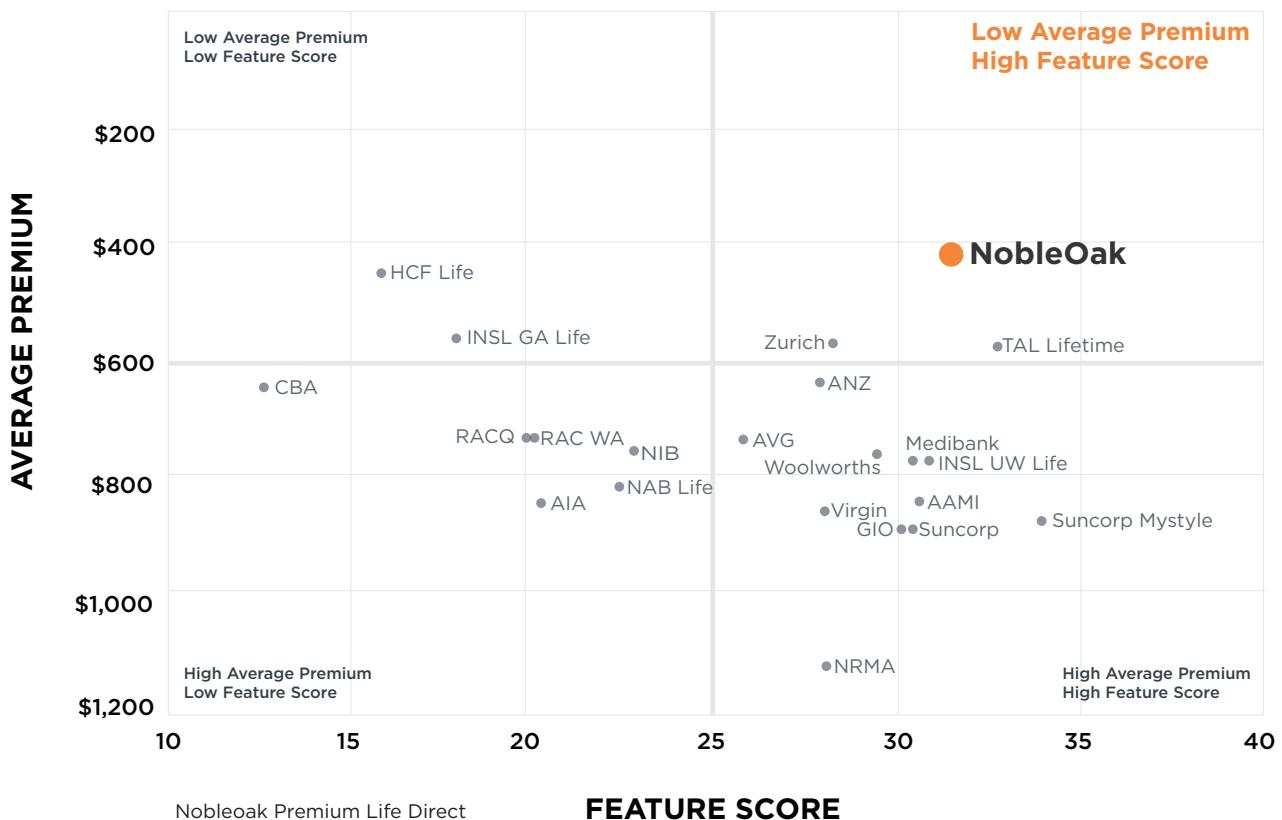


The Life Insurance cover provided through NobleOak's **Premium Life Direct** has been independently reviewed by Strategic Insight.

## Independently reviewed cover

The matrix below is an extract from the Strategic Insight Direct Insurance Report 2019<sup>©</sup>. It clearly illustrates that NobleOak provides the best value of price and features when compared to other Life Insurance providers.

## Life Insurance Comparison



Please visit our website; [www.nobleoak.com.au/life-insurance-comparison](http://www.nobleoak.com.au/life-insurance-comparison) or call 1300 041 494 for further detailed information.

