
When sick leave isn't enough, we've got your team covered



When your employees face prolonged sickness, injury, or worse, your business can be the difference between struggle and security. That's why we've created a first-of-its-kind micro-life insurance solution – it's simple, digital, and designed to complement your existing employee benefits.

backd by TAL is more than just a benefit – it's a practical, helpful safeguard for your people.

Small protection, big impact

'Bite-sized' cover options for your employees:



Income Protection Insurance

Up to 90 days of benefits for employees unable to work due to sickness or injury lasting for more than 30 days.



Life Insurance

Up to \$150,000 in the event of death.



Critical Illness Insurance

\$10,000 payment for five specified serious illnesses and injuries.

Why employers may love it

An employee benefit that can boost talent attraction and retention

A tangible safety net that shows you care

One simple group policy – no individual applications

Adds real value to your employee benefits program

Why employees may appreciate it

Provides financial peace of mind

Does not exclude pre-existing medical conditions¹

No medical checks or forms to get covered

Online claims process

We've got you. You've got them.

Contact Steadfast Life to explore your options and secure your team's future.

[Let's chat](#)

¹ Subject to the policy terms and conditions

Disclaimer: This document has been prepared by Steadfast Life Pty Ltd ABN 81 111 380 388 AFSL 421904. TAL Services Limited ABN 60 076 105 130 has submitted an application to register 'backd by TAL' as a trademark. Registration is currently pending at the date of publication of this document. Use of the mark does not imply registration has been granted. The policies are issued by the insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848. The policies are only available for acquisition by wholesale clients, and this material has been prepared solely for their use.