



# Direct Income Protection Star Ratings

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## 20-29 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
AAMI	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
SUNCORP	Income Protection
★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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SUNCORP	Income Protection
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NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
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AAMI	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protection
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ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
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Virgin Money	Income Protection Tailored
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AAMI	Income Protection
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★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
Virgin Money	Income Protection - Quick & Easy



# Direct Income Protection Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## 30-39 Years Male Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
TAL	Income Protection - Accident, Illness Cover
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
QANTAS	Income Protection Insurance
Virgin Money	Income Protection Tailored
★★★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
RACQ	Income Protection
RACWA	Income Protect
SUNCORP	Income Protection
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



# Direct Income Protection Star Ratings

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## 30-39 Years Male Professional/White Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
TAL	Income Protection - Accident, Illness Cover
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
QANTAS	Income Protection Insurance
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
RACQ	Income Protection
RACWA	Income Protect
SUNCORP	Income Protection
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



# Direct Income Protection Star Ratings

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## 40-49 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Income Protection
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protection
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



# Direct Income Protection Star Ratings

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## 40-49 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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## 40-49 Years Female Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
Zurich Australia	Ezicover Income Protection
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NRMA Insurance	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection Tailored
★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
Virgin Money	Income Protection - Quick & Easy



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## 40-49 Years Female Light Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
Zurich Australia	Ezicover Income Protection
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection Tailored
★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
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# Direct Income Protection Star Ratings

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## 40-49 Years Female Medium Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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## 40-49 Years Female Medium Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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## 40-49 Years Female Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
RACQ	Income Protection
RACWA	Income Protect
Virgin Money	Income Protection Tailored
★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



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## 40-49 Years Female Professional/White Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
RACQ	Income Protection
RACWA	Income Protect
Virgin Money	Income Protection Tailored
★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
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## 40-49 Years Male Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
★★★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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## 40-49 Years Male Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
★★★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
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## 40-49 Years Male Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
Zurich Australia	Ezicover Income Protection
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
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SUNCORP	Income Protection
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## 40-49 Years Male Light Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
Zurich Australia	Ezicover Income Protection
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection Tailored
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
Virgin Money	Income Protection - Quick & Easy



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## 40-49 Years Male Medium Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
TAL	Income Protection - Accident, Illness Cover
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
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## 40-49 Years Male Medium Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
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★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
TAL	Income Protection - Accident, Illness Cover
★★★	
AAMI	Income Protection
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InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
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## 40-49 Years Male Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
RACQ	Income Protection
RACWA	Income Protect
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



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## 40-49 Years Male Professional/White Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
RACQ	Income Protection
RACWA	Income Protect
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
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# Direct Income Protection Star Ratings

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## 50-54 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protection
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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## 50-54 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protection
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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## 50-54 Years Female Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★	
ANZ	Income Protection
NRMA Insurance	Income Protection
Zurich Australia	Ezicover Income Protection
★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
QANTAS	Income Protection Insurance
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## 50-54 Years Female Light Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
ANZ	Income Protection
NRMA Insurance	Income Protection
★★★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
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Zurich Australia	Ezicover Income Protection



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## 50-54 Years Female Medium Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Income Protection
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protection
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
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## 50-54 Years Female Medium Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Income Protection
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protection
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
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## 50-54 Years Female Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
★★★★	
RACQ	Income Protection
RACWA	Income Protect
Virgin Money	Income Protection Tailored
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Ratesaver
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
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## 50-54 Years Female Professional/White Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
RACQ	Income Protection
RACWA	Income Protect
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Income Protection
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InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
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## 50-54 Years Male Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
★★★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
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## 50-54 Years Male Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
★★★	
AAMI	Income Protection
ANZ	Income Protection
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QANTAS	Income Protection Insurance
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## 50-54 Years Male Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
Zurich Australia	Ezicover Income Protection
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★	
AAMI	Income Protection
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NIB Health Funds Ltd	Income Protection
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★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
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InsuranceLine	Income Protection Plus Ratesaver
Zurich Australia	Ezicover Income Protection
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AAMI	Income Protection
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Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



# Direct Income Protection Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## 50-54 Years Male Medium Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
★★★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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## 50-54 Years Male Medium Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
TAL	Income Protection - Accident, Illness Cover
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
Virgin Money	Income Protection - Quick & Easy



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## 50-54 Years Male Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
RACQ	Income Protection
RACWA	Income Protect
★★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
Virgin Money	Income Protection Tailored
★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



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Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
RACQ	Income Protection
RACWA	Income Protect
★★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
Virgin Money	Income Protection Tailored
★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
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## 55-59 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Income Protection
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protection
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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## 55-59 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
QANTAS	Income Protection Insurance
SUNCORP	Income Protection
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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## 55-59 Years Female Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
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InsuranceLine	Income Protection Plus Ratesaver
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NRMA Insurance	Income Protection
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Medibank	Income Protection - Standard
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InsuranceLine	Income Protection Plus Ratesaver
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AAMI	Income Protection
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Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
QANTAS	Income Protection Insurance
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## 55-59 Years Female Medium Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
★★★	
AAMI	Income Protection
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
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## 55-59 Years Female Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
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ANZ	Income Protection
RACQ	Income Protection
RACWA	Income Protect
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Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
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ANZ	Income Protection
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## 55-59 Years Male Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
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AAMI	Income Protection
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