

About this Guide

This Financial Services Guide (**FSG**) describes the services provided by your mortgage broker, the company they represent and Australian Life Insurance Distribution Pty Ltd (ABN 31 103 157 811) under which they are authorised (the three parties referred to as “we/us/our” in this guide). It is designed to assist you to decide whether you wish to use our services and describes how we are remunerated and what to do if you have a complaint about our services.

You may also receive a Product Disclosure Statement (**PDS**) which contains important information about the insurance including details of benefits, exclusions and premiums. If you have any questions about the information contained in the PDS, please ask your mortgage broker or call ALI Group on 1800 006 776.

About Us

About your mortgage broker

Your Mortgage Broker is representing:

Peppercorn Mortgage Services Pty Ltd trading as Peppercorn Mortgages

Authorised Representative Number: 468548

Address: PO Box 1190
Hartwell Victoria 3124

Tel: (03) 9889-9244

Fax: (03) 9889-9255

Email: chrisp@peppercornmortgages.com.au

Website: www.peppercornmortgages.com.au

About the Licensee

Australian Life Insurance Distribution Pty Ltd
(**ALI Group**)

Australian Financial Services (**AFS**) Licence Number:
226403

Postal address: GPO Box 4737, Sydney NSW 2001

Tel: 1800 006 776

What services do we provide?

ALI Group holds an Australian Financial Services licence and is authorised to arrange for you to apply for life and general insurance and to provide general advice on those products. ALI Group has appointed your mortgage broker and the company they represent as our authorised representatives. These appointments enable them to arrange life and general insurance products for you through ALI Group and to provide general advice only on those products.

This means we will not take into consideration your personal objectives, financial situation or needs nor any information held as a result of your mortgage broker's provision of credit assistance relating to your home loan or other loans. We will not recommend that an insurance product is personally suited to you and your circumstances. You should consider the relevant Product Disclosure Statement when deciding if the product is appropriate for you.

In some instances, your mortgage broker may provide you with factual information and refer you to another Australian Financial Services licensee or representative for them to provide you with advice on and arrange insurance for you.

Who do we act for?

ALI Group issues life insurance policies on behalf of the life insurer under binder and therefore acts as the insurers' agent when arranging your insurance. Your mortgage broker and the company they represent act on behalf of ALI Group, and therefore also on behalf of the life insurer.

Professional indemnity insurance

ALI Group has Professional Indemnity insurance in place that complies with the requirements of s912B of the Corporations Act 2001 and covers claims made in relation to the conduct of ALI Group and its Authorised Representatives (including your mortgage broker and the company they represent) in providing the financial services set out in this FSG. This cover extends to claims made in relation to employees of ALI Group and mortgage brokers and other entities who are no longer representatives of ALI Group (but who were our representative at the time of the circumstances that led to the claim).

How are we paid?

ALI Group receives ongoing commission, calculated as a percentage of your premium (excluding taxes and charges), from the insurer after you have paid the premiums.

Australian Life Insurance Administration Pty Ltd may provide administration and compliance services to the insurer. For each policy it receives a fee of \$60 per month (excluding taxes and charges) from months 2 to 12 (inclusive) from the insurer.

Australian Life Insurance Pty Ltd provides product design, development and marketing services to the insurer. For each policy it receives a fee of \$26.50 per month (excluding taxes and charges) from months 2 to 12 (inclusive) from the insurer.

Australian Life Insurance Administration Pty Ltd and Australian Life Insurance Pty Ltd are related companies of ALI Group.

ALI Group pays a percentage of its commission in the form of commission or other benefits to:

- your mortgage broker, or
- the company your mortgage broker represents, or
- the broker group to which your mortgage broker, and/or the company your mortgage broker represents, belong. Where ALI Group pays the broker group, they may in turn pay a percentage of this commission to your mortgage broker and/or the company your broker represents.

From time to time, ALI Group may recognise brokers for their provision of better customer care (including client education). Sales volume is not an included criterion in this assessment. Your mortgage broker may receive recognition in the form of products and services that support them in their business.

You can ask us for more particulars of our remuneration or other benefits within a reasonable period after receiving this FSG and before we provide you with any of the financial services described in this FSG.

Note: If your insurance is cancelled all or part of the commission may need to be repaid by the recipients.

What to do if you have a complaint

We are committed to providing you with great service. If you have a complaint, please call our Client Care Team on 1800 006 776 or send your complaint to ALI Group by emailing service@aligroup.com.au or by writing to "The Complaints Manager (Distribution)", at ALI Group's postal address (as noted on the previous page).

If ALI Group is unable to resolve the issue to your satisfaction, you have the right to complaint to the Australian Financial Complaints Authority (**AFCA**). AFCA is an independent complaints resolution scheme of which ALI Group is a member. Their service is free of charge to consumers. AFCA may be contacted by:

- Phone – 1800 931 678
- Email – info@afca.org.au
- Website – www.afca.org.au

This Financial Services Guide was prepared on 1 April 2021 Distribution of this FSG has been authorised by ALI Group.

