

redicovaTM
Cyclone Risk Insurance

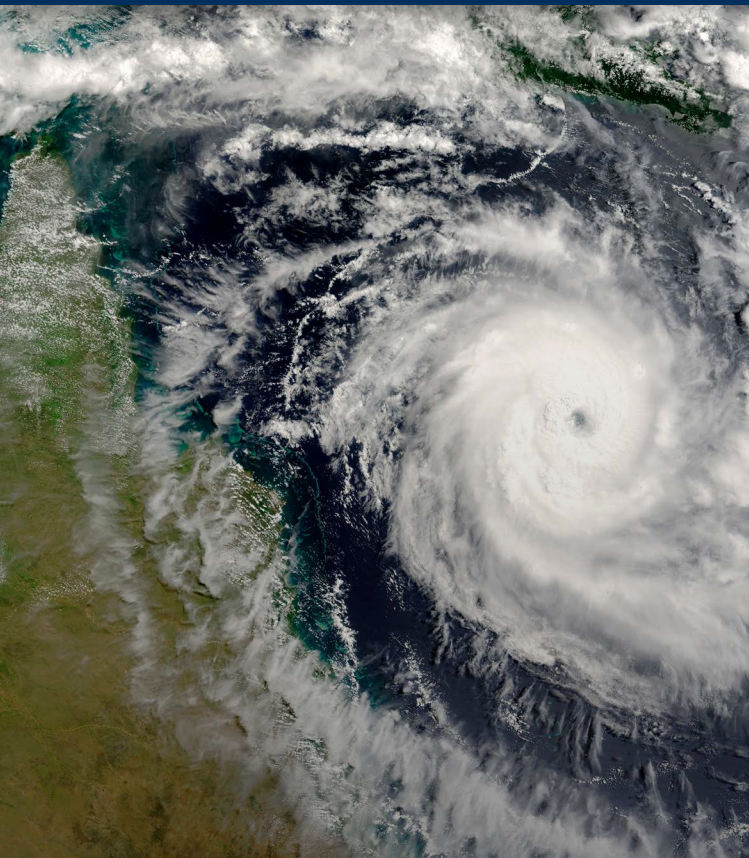


Fast Disaster Recovery Cash

Helping communities in Northern
Australia recover quicker after
severe tropical cyclones.

Coverholder at

LLOYD'S



We help all types of people

Individual

A local resident buys 10 units of Redicova with a sum insured of \$10,000. After a Category 3 cyclone hits, they have no income for three months. They are paid \$10,000 and are able to stay in their town while the community recovers.

Agriculture

A farmer is unable to get crop insurance for their banana plantation. A Redicova policy of 300 units could provide \$300,000 to service debts, pay bills and replant to ensure the farm's future survival.

Business

Although the business wasn't damaged by the severe tropical cyclone, most of their customers were unable to claim their loss of trade under their existing business insurance. If they had purchased 100 units of Redicova with a sum insured of \$100,000, they would receive a payout within days to pay wages, bills and survive while the community rebuilds.

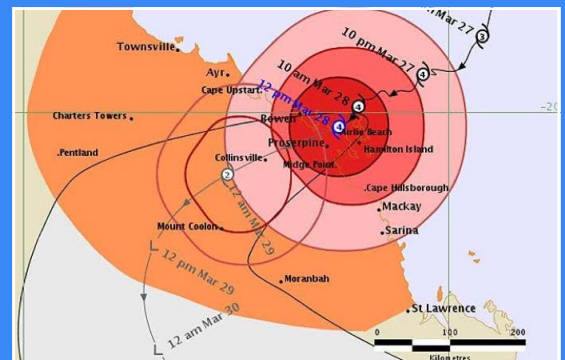
Others we can help

- Body Corporates and Property Owners
- Transport or Logistics Operators
- Hospitality Industry and Tour Operators
- Anyone residing within Northern Australia

No waiting. No assessors. Just money when you need it most.

What is covered

We will cover you for economic loss due to very destructive winds as a result of a severe tropical cyclone; or winds within the buffer zone, occurring at the insured situation during the period of insurance.



What we will pay

100% settlement

When very destructive winds as a result of a severe tropical cyclone occurring at the insured situation during a period of insurance.

30% settlement (5km Buffer Zone)

When winds within the 5km buffer zone immediately surrounding very destructive winds as a result of a severe tropical cyclone occurring at the insured situation during a period of insurance.

It's emergency money when you need it most, for things like extraordinary living or business expenses, clean-up costs or paying an existing excess.

Five easy steps:

1 Buy

Click on the **GET A QUOTE** at redicova.com.au to register. Get a quote and buy.

2 Notification

Using Bureau of Meteorology (BoM) data, we notify you electronically when you are eligible to claim.

3 Respond

Log into our portal with your username and password. Check your bank details are up-to-date and correct. Click on 'Make a Claim' and electronically submit your attestation that you are entitled to claim the settlement.

4 Receive payment

You will receive automatic payment into your nominated account within days of us receiving your attestation.

5 Get on with life!

You can use your settlement funds however you choose.

Selecting your cover

Redicova offers you the flexibility to choose a sum insured that meets your individual needs.

Our subscription purchase method allows you to purchase as many units of insurance as you wish.

Each unit provides a sum insured amount of \$1,000, so for example if you purchase 20 units you will have a sum insured of \$20,000.

You can purchase one unit at a time or 1,000 units at once. It is your choice.

To buy visit us at redicova.com.au

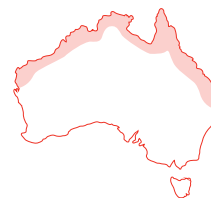
Eligibility

To be eligible for cover you must:

- be eighteen (18) years of age to purchase insurance in your own name;
- reside in the Catchment Area of Northern Australia;
- legally own real property in the Catchment Area of Northern Australia;
- or operate a commercial or agricultural enterprise in the Catchment Area of Northern Australia.

Catchment Area

The Northern Australian Catchment Area covers all coastal and inland situations up to 300km north of and including Carnarvon (WA) postcode 6701 to Bundaberg (QLD) postcode 4670 including the Northern Territory.



No Waiting No Assessors

Fast

- ✓ Fast automated payment process
- ✓ No assessment or excess to pay

Trusted

- ✓ Backed by certain underwriters at Lloyd's

Local

- ✓ Built for Northern Australia communities
- ✓ Choose your sum insured & how you use it

We're ready to help. Give us a call!

Web: redicova.com.au

Phone: 1300 733 426

Email: customersupport@redicova.com.au

Post: PO Box 1197, Tully QLD 4864



Coverholder at **LLOYDS**

Parametric Insurance Solutions Pty Ltd (ABN 47 630 096 552, AR No. 1274106 (an Authorised Representative of Hareds Pty Ltd ABN 45 056 839 368 AFSL 252530)), trading as Redicova ("Redicova") is authorised to arrange for the issue of this insurance by the insurer as its agent, not yours.

Any advice contained on this website is general only and does not take into account your particular objectives, financial situation or needs. You should consider whether the insurance product is suitable for you and read and consider the Product Disclosure Statement (PDS) before making a decision to purchase this insurance.

Information about the insurance is a summary only and you should read the PDS for full terms, conditions, limits and exclusions that apply. Insurance is subject to eligibility.