# Fast, efficient claims



We pride ourselves on paying all genuine claims quickly and efficiently.

We aim to make payment within 5 business days (on average) of receiving all the required documentation and approving your claim.

## The benefits of tailored cover

At NobleOak, we understand that when making a claim, our clients are facing one of the most difficult times in their lives. As your cover is fully underwritten at the time you apply, this minimises the time required in assessing your claim.

Our dedicated claims consultants will guide you or your family through the claims process. To make a claim, you or your family can call us on 1300 551 044 and we'll go through what information we'll require to assess the claim.



"Thank you for the assistance you've given me in sorting out this claim. It has been so good to not have had any difficulties regarding the claim during this stressful time. We would both like to thank you for the efficient and caring manner undertaken by you and the NobleOak team."

Nicola\*



"Thank you so much for finalising this for us. Very much appreciated and this will now allow us to make her final time with us as pleasurable as possible under the circumstances."

Michael\*

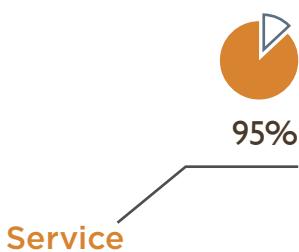
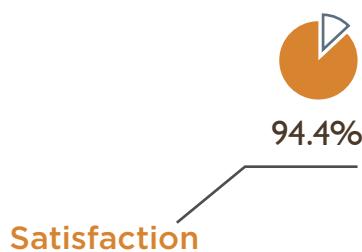


\*Names changed to protect privacy

# What our clients say about us



NobleOak commissioned a survey of our clients using an independent research firm, Pureprofile\*.



94.4% of our clients rated their level of satisfaction with our service as 'good' or 'excellent'.

95% of our clients rated the service provided to date as 'good' or 'excellent'.

90% of our clients would recommend NobleOak to a friend or colleague.

\*Pureprofile survey responses received June 2019.



"Was really happy with the level of service that NobleOak supplied. They were fantastic and happy to work in with our busy schedules and my partner working away. The prices are very competitive and nice to find good cover with a reasonable cost. I ended up purchasing all my policies through NobleOak."

**Chole H\***

"Very professional, helpful and friendly service. My new Life Insurance policy was processed efficiently and I was contacted during each step of the process."

**Susan C\***

"Friendly personnel, the questions were quick and without fixed answers that didn't match my circumstances. The fact that all the documents were emailed to me immediately to review before I decided to go ahead was fantastic."

**Lynda A\***



\*Names changed to protect privacy

# NobleOak Life Insurance



Cover in 3 simple steps...



## Step 1. Get a quote

One of NobleOak's friendly Life Insurance specialists will help you get your Life Insurance quote over the phone or online.



## Step 2. Apply

If you're happy with the quote, you can apply immediately over the phone or we can set up an appointment to call you back at a time that suits you.



## Step 3. Get covered

We'll assess your application. If any medical tests are needed, we'll arrange these at our expense and keep you up-to-date during the assessment process.