My Protection Plan

PRODUCT DISCLOSURE STATEMENT

& POLICY DOCUMENT

**Issued date:
5 April 2021**



CONTENTS

This document explains My Protection Plan	4
My Protection Plan provides three types of cover	4
Make sure My Protection Plan is right for you	5
Several documents make up your policy	5
Some words in this PDS have a special meaning	5
Other words with special meanings appear in italics	6
Zurich Australia Limited issues My Protection Plan	6
ALI Group distributes and administers My Protection Plan	6
What you need to know about this policy	7
To be eligible for My Protection Plan	7
You do not have to buy this policy	7
There are certain risks when you buy this policy	7
Your first 30 days of My Protection Plan are complimentary	8
Your cover increases automatically	8
You can change your cover amounts	8
You can transfer your policy to someone else	9
You may choose beneficiaries to receive the death benefit	9
You must give us accurate and complete information	9
Your policy has a start and end date	10
You are not covered under certain circumstances	11
Pre-existing medical conditions affect claims	11
Examples of the effect of pre-existing medical conditions on claims	11
Area your policy covers	13
The benefits we pay	14
Death and Terminal Illness Benefit	14
This benefit provides a funeral advancement payment	14
Trauma Benefit	15
Trauma conditions	15
Trauma Benefit qualifying periods for certain conditions	16
Examples	16
Specified Injury Benefit	17
Example	17

What we don't cover	18
We may not provide cover for legal reasons	19
Making a claim	20
Contact ALI Group to make a claim	20
Information we need for your claim	20
Examples	22
About your premium	24
How we calculate your premium	24
How you pay your premium	25
What happens if you miss paying a premium	26
Avoid a policy lapse	26
You can apply to reinstate your policy	26
Changes to your premium rates and policy fee	27
Your premium is not tax deductible and benefits don't count as income	27
This policy does not have a surrender value	28
Cancelling your policy	28
How to cancel your policy	28
Cancelling your policy during the cooling off period	28
We follow the Life Insurance Code of Practice	29
Life Insurance Code of Practice	29
How you can contact us for more information	30
How you can make a complaint	30
Protecting your privacy	31
We will only collect your information for specific purposes	31
You can ask us to not use your information to tell you about other products	31
Who we collect your personal information from	32
Who we may share your personal information with	32
Australian laws that cover collecting personal information	32
Learn more about our privacy policies	33
We want to keep in touch	33
How we communicate with you	33
Definitions of the terms in this PDS	34
Direct Debit Service Agreement	40

THIS DOCUMENT EXPLAINS MY PROTECTION PLAN



This Product Disclosure Statement and Policy Document (*PDS*) contains important information about My Protection Plan.

My Protection Plan is an optional insurance product. It provides lump sum payments to help you and your loved ones if you die or suffer a specified illness or injury. You can use the benefit payments for any purpose, including living expenses or helping with medical expenses.

This *PDS* tells you how My Protection Plan works, what it does and doesn't cover, how to make a claim, and how to pay for this product.

My Protection Plan provides three types of cover

This product provides you with the following benefits.

- Death and Terminal Illness
- Trauma
- Specified Injury

For full details of these benefits please see '**The benefits we pay**' on page 14.



Make sure My Protection Plan is right for you

Read this *PDS* carefully before applying for My Protection Plan, to decide whether this product is right for you.

The information in this *PDS* is general. It doesn't take into account your personal objectives, financial situation or needs. You should consider whether this product is appropriate for you and your circumstances.

We may change the information in this *PDS* over time. We may update information in this *PDS* that is not materially adverse via the ALI Group website.

You can get the updated information free of charge by:

- visiting www.aligroup.com.au for an online copy
- calling ALI Group on 1800 006 776.

If you buy this product, keep this *PDS* safe with the other documents that make up your policy. You may need to refer to them if you make a claim. You may also be able to access a copy of this *PDS* on www.aligroup.com.au/existing-customers/policy-documents.

Please note, our website is updated regularly and the *PDS* you view online may not be applicable to your policy. You can request a copy of this *PDS* by calling ALI Group.

Several documents make up your policy

A My Protection Plan policy is made up of these documents.

- This *PDS*
- The *Policy Schedule*
- Any other notices we give you in writing, confirming changes to the policy.

Some words in this PDS have a special meaning

In this *PDS*, the words 'you' and 'your' refer to the *policy owner*. Zurich issues the policy to the *policy owner*. The *policy owner* is named on the *policy schedule*. There can be up to two *policy owners*.

The *life insured* is the person who is named as a *life insured* in the *policy schedule*. They are who this policy covers – for example, we will pay a benefit if the *life insured* dies. There can be up to two *life insureds* under a policy.

In this *PDS*, the words 'Zurich', 'we', 'our' and 'us' refer to Zurich Australia Limited, except where otherwise stated.

Other words with special meanings appear in italics

Many other words throughout this *PDS* have special meanings. These words will appear in italics. Find definitions in the section '**Definitions of the terms in this PDS**' on page 34.

