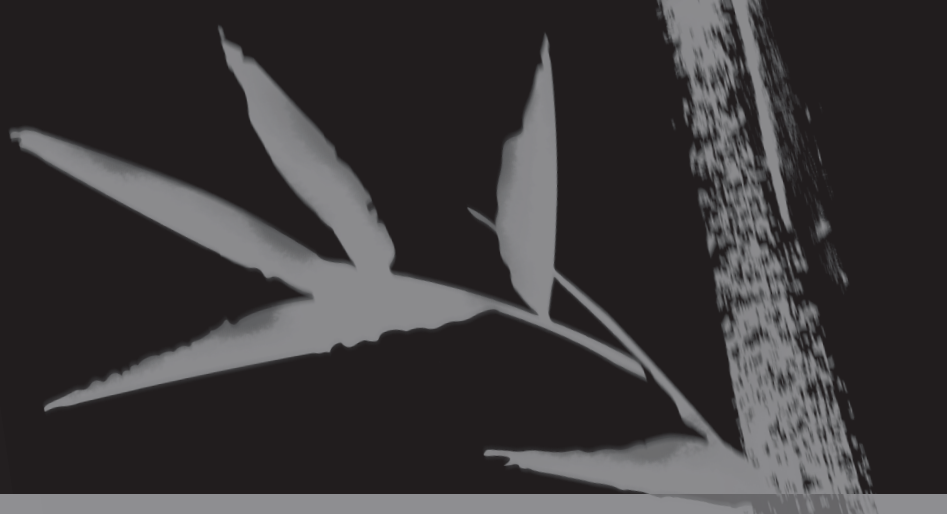


Accreditation quiz



Macquarie Sumo



NAME _____

DATE _____

DEALER GROUP _____

1. What is the minimum sum insured when applying for death & TPD cover?

- a. \$2 million
- b. \$3 million
- c. \$1 million
- d. \$5 million

2. The partial disability definition under Macquarie Sumo Disability Income has a requirement for how many days of total disability during the waiting period to qualify for partial disability benefit payments?

- a. 7 days
- b. 5 days
- c. 0 days
- d. 14 days

3. What is the maximum monthly insured amount available under Disability Income?

- a. \$60,000 for 2 years, then \$30,000 for 10 years
- b. \$60,000 for 5 years, then \$30,000 to age 65
- c. \$40,000 to age 65
- d. \$60,000 for 10 years, then \$30,000 to age 65

4. For TPD Insurance how long does Macquarie Sumo apply the exclusion for any intentional self inflicted act?

- a. 12 months
- b. 13 months
- c. 3 years
- d. The life of the contract

5. What are the five activities of daily working that apply to TPD cover in excess of \$10 million?

- a. Walking, rising/sitting, dexterity, communication, eyesight
- b. Walking, eating, transferring, dexterity, eyesight
- c. Walking, reading, dexterity, communication, eyesight
- d. Bathing, dressing, eating, toileting, transferring

6. To apply for Trauma Insurance under Sumo, the insured person must be what age or younger?

- a. 55
- b. 60
- c. 65
- d. 70

7. If the person to be insured applies for \$12 million of Life Insurance, what is the maximum cover that can be applied for under the TPD and Trauma Insurance options?

- a. \$15 million TPD Insurance and \$10 million Trauma Insurance
- b. \$10 million TPD Insurance and \$10 million Trauma Insurance
- c. \$12 million TPD Insurance and \$12 million Trauma Insurance
- d. \$12 million TPD Insurance and \$10 million Trauma Insurance

Macquarie Sumo Accreditation quiz

8. On the cover anniversary on or after the insured person reaches age 65, what happens to the TPD Insurance:

- a. All cover ceases
- b. Cover reduces to \$5 million with no change in the TPD tiers
- c. Cover reduces to \$3 million with no change in the TPD tiers
- d. Cover reduces to \$3 million and is provided on the basis of the modified TPD definition

9. Which five conditions are covered under Macquarie Sumo Trauma Insurance for benefits above \$2 million?

- a. Stroke, heart attack, cancer, paralysis, loss of independent existence
- b. Stroke, heart attack, chronic lung disease, coma, cognitive loss
- c. Stroke, heart attack, loss of independent existence, paralysis, major head trauma
- d. Heart attack, loss of independent existence, chronic lung disease, major head trauma, paralysis

10. After a TPD claim has been paid, what is the maximum amount of Life Insurance that can be reinstated through the Life Insurance Buy Back feature?

- a. The TPD sum insured under the Standard TPD Tier
- b. The TPD sum insured under the Sumo TPD Tier
- c. \$5 million
- d. \$10 million

11. From age 65 onwards, under the modified TPD definition, what criteria are used to assess a claim for total and permanent disability?

- a. Loss of limbs, loss of independent existence, cognitive loss
- b. Loss of limbs, inability to perform 2 of five activities of daily working, cognitive loss
- c. Loss of limbs, paralysis, cognitive loss
- d. Absence from work for at least 6 months

12. What is the maximum rate of indexation used for Claims Escalation for a Sumo Disability Income Insurance claim payment?

- a. CPI rate – no limit applied
- b. 3 per cent
- c. 7.5 per cent
- d. 10 per cent

13. Which of the following is not a payment option for Sumo premiums:

- a. Credit card
- b. Direct debit from an Australian bank account
- c. Macquarie Cash Management Account
- d. Cheque

14. How long is the cooling off period for Sumo?

- a. 21 days
- b. 7 days
- c. 30 days
- d. 14 days

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