

Your Life Cover Insurance Melbourne

# Secure your family's financial future with Your Life Cover.

Compare & choose the best plan for your needs. Protect your loved ones and enjoy peace of mind.

 [Let's Talk](#)





 Use your Super to fund your Life Insurance


 Personalised Customer Service & Support

 Expert Claims Management

**EXCELLENT**  
  
Based on 29 reviews  


**R** Risan Mubarak  
2024-02-06  
  
I really appreciate the team at Your Life Cover taking the time to review my life insurances through my Super. They wer...  
[Read more](#)

**H** Heath Coburn  
2023-09-21  
  
Gian made the process of securing my income protection smooth. Super happy with his service. Highl...  
[Read more](#)

**C** Costa Detsikas  
2023-08-19  
  
very helpful, got all the time for their customers and do everything they can to help and leave you with an amazi...  
[Read more](#)

## Compare Life Insurance Quotes

From Australia's top insurers



### SERVICES

## Products & Services



### Life Insurance

Life insurance is a financial safety net that provides a lump sum payment in the event of the policyholder's death.



### Income Protection

Provides financial protection if you're unable to work due to injury or illness, covering a portion of your income for a specified period.



### Total & Permanent Disability

Pays a lump sum benefit if you're permanently disabled and unable to work ever again.



### Trauma & Critical Illness

Provides a lump sum payment if you suffer from a specified medical condition or illness. For example: Cancer, Heart Attack, Stroke

Our goals:  
"Secure Australian Families' financial futures."

WHY CHOOSE US?  
**Simplifying  
Life cover**


- ✓ Seamless Process
- ✓ Personalised Service
- ✓ Strong Insurer Relationships
- ✓ Expert Claims Management
- ✓ Advanced Technologies

HOW IT WORKS  
**Fast & easy process**


We're here with you every step of the way. Our Goal is to simplify the process of protecting you and your loved ones.

- 1 Get in touch**  
Speak with one of our friendly professionals & find a solution that's right for you.
- 2 Compare quotes**  
We'll provide you with several quotes from Australia's top insurers
- 3 Choose the best policy**  
That's it. Once you've chosen your preferred provider, we'll sort the rest.

YOUR TEAM  
**Expert team**



**MEET MATTHEW**  
DIRECTOR / PRINCIPAL  
FINANCIAL ADVISER



**MEET GIAN**  
Co-Founder

## Why Choose Your Life Cover

Your Life Cover in Melbourne provides personalised services tailored to your needs. With strong relationships with top-tier insurers and a broad range of affordable options, we ensure you get maximum value without compromising coverage. Our commitment to individuality and financial security makes us your perfect life insurance partner.



## Use your Superannuation to fund your Life cover

Your Life Cover simplifies acquiring life insurance. You can use your Superannuation funds to cover the premiums, eliminating out-of-pocket expenses.

Our team manages all paperwork making the process smooth and hassle-free.

Get the life cover you need without financial strain, maintain your financial goals, and enjoy peace of mind with Your Life Cover.

## Expert claims management

Our expert claims management ensures a smooth insurance claim process. By guaranteeing accuracy and promptness, it raises your chances of a successful claim. Our team eases your stress by handling paperwork, liaising with insurers, and negotiating. We save you from the struggle of chasing your payout during tough times. With our skillful handling, you can rest easy knowing your claim is well-managed.



## Strong Insurer relationships

- ✓ Competitive Pricing
- ✓ Wide Range of Insurance Options
- ✓ Exceptional Underwriting Decisions
- ✓ Trust and Reliability

## Your Team



**MEET MATTHEW**

DIRECTOR / PRINCIPAL FINANCIAL ADVISER

We launched Your Life Cover to empower individuals and families with comprehensive insurance solutions. With a decade of experience as a Certified Financial Adviser, I offer industry expertise and prioritize our clients' financial well-being through personalized service, transparency, and long-term relationships. Our approach blends financial knowledge with a genuine commitment to helping others.



**MEET GIAN**

CO-FOUNDER

I'm Gian, co-founder of Your Life Cover, which is founded on trust, integrity, and a commitment to making a difference. We believe in providing financial security and protection, understanding the impact of unexpected events on lives. With Your Life Cover, you can have peace of mind knowing you are supported and protected.

### Strong Insurer relationships

#### ✓ Competitive Pricing

Our relationships with insurers allow us to secure special discounts and favourable pricing for our clients. We can help them obtain insurance coverage at competitive rates, ensuring affordability while maintaining quality protection.

#### ✓ Exceptional Underwriting Decisions

This enables us to facilitate exceptional underwriting decisions. We can advocate for our clients during the underwriting process, helping them secure the most favorable terms and coverage based on their unique circumstances.

#### ✓ Wide Range of Insurance Options

We can provide access to a diverse selection of insurance options. This ensures that our clients have a variety of choices and can find the insurance plans that best meet their specific needs and preferences.

#### ✓ Trust and Reliability

Building strong relationships with insurers instills trust and confidence in our clients. They can rely on our insurers' reputation for honouring claims and providing reliable coverage. This trust reinforces our commitment to delivering reliable and trustworthy insurance solutions that meet our clients' needs.

### Receive a Free Quote

Take the first step towards securing your family's financial future. Enter your details now for a free Quote from our team of experts. Whether you already have insurance through your Super or need help finding the right coverage, we're here to help. Simply click the button below and fill out the form with details. Don't wait, let's get started today.



## FAQ

Have questions about life cover? Please refer to the most frequently asked questions below. Alternatively get in touch.

### Life Insurance

#### What is Life Insurance?

Life Insurance offers a lump sum of money that is given to chosen beneficiaries if the policyholder passes away or becomes terminally ill. This lump sum can be utilised to settle outstanding debts, meet daily living expenses, and ensure the continuation of the family's desired lifestyle beyond basic necessities. By having life insurance, you can have the assurance that your loved ones will be financially protected and secure in the unfortunate event of your untimely death.

### Income Protection Insurance

#### What is Income Protection? And how does it work?

Income Protection insurance is a safety net for your income, providing financial support if you can't work due to illness or injury. It offers up to 70% of your regular income, paid monthly, to cover your living expenses while you recover. It's important for anyone who relies on their income, providing peace of mind and reducing financial stress during difficult times. Whether you're single or have dependents, income protection insurance helps protect your financial well-being when you need it most.

### Total & Permanent Disability Insurance

#### What is TPD?

Total and Permanent Disability or TPD insurance, provides financial support if you become totally and permanently disabled and unable to work ever again. It offers a lump sum payment which can help cover medical expenses, outstanding debts and living expenses. TPD insurance is specifically designed for permanent disabilities and can help alleviate the financial burden by providing a safety net. It's important to carefully review the terms and conditions of TPD Insurance policies, as they can vary between insurers. Some policies may offer additional features or options.

### Trauma / Critical Illness Insurance

#### What is the difference between Trauma Insurance and Health Insurance?

Many people believe that their health insurance will fully cover them in the event of a serious illness, but this is often not the case. While Health Insurance can cover some treatment and expenses, it may not include everything needed to ensure financial stability during a challenging time.

That's where Trauma Insurance comes in. It fills the gaps left by Health Insurance by providing additional protection and coverage for expenses that are not covered. Trauma Insurance can cover a wide range of costs, including specialised therapies, medical bills, and even loss of income while you are unable to work. Unlike Health Insurance policies, Trauma Insurance is specifically designed to provide comprehensive coverage for the financial impact of a serious illness or condition.



Talk with us

**Still have questions? Speak with one of our insurance experts today!**



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Financial Services Guide

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