Zurich Australia Limited issues My Protection Plan

Zurich Australia Limited (Zurich) ABN 92 000 010 195 AFSL 232510 issues My Protection Plan and this *PDS*. Zurich Australia Limited is a member of the Zurich Insurance Group, a global insurance specialist formed in Switzerland in 1872.

Our contact details are:



Zurich Australia Limited
Locked Bag 994
North Sydney NSW 2059
Phone: 1800 025 015

Zurich will place premiums for this policy in our Statutory Fund No. 2. We pay any claims under this policy from this statutory fund.

As a *policy owner*, you do not receive any profits of Zurich Australia Limited or any surplus of any Zurich Australia Limited Statutory Fund.

ALI Group distributes and administers My Protection Plan

Australian Life Insurance Distribution Pty Ltd ABN 31 103 157 811 AFSL 226403 (ALID) distributes My Protection Plan and is paid a commission by Zurich. Australian Life Insurance Administration Pty Ltd ABN 95 103 157 768 (ALIA) administers My Protection Plan and is paid an administration fee by Zurich. ALID and ALIA are part of the ALI Group of companies (ALI Group). Information about the commission and fee payable by Zurich is in ALID's Financial Services Guide. The commission and fee are not an additional charge to you.

This product is not a deposit or other liability of ALI Group or its related group of companies. None of them stand behind or guarantee Zurich or this product.

ALI Group's contact details are:



ALI Group
GPO Box 4737
Sydney NSW 2001
Phone: 1800 006 776
Email: service@aligroup.com.au

WHAT YOU NEED TO KNOW ABOUT THIS POLICY



To be eligible for My Protection Plan

To be eligible for this policy, each *life insured* must:

- ✓ have or be seeking to take out an *eligible loan*, or be the *partner* of someone who has applied for My Protection Plan
- ✓ be 18 to 59 years old
- ✓ be an Australian or New Zealand citizen, or hold an Australian Permanent Residency Visa
- ✓ have more than \$100,000 but no more than \$1,000,000 in total Death and Terminal Illness Benefit across all My Protection Plan policies issued by Zurich at the time of the new application (including this policy)
- ✓ have lived in Australia on a permanent basis for at least 6 months continuously during the past 12 months. Being away from Australia for work purposes or holidays does not count for determining if they have lived in Australia continuously.

You must receive this *PDS* in Australia.

You do not have to buy this policy

My Protection Plan is optional insurance. Approval of your application for a loan does not depend on you buying this policy.

There are certain risks when you buy this policy

There are certain risks associated with buying and holding a My Protection Plan policy.

- If you don't pay premiums when they are due, the policy will lapse. This means your cover ends, and your policy is cancelled. You cannot make a claim for events that occur after your policy is cancelled.
- The benefit amounts you choose are important - make sure they are appropriate to provide the cover for your circumstances.
- If you do not comply with your duty of disclosure, we may not pay your claim, pay only part of your claim or cancel your cover. See the section '**You must give us accurate and complete information**' on page 9

Your first 30 days of My Protection Plan are complimentary

To give you time to check your details and make sure My Protection Plan meets your needs, your first 30 days are complimentary. That means in the first year of your policy you will only pay 11 months premium.

Your cover increases automatically

The value of the insurance cover is protected against the impact of inflation by automatic increases to the benefit amounts at each *policy anniversary*.

At each *policy anniversary*, the Death and Terminal Illness Benefit amount automatically increases by whichever is greater.

- 3%
- consumer price index (*CPI*)

At each *policy anniversary*, the most we will increase your cover because of *CPI* is 10%. As the cover amounts increase, your premium usually increases.

You can reject the cover increase if you do not want it. To reject the increase, contact us within 30 days of your *policy anniversary*.

A change to your Death and Terminal Illness Benefit amount:

- will also change your Trauma Benefit amount. This is because your Trauma Benefit amount is a percentage of your Death and Terminal Illness Benefit amount.
- will change your Specified Injury Benefit amount. This is because your Specified Injury Benefit amount is 3% of your Death and Terminal Illness Benefit amount, up to \$7,500.

You can stop and restart all future automatic increases by sending your request in writing or calling ALI Group on 1800 006 776.

Even if you reject an automatic increase or stop automatic increases, your premiums may still increase due to other factors. Please refer to **'How we calculate your premium'** section on page 24.

You can change your cover amounts

You can ask us to increase or decrease your Death and Terminal Illness Benefit and Trauma Benefit amounts at any time after your policy *start date*.

You can request to increase or decrease your Death and Terminal Illness Benefit to a:

- maximum of \$1,000,000
- minimum of \$100,000.

You can also increase or decrease your Trauma Benefit to a:

- minimum of \$30,000
- maximum of 50% of the Death and Terminal Illness Benefit.

Changes to your benefit amounts will usually change your premiums. You will start paying a new premium once we have accepted your request.

You cannot increase your cover if your premium payments are not up to date.