# Our unique approach



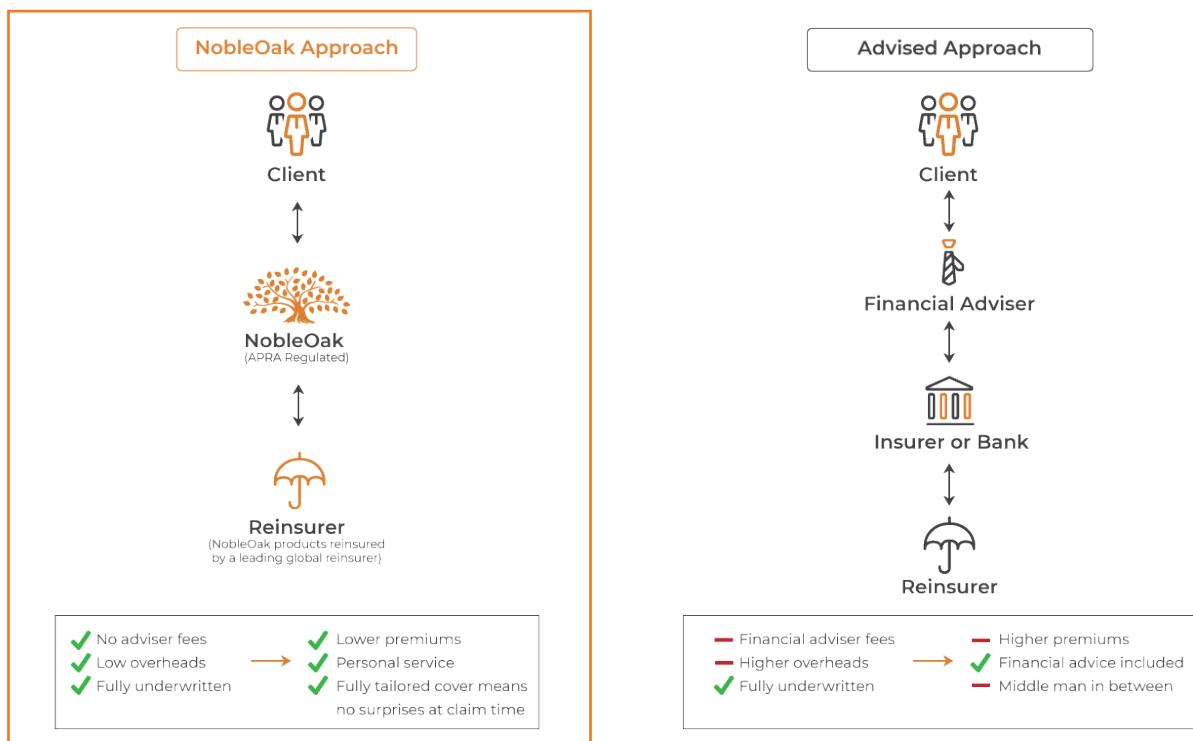
Our unique approach allows us to provide you with outstanding value personal insurance.

## How we deliver better protection

At NobleOak, we offer Life Insurance directly to you, without adviser fees or high built-in overheads. Our products are comprehensive and fully underwritten and we pride ourselves on our personal service.

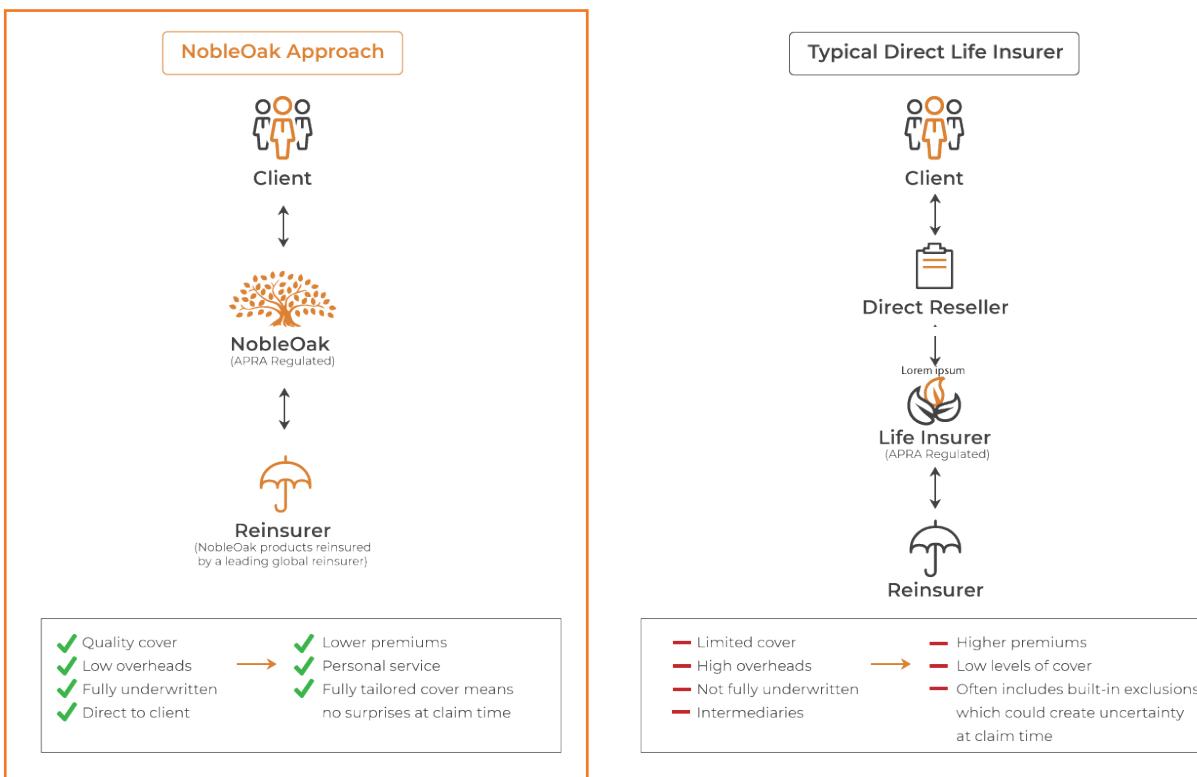
The result is quality cover you can rely on at an affordable price. It's the smarter way to insure your life.

