

Simple, affordable,  
& tailored for you.

At NGS Super, we're built for what matters – helping you protect what's important today, so you can feel confident about your future.

Insurance is one of those things we often don't think about until it's needed, which might be too late. That's exactly why we provide automatic default insurance for most of our members, if they are eligible.

Our insurance is designed for people in the education and community sectors – ensuring our cover is good value while providing peace of mind and financial security when life takes an unexpected turn.

Unsure where  
to start?

We're here to help you every  
step of the way.

Book a complimentary chat with one of our Super Specialists who can help you understand what your next steps are.

Scan here



ngs  
Super

1300 133 177

[ngssuper.com.au/insurance](https://ngssuper.com.au/insurance)

**Built for what matters**

**Disclaimer**

This information is general in nature and does not take into account your objectives, financial situation or needs. Before acting on this information or making a decision, consider whether it is appropriate for you and read the relevant Financial Services Guide, Product Disclosure Statement and Target Market Determination (TM D) available at [ngssuper.com.au/join](https://ngssuper.com.au/join). Insurance cover is provided through TAL Life Limited ABN 70 050 109 450 AFSL 237 848. See our Insurance Guide for further information. Financial products are issued by NGS Super Pty Ltd ABN 46 003 491 487 AFSL 233 154

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# Insurance your way

Life doesn't always go to plan –  
insurance in super can help  
protect what matters most.



When you join NGS Super, if you're at least 25 years old, have an account balance of \$6,000 or more and are receiving contributions into that account from your employer you'll automatically receive Default Cover.

If you're not eligible for Default Cover, you can still apply for insurance cover, tailoring your protection to suit your individual needs.

## Why get insurance in your super fund?

Insurance through your NGS Super account is a simple and cost-effective way to protect you and your loved ones.

Your insurance premiums are conveniently paid from your super, not your take-home pay – giving you tax-effective peace of mind without impacting your day-to-day budget.

## Types of cover available

NGS offers three types of flexible insurance cover to suit your needs:

### Income Protection

Provides a regular income if you're unable to work due to illness or injury. Helping you focus on recovery without financial stress.

### Total and Permanent Disablement (TPD)

Pays a lump sum if you become permanently unable to work due to illness or injury. Supporting long-term recovery or lifestyle adjustments.

### Life Cover

Pays a lump sum if you pass away or are diagnosed with a terminal illness. Providing financial security for your loved ones.

## Our track record

Looking after our members when they need it most matters. Below is a summary of insurance outcomes for our members for the Financial Year ending June 2025:

**92%**

of all claims are paid

**100%**

of life insurance claims are paid

**94%**

of life claims finalised within 1 month

**91%**

of TPD and Income Protection claims finalised within 6 months

Statistics sourced from the TAL F25 Impact Report, covering claims paid during FY2025 (1 July 2024 – 30 June 2025). All percentages rounded to the nearest whole number.

## Why choose NGS Insurance?

- Affordable protection designed for educators and community professionals
- Default Cover is applied automatically if eligible (no forms or medicals required)
- Flexible options as your circumstances change (may require assessment including forms and medical information)
- Fast, fair, and personal claims process
- Premiums paid from your super – not your take-home pay
- Excellent fees-to-coverage ratio due to our largely education-based members

NGS partners with TAL, one of Australia's leading life insurers, which offers holistic wellbeing and rehabilitation support, mental health programs, and cancer care services for members and their families.

Find out more: [www.ngssuper.com.au/insurance](http://www.ngssuper.com.au/insurance)

## Claims made simple

We're here to help when you need it most. Together with our insurance partner, TAL, we make claims fast and stress-free.

### Personalised support when it matters most.

We understand this can be a difficult time – our dedicated team of insurance specialists along with our insurer, TAL, will support you throughout your claim. You can find information on making a claim on our website at: <https://www.ngssuper.com.au/insurance/insurance-claim>

To begin your claim you can call us directly on 1300 133 177.