A change to your Death and Terminal Illness Benefit amount will change your Specified Injury Benefit amount. The Specified Injury Benefit amount is 3% of your Death and Terminal Illness Benefit up to \$7,500.

You can have different benefit amounts for each *life insured* this policy covers.

You can transfer your policy to someone else

If you are the *policy owner*, you can transfer the ownership of your policy to another individual, company, or legal entity. You can do so by completing a Memorandum of Transfer. We will register the Memorandum of Transfer once it meets all legal requirements. Please contact ALI Group to request a Memorandum of Transfer on 1800 006 776.

All *policy owners* must agree to the transfer. You cannot change the *policy owner* if a claim has been submitted and not been finalised.

You may choose beneficiaries to receive the death benefit

If you are the sole *policy owner* and *life insured*, you can nominate up to five beneficiaries to receive the death benefit. If you do not nominate any beneficiaries, your death benefit will go to your estate. Your estate will receive any proportion of benefits allocated to a beneficiary if either:

- the beneficiary dies before you do
- your nomination is invalid.

You cannot nominate yourself as a beneficiary. We will pay your death benefit to your estate if any of the following apply.

- You choose not to make a nomination
- You do not make a valid nomination
- You cancel your existing nomination
- A court order overrides the nomination

Beneficiaries can be individuals only.

If you die and your policy is jointly owned, we pay the Death and Terminal Illness Benefit to the surviving *policy owner*.

You must give us accurate and complete information

You and the *life insured* must tell us the truth and provide us with accurate and complete information when you deal with us. This includes when applying for this policy and making any claims. If you or the *life insured* do not tell us anything you are required to at application,

and we would not have insured you or the *life insured* if we were told, we may avoid the policy within 3 years of entering into it (or longer, if you or the *life insured* were fraudulent in the information you provided us).

If you give us incomplete or incorrect information, depending on the circumstances we may:

- treat the policy as if it never existed
- change the policy
- reduce our liability under a claim
- decline to pay a claim.

If the *life insured* is older than the date of birth you gave us when the policy started, we may reduce the amount we pay. If the *life insured* is younger than the date of birth you gave us when the policy started and you overpaid your premiums, we will refund the amount of the overpaid premium plus interest at the rate required by law.

Your policy has a start and end date

Your My Protection Plan policy *start date* is the date we accept your application. Your *start date* is shown in your *policy schedule*.

Your My Protection Plan isn't linked to your loan and the policy does not end if your loan stops or you pay it off. However, if you pay off your loan, or the loan is cancelled, you may need to review this policy to make sure it meets your needs.

Your policy will continue for as long as you pay your premiums, regardless of any changes to the *life insured's* health, occupation or pastimes. This means that your policy can continue until the *policy anniversary* after the *life insured* turns:

- 75 years old (for Death and Terminal Illness Benefit)
- 65 years old (for Trauma Benefit and Specified Injury Benefit).

Your policy also ends as soon as one of the following happens.

- You cancel the policy
- The last remaining *life insured* dies
- The last remaining *life insured* is diagnosed with a *terminal illness* and we pay the Death and Terminal Illness Benefit
- We cancel or avoid the policy according to our legal rights
- We cancel the policy because you did not pay your premiums
- The *life insured* is no longer an Australian or New Zealand citizen or an Australian permanent resident

We will tell you before your policy is going to end, except where the *life insured* dies or ceases to be an Australian or New Zealand citizen or an Australian permanent resident, or you cancel the policy.

If a *life insured's* cover ends because of citizenship or residency changes, or age, cover can continue for any other *life insured* if they are still eligible.

No benefits are payable for any event that occurs after the policy ends. This means that if, for example, the diagnosis of *terminal illness* is made after the policy is cancelled, no benefit is payable.

You are not covered under certain circumstances

It's important to know when claims will not be paid so you can decide if My Protection Plan is right for you.

A benefit will not be paid for any claim if an exclusion or qualifying period applies. See '**what we don't cover**' on page 18.

Pre-existing medical conditions affect claims

Any claim arising directly or indirectly from a *pre-existing medical condition* will not be paid.

A *pre-existing medical condition* is an illness, injury or condition that was the subject of a *medical consultation* in the 5 years immediately before the policy *start date*, and:

- the *life insured* was aware of; or
- a reasonable person in the circumstances could be expected to be aware of.

If you increase the sum insured, we will not pay the increase portion where your claim arises directly or indirectly from a *pre-existing medical condition* from the date of the benefit increase.

To determine if your claim relates to a *pre-existing medical condition*, we may ask for information about the *life insured's* medical history.

Examples of the effect of pre-existing medical conditions on claims

These examples give an idea of how *pre-existing medical conditions* may apply.

Example: Sian's story

A pre-existing medical condition preventing a claim

Sian bought a My Protection Plan policy and is the *life insured*. Ten months before the policy *start date*, Sian was treated for breast cancer. Because Sian knew she had a breast cancer condition within the 5 years before she bought the policy, she will not be able to claim for any medical condition directly or indirectly related to her breast cancer.