## NobleOak compared to advised insurers

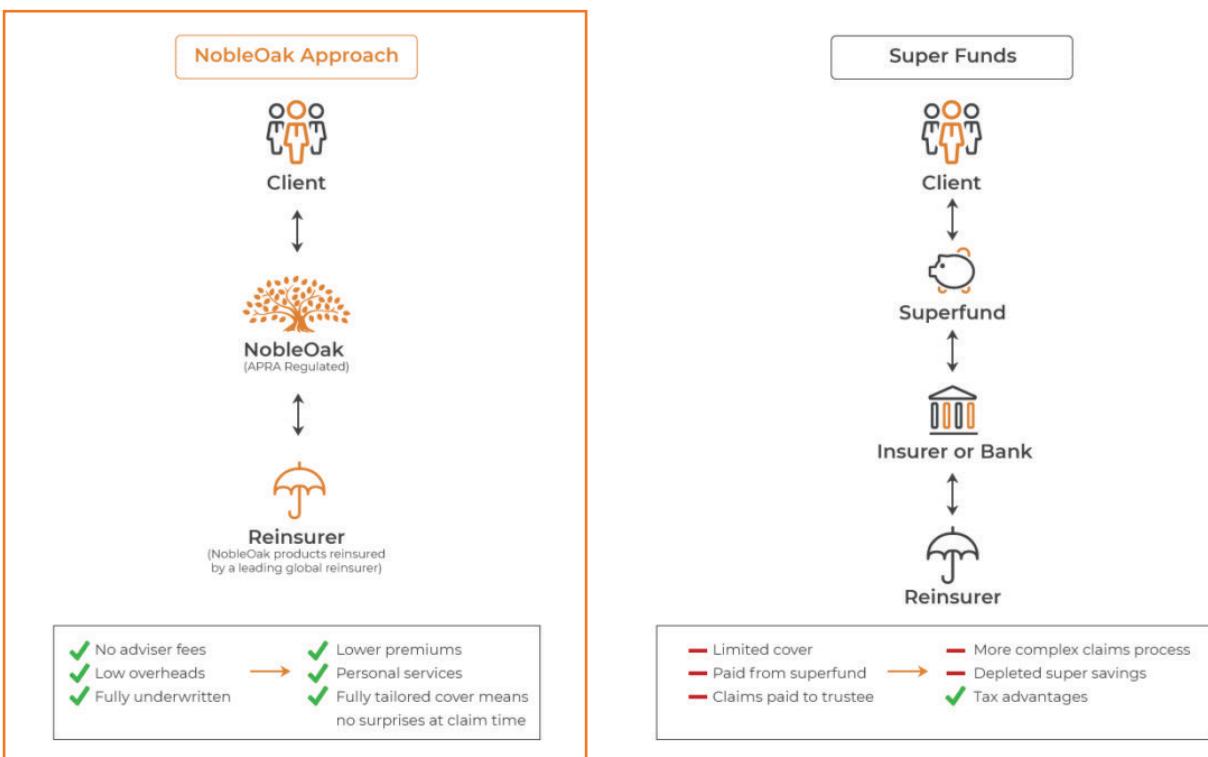


# Our unique approach

## NobleOak compared to other direct insurers



## NobleOak compared to super funds



# Awards and Successes

NobleOak is one of the most awarded life insurers in Australia. We're proud to be independently recognised for our outstanding products and service.

