

Episode 4: Introducing insurance in Super

With Australian Retirement Trust, most members automatically receive access to certain types of insurance cover within their super account. That means you might already have protection — even if you haven't set it up yourself.

The great thing is that it's all managed through your super. Premiums are deducted from your super balance, not your take-home pay. It's simple and convenient, and because you're part of a large fund, you benefit from competitive group insurance rates that are built into your cover.

So, what types of cover are we talking about?

Total and Permanent Disability (TPD) Cover provides a payment if you become seriously ill or injured and are unable to work again. It's designed to help with expenses such as medical and rehabilitation costs, mortgage repayments, and general living costs — making life a bit easier financially.

Depending on your situation, you might also have Income Protection Insurance, which replaces part of your income if you're unable to work for a while due to illness or injury.

And then there's Death Cover, which can pay a lump sum to your loved ones if you pass away or are diagnosed with a terminal illness.

Not sure where to start? We've got tools, calculators, and personal advice services to help you check your insurance needs — so you're not over- or underinsured. You can see exactly what cover you have right now in the ART app or Member Online.

Take a moment to check your cover — it could be one of the easiest, yet most valuable, things you do to protect your future and the people who matter most.