Please note: Examples are illustrations only.

Example: Aaron's story

A pre-existing medical condition not preventing a claim



Aaron was treated for leukaemia when he was 5 years old. Two years later, his doctors gave him a clean bill of health. Apart from the odd doctor's appointment related to suffering from the cold or flu, he had remained healthy. He bought a My Protection Plan policy at the age of 32 years and is the *life insured*. Aaron's leukaemia returned 10 months after his policy *start date*.

Because Aaron did not have a *medical consultation* relating to his leukaemia nor any symptoms or signs of leukaemia in the 5 years before his policy *start date*, he is eligible to receive a benefit on his policy.

Please note: Examples are illustrations only.

AREA YOUR POLICY COVERS



You are covered anywhere in the world, 24 hours a day, every day of the year, subject to the terms and conditions of this policy.



THE BENEFITS WE PAY



The following sections explain the benefits payable under this policy.



Death and Terminal Illness Benefit

We will pay the Death and Terminal Illness Benefit if your policy is in force and a *life insured* either:

- dies
- is diagnosed with a *terminal illness*.

The amount we pay is the benefit amount shown on your *policy schedule*, at the date the *life insured* dies or is diagnosed as having a *terminal illness*.

We pay the death benefit to the living *policy owner* or *policy owners*. If the *life insured* was the sole *policy owner*, we pay the death benefit to their estate or their nominated beneficiaries (if applicable). We pay the terminal illness benefit to the *policy owner*. The funds may be used for any purpose.

The amount of the benefit may also change over the term of the policy - see '**Your cover increases automatically**' and '**You can change your cover amounts**' on page 8.

This benefit provides a funeral advancement payment

If the *life insured* dies, we will pay you \$10,000 in advance to cover expenses like funeral costs while we assess your claim. Making a funeral advancement payment does not mean that we will accept your claim.

We subtract this payment from the Death and Terminal Illness Benefit amount shown on your *policy schedule*.

This payment doesn't apply if the benefit for *terminal illness* has been paid.



Trauma Benefit

We will pay the Trauma Benefit if a *medical practitioner* diagnoses a *life insured* with any of the conditions in the list below. Each condition must meet its specific definition under **'Definitions of the terms in this PDS'** on page 34 which also describe the required level of severity.

If a condition on the list appears with an asterisk (*), a 90-day qualifying period applies. This means the condition is not covered if it first occurs, becomes reasonably apparent or is first diagnosed in the 90 days after your policy *start date*, *reinstatement date* or benefit increase date. See **'Trauma claim qualifying period for certain conditions'** on page 16.

Trauma conditions

Neurological Conditions

- *Alzheimer's disease - dementia (diagnosis)*
- *stroke (of specified severity)**
- *multiple sclerosis (with impairment level)*

Cancers and Tumours Conditions

- *benign tumour in the brain or spinal cord (with neurological deficit)**
- *cancer (excluding early stage cancers)**
- *carcinoma in situ of the breast (of specified severity)**
- *chronic lymphocytic leukemia (of specified severity)**
- *melanoma (of specified severity)**
- *prostate cancer (of specified severity)**

Heart Conditions

- *cardiac arrest (out of hospital)**
- *cardiomyopathy (with significant permanent impairment)**
- *coronary artery bypass surgery**
- *heart attack (of specified severity)**
- *aortic surgery**

Other Serious Conditions

- *chronic kidney failure (end stage)*
- *severe burns (of specified extent)*
- *loss of independent existence*

The amount we pay is the benefit amount shown on your *policy schedule* at the date the trauma definition is met. Benefits are paid to the *policy owner* and the funds can be used for any purpose.

At the time of your policy *start date*, a *life insured's* Trauma Benefit amount is equal to 30% of their Death and Terminal Illness Benefit amount. Contact us if you would like to change this amount.

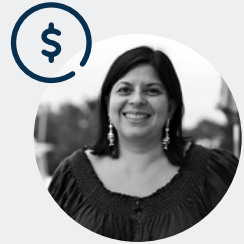
We only pay one Trauma Benefit for each *life insured*. Once we pay the Trauma Benefit, we reduce that *life insured's* Death and Terminal Illness Benefit by the same amount. This means your premiums will also go down.

Example: Nancy's story

How the Trauma Benefit amount affects the Death and Terminal Illness Benefit amount

Nancy bought a My Protection Plan policy and is the *life insured*. She has a Death and Terminal Illness Benefit amount of \$600,000 and a Trauma Benefit amount equivalent to 30% of the Death and Terminal Illness Benefit. This means her Trauma Benefit amount is \$180,000 (being 30% of \$600,000).

Ten months after her policy started, Nancy suffered a heart attack that met the definition of *heart attack (of specified severity)*. We paid Nancy a Trauma Benefit of \$180,000. Nancy's Death and Terminal Illness Benefit reduced by the same amount and is now \$420,000.