## Canstar Outstanding Value Awards (2016, 2017, 2018 and 2019)

We were the only insurer to win the prestigious Canstar Outstanding Value Award for both our Premium Life Direct Life Insurance and Income Protection Insurance products for four years running.



Canstar has a team of over 80 people who collect, analyse and research over 16,000 products, including Life Insurance and Income Protection Insurance. Their star ratings system is designed to help consumers find the right product based on the best mix of features and price.



## Feefo Gold Trusted Service Awards (2017, 2018 and 2019)

To achieve this award, a business must have received at least 50 reviews between 1st January and 31st December, and achieve a Feefo service rating of at least 4.5 out of 5.

Feefo is an independent organisation which provides a platform for businesses to receive reviews independently from consumers.

## Finder Awards - Best Life Insurance (2019)

The annual Finder Awards recognise the market's most competitive offerings for that year, as well as products that are 'challenging the status quo'.

Finder is a comparison site which helps over two million Australians each month find what they need from 1,800+ brands across 100+ categories.



## Mozo Experts Choice Awards - Life Insurer of the Year (2019)

The Experts Choice Awards highlight products in the marketplace that Mozo believes offer great value to Australian consumers.

Mozo is a comparison site allowing Australians to compare and save on financial products, such as home loans, credit cards and insurance.

## Strategic Insight Excellence Awards - Overall Excellence Award (2018)

This pre-eminent award is only awarded to one life insurer each year. NobleOak also won Excellence Awards in Customer Service, Income Protection and TPD in 2018.

Strategic Insight (Actuaries and Researchers) is the leading independent supplier of Australian managed funds and Life Insurance market information.



Overall Excellence Award  
WINNER



Customer Service Award  
WINNER

# Awards and Successes

## Australian Insurance Awards - Life Insurance Company of the Year (2018)

NobleOak was the winner of the Life Insurance Company of the Year award, issued by the RFi Group in 2018. NobleOak also won the Life Insurance Product Innovation of the Year award for our online calculator at the Australian Insurance Awards in 2018.

*RFi Group is a global data-driven, business insights partner that specialises in evidence-based insight generation and business decision support for the world's leading financial service providers.*



## We're here to help



**Quotes and applications:**  
1300 041 494

**All other enquiries:**  
1300 551 044

Monday - Thursday 8.00am - 9.00pm  
Friday 8.00am - 7.00pm (AEST)

**Email:**

sales@nobleoak.com.au  
enquiry@nobleoak.com.au

**Head office address:**

66 Clarence Street  
Sydney NSW 2000  
GPO Box 4793  
Sydney NSW 2001

### Important note

The content of this publication is general information only and does not take into account your individual circumstances, objectives, financial situation and needs. Insurance cover referred to in this publication is issued by NobleOak Life Limited ABN 85 087 648 708 AFSL No. 247302 and is subject to the Product Disclosure Statement (PDS). Please consider the PDS which sets out the terms and conditions of the life insurance cover to make sure the cover is right for you. You can contact NobleOak for a copy on 1300 551 044 or online at [www.nobleoak.com.au](http://www.nobleoak.com.au).



NobleOak is a proud member of the Financial Services Council (FSC) and complies with the Life Insurance Code of Practice.



# NOBLEOAK

*The smarter way to insure your life*

#### CONTACT US AT NOBLEOAK

Quotes & Applications: 1300 041 494

All other enquiries: 1300 551 044

By mail: NobleOak, Freepost, GPO Box 4793  
SYDNEY NSW 2001 (no stamp required)  
By email: [enquiry@nobleoak.com.au](mailto:enquiry@nobleoak.com.au)

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