



Continue your insurance cover when you leave your employer

Continuation option

Life is for living, not for worrying about what could go wrong.

You currently have life insurance through your current employer. This may include cover for Life, Total and Permanent Disability, and Income Protection through [MetLife](#) – one of Australia's leading providers.

This cover will cease when you leave your current employer, and you may find yourself uninsured or underinsured.

The good news is you can continue your cover by applying for a **continuation option**.

A continuation option allows you to retain your insurance without having to give any medical evidence or undergo any medical tests. It also ensures you, and your family, will continue to be protected as before.

To apply for a continuation option, reach out to your employer's broker or your own Financial Adviser **within 60 days of leaving your current employer**.

If your employer doesn't have an insurance broker, or you don't have a Financial Adviser, call MetLife on 1800 523 523 or email auprotect@metlife.com and one of our friendly team members will assist.

Who can apply for a continuation option?

You can apply for a continuation option if you meet the below eligibility criteria:

- apply within 60 days of leaving your current employer;
- are an Australian Citizen or permanent resident at the time of application;
- are not leaving your plan or employer due to illness or injury;
- have not previously claimed, are not currently claiming or have intentions to claim under your group policy;
- be no longer employed or engaged by the employer;
- have been employed as either a permanent employee, a franchisee or a partner, and at work on the last day before cover ended;
- not be joining any military forces (other than the Australian Armed Forces Reserve and is not on active duty outside Australia);
- for Income Cover, be in permanent employment with your current employer, and going to a new job in a similar or suitable occupation;
- are aged less than the maximum entry age outlined under both the group policy and individual policy; and
- have been covered under the group policy.

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