Trauma Benefit qualifying periods for certain conditions

My Protection Plan does not provide a Trauma Benefit for certain conditions which first occur, become *reasonably apparent* or are first diagnosed in the 90 days after:

- your policy *start date*
- your policy *reinstatement date*
- the date you increase any benefits, for that increased benefit amount.

The 90-day qualifying period applies to each trauma condition with an asterisk (*) on the list on page 15.

Further, we will not pay any benefit for a trauma condition that is directly or indirectly related to a condition which we do not cover because of the 90-day qualifying period explained above.

Example: Charles' story

How trauma qualifying periods apply

Charles bought a My Protection Plan policy. He is the only *life insured* on the policy and is the *policy owner*. Six weeks after his policy *start date*, Charles was diagnosed with *prostate cancer (of specified severity)*. The Trauma Benefit qualifying period applies to this condition. Unfortunately, because it's less than 90 days after his policy *start date*, Charles is not covered and will not receive a Trauma Benefit for this event.



Please note: Examples are illustrations only.



Specified Injury Benefit

My Protection Plan will pay the Specified Injury Benefit if a *life insured fractures* any of the following parts of their body.

- Skull (excluding bones of the face or nose)
- Jaw
- Collar bone
- Shoulder blade
- Upper arm (between the elbow and shoulder)
- Forearm (including wrist but excluding elbow or hand)
- Pelvis
- Thigh
- Kneecap
- Leg (between the knee and foot)

The amount we pay is the benefit amount shown on your *policy schedule* at the date the *life insured's specified injury* happens. The benefit is paid to the *policy owner* and can be used for any purpose.

The Specified Injury Benefit is equal to 3% of the *life insured's* Death and Terminal Illness Benefit amount, up to \$7,500.

There is no limit to the number of Specified Injury Benefit claims which you can make. However, we will only pay one Specified Injury Benefit for each event, even if a *life insured fractures* multiple parts of their body at any one time.

Example: Tobias' story

How multiple injuries from one event affect the Specified Injury Benefit

Tobias owns a My Protection Plan and is the *life insured*. He is involved in a car accident and *fractures* his collar bone, pelvis and thigh. His treatment includes immobilisation to help all three *fractures* heal. Even though Tobias' three injuries each meet the definition of *specified injury*, he may only claim for one benefit payment. His benefit payment will be 3% of his Death and Terminal Illness Benefit amount, up to \$7,500. Tobias cannot claim a benefit for each injury.



Payment of a Specified Injury Benefit will have no effect on the level or continuation of the other benefits.

Please note: Examples are illustrations only.

WHAT WE DON'T COVER



The following table shows different events or circumstances and whether they are covered under our different benefits.

Where the table talks about increasing benefit amounts, this does not include automatic annual increases (see **'Your cover increases automatically'** on page 8). If your policy has been reinstated after lapse or cancellation, please see **'You can apply to reinstate your policy'** on page 26 for details of what we do not cover.

Event or circumstance	Death and Terminal Illness Benefit	Trauma Benefit	Specified Injury Benefit
Your claim arises directly or indirectly from a <i>pre-existing medical condition</i> . See 'Pre-existing medical conditions affect claims' on page 11	Benefit not payable	Benefit not payable	Benefit not payable
The event which leads to your claim occurs within 13 months of your policy <i>start date</i> (or in the case of a benefit increase, the date of the increase) and is caused by an intentional injury or suicide by you or the <i>life insured</i>	Benefit not payable	Benefit not payable	Benefit not payable
The event which leads to your claim occurs 13 months or more after the policy <i>start date</i> (or in the case of a benefit increase, the date of the increase) and is caused by an intentional injury by you or the <i>life insured</i>		Benefit not payable	Benefit not payable

Table continues onto next page

Event or circumstance	Death and Terminal Illness Benefit	Trauma Benefit	Specified Injury Benefit
The <i>specified injury</i> occurs as a direct or indirect result of an act of war			Benefit not payable
The <i>specified injury</i> occurs as a result of your or the <i>life insured's</i> participation in criminal activities			Benefit not payable
The <i>specified injury</i> occurs as a direct or indirect result of using alcohol or drugs (except where the drugs are taken as prescribed by a <i>medical practitioner</i>). This includes conditions related to alcoholism and drug addiction			Benefit not payable

We may not provide cover for legal reasons

We will not do anything that would put us at risk of breaking Australian law or laws in any other country. This applies no matter what is included in the terms and conditions of this policy.

If necessary, we can suspend or terminate your policy to avoid the risk of breaking the law. All financial transactions are subject to compliance with applicable trade or economic sanctions laws and regulations.

We may terminate your policy if we consider you a sanctioned person. We may also terminate the policy if you conduct an activity which is sanctioned, according to trade or economic sanctions laws and regulations. Further, we will not provide any cover, service or benefit to any party if we determine this places us at risk of breaching applicable trade or economic sanctions laws or regulations.

This policy is based on the legal and regulatory requirements applicable at the time the policy is issued. If legal and regulatory requirements change in a material way, we can adapt the terms and conditions to the changed requirements. This is done provided the change is lawful.

MAKING A CLAIM



Contact ALI Group to make a claim

Please get in touch with ALI Group to make a claim. Follow these steps:

1. Call or email ALI Group on 1800 006 776 or service@aligroup.com.au and provide the details of your claim.
2. ALI Group will send you a claim information pack detailing what will be required to assess your claim and why we need it.
3. Complete the claim form and collect any supporting information that may assist in assessing your claim. See the section '**Information we need for your claim**' on page 20.
4. Send the completed claim form and all supporting evidence to ALI Group. Make sure all sections are complete.

ALI Group will tell you if more information is needed. If the *life insured* needs to be medically examined, we will pay for this.

We may not be able to process a claim if you don't provide ALI Group with the information that we've reasonably asked for and is relevant to the claim. We will not pay a claim if an exclusion or qualifying period applies.

Information we need for your claim

We need information to assess your claim. ALI Group may contact you to ask for more information and make reasonable enquiries about a claim.

When we assess your claim, we will also rely on any information you gave us as part of your application. If we did not verify information at the time of application, we reserve the right to verify at the time of claim.

The following table shows what information we need for each type of claim.

Type of claim	Information we need
<i>Terminal illness</i>	<ul style="list-style-type: none"> • Medical evidence from a <i>medical practitioner</i> who is a specialist in that condition. The <i>medical practitioner</i> must state that the condition is likely to lead to death within 12 months from the date the opinion is provided • A completed claim form • Proof of age of the <i>life insured</i>
Death	<ul style="list-style-type: none"> • A certified death certificate showing the cause of death • A completed claim form • Proof of age of the <i>life insured</i>
To get the Funeral Advancement payment	<ul style="list-style-type: none"> • An interim death certificate showing cause of death, or another valid proof of death • A completed claim form • Proof of age of the <i>life insured</i>
Trauma	<ul style="list-style-type: none"> • Medical evidence from a <i>medical practitioner</i> who is a specialist in that condition. The <i>medical practitioner</i> must state the date that the condition was first diagnosed • A completed claim form • Proof of age of the <i>life insured</i>
<i>Specified injury</i>	<ul style="list-style-type: none"> • Medical evidence from a <i>medical practitioner</i>. The <i>medical practitioner</i> must state the date that the injury occurred and detail the treatment which is required • A completed claim form • Proof of age of the <i>life insured</i>

The documents you submit should be legible, unaltered and include evidence that supports your claim. If we can't use the information you provide for any reason, ALI Group will let you know why and will discuss with you what alternative documents can be provided.

We may need to have the *life insured* medically examined, get other reasonable tests or refer your claim to our medical advisers to confirm the occurrence of the insured event. If so, we will pay for this.

ALI Group will be in contact with you to keep you up to date on our assessment of your claim, and will write to you to tell you the outcome.

Examples of claims and how customers could use their benefit

These examples give an idea of how claims are paid.

Example: Anika & Ari's story

How the Death and Terminal Illness Benefit could work if you die

Anika and Ari bought a My Protection Plan policy 13 months ago. They both were the *life insureds*. Each had a Death and Terminal Illness Benefit amount of \$374,000 when the policy started.

At the *policy anniversary*, their Death and Terminal Illness Benefit amounts automatically increased to \$385,220 each. The increase was 3% of their original Death and Terminal Illness Benefit amounts.

Two months later, Anika died. We paid Ari as the surviving *policy owner* \$385,220 (the amount of Anika's Death and Terminal Illness Benefit). Ari's cover continued with no change to his Death and Terminal Illness Benefit but the overall premium reduced because Anika's cover ended.



Example: Carson's story

How the Death and Terminal Illness Benefit could work if you nominate beneficiaries

Carson took out a My Protection Plan policy and was the *life insured*. He nominated his mother and his brother as equal beneficiaries. Carson had a Death and Terminal Illness Benefit of \$480,000 at the time he died in a car accident. Carson's mother and brother each received a payment of \$240,000.



Example: Jayden's story

How the Death and Terminal Illness Benefit could work if you are diagnosed with a terminal illness

Jayden has a My Protection Plan policy with a Death and Terminal Illness Benefit of \$465,000 and is the *life insured*. He is diagnosed with stage 4 cancer and his doctor estimates he has 9 months to live. We pay him \$465,000. Jayden uses \$400,000 to reduce his debt, \$20,000 to buy his wife a new car and \$45,000 to take his family on the holiday of a lifetime.



Please note: Examples are illustrations only.

Example: Monique's story

How the Death and Terminal Illness Benefit could work after a Trauma Benefit has already been paid

Monique bought a My Protection Plan policy and was the *life insured*. She had a Death and Terminal Illness Benefit of \$600,000. Monique also had a Trauma Benefit of \$180,000 which was 30% of the Death and Terminal Illness Benefit.

Ten months after her policy started she suffered a heart attack that met the definition of *heart attack (of specified severity)*. We paid her a Trauma Benefit of \$180,000 (30% of \$600,000). Monique's Death and Terminal Illness Benefit reduced by the same amount to \$420,000.

One month later, Monique died in a car accident. The Death and Terminal Illness Benefit of \$420,000 was paid to her estate.



Example: Jeremy's story

How the Trauma Benefit could work

Jeremy has a My Protection Plan and is the *life insured*. He has cover for Death and Terminal Illness Benefit of \$428,000 and a Trauma Benefit of \$128,400 which is 30% of the Death and Terminal Illness Benefit. Jeremy is diagnosed with *prostate cancer (of specified severity)* as defined under this policy. We pay him a Trauma Benefit of \$128,400. He uses some of the money to help him reduce his debt, and pay medical and living expenses while he undergoes treatment and recovers. Jeremy puts the rest of the money into his savings account.



Example: Tamsin's story

How the Specified Injury Benefit could work

Tamsin is a mechanic. She has just settled into her new home and bought a My Protection Plan policy. She is the *life insured*. Tamsin's policy has a Death and Terminal Illness Benefit of \$500,000. Because 3% of her Death and Terminal Illness Benefit is greater than \$7,500, her Specified Injury Benefit is \$7,500.

When working on a car, Tamsin slipped on oil in the workshop and *fractured* her wrist. Tamsin's *fractured wrist* is covered under the Specified Injury Benefit and we pay her the Specified Injury Benefit of \$7,500. She uses the money to meet her expenses while she cannot work.



ABOUT YOUR PREMIUM

Your premium is the payment you must make to be covered by My Protection Plan.



How we calculate your premium

We will calculate your premium at the policy *start date*, annually at your *policy anniversary*, and at any other time your cover changes.

Your premium usually increases as the *life insured* ages.

Your premium includes a monthly policy fee of \$7 which covers the cost of administering your policy. It is included in your premium listed in your *policy schedule*. Only one policy fee is payable for each policy even if it covers more than one *life insured*.



When we calculate your premium, we consider the following factors.

Factor	How this may affect your premium
The <i>life insured's</i> age	<p>The <i>life insured's</i> current age affects your premium. Generally, as they get older, your premium will increase.</p> <p>We calculate your premium based on the <i>life insured's</i> age when you apply for My Protection Plan. We re-calculate your premium at each <i>policy anniversary</i> date in line with the <i>life insured's</i> increase in age.</p>
The <i>life insured's</i> gender	<p>The <i>life insured's</i> gender affects your premium. Generally, premiums for males are higher than premiums for females of the same age.</p>
Benefit amounts nominated for each <i>life insured</i>	<p>The amount of the <i>life insured's</i> Death and Terminal Illness Benefit and Trauma Benefit affects your premium. The higher the benefit amount, the higher your premium will be.</p> <p>We re-calculate your premium at each <i>policy anniversary</i> in line with any increase in benefits, or at any other time that your benefit amounts change.</p>
The <i>life insured's</i> smoker status	<p>Whether or not the <i>life insured</i> smokes affects your premium. Higher premiums apply for those who have smoked cigarettes, e-cigarettes, nicotine replacements or any other substance in the last 12 months.</p> <p>We ask the <i>life insured's</i> smoker status in the My Protection Plan application. If the <i>life insured</i> was a <i>smoker</i> at that time, but has stopped smoking for 12 months or more, you should tell us and we will re-calculate your premium based on the non-smoker rate.</p>
Government charges and stamp duty	<p>Unless we say otherwise, the premium you pay is inclusive of any applicable stamp duty, tax, excise or government charges that apply to this policy.</p> <p>Goods and Services Tax (GST) is not currently payable on insurance premiums for the policy described in this <i>PDS</i>.</p> <p>We reserve the right to alter premium rates or add any new government charges to comply with changes in legislation.</p>

At the policy start date, premiums are calculated as a specified rate for each \$100,000 of Death and Terminal Illness cover. If you'd like to see a table of premium rates and information on how we calculate them, let us know.

How you pay your premium

You pay us your premium in advance by direct debit from a bank account or credit card. Your first premium is due 1 month after your policy *start date*.

The terms of the authorisation for Zurich Australia Limited to deduct premiums are in the **'Direct Debit Service Agreement'** on page 40. You have the right to stop premium payments as detailed in the Direct Debit Services Agreement.

If your direct debit details change you must tell us at least fourteen days before your next premium payment is due.

In the event of the *life insured's* death, we will refund any premiums collected from the date the *life insured* died, once we are notified of the *life insured's* death.

What happens if you miss paying a premium

If you miss a premium payment, we may attempt to debit your nominated bank account or credit card a second time. If this is unsuccessful, ALI Group will contact you about how you can pay your outstanding premiums.

If you do not pay the missed premium, we may cancel your policy. If we decide to cancel your policy, ALI Group will write to you to let you know when this will happen.

Your policy may lapse if you do not pay your premium when due (see **'How you pay your premium'** on page 25). If a claim event arises after your policy has lapsed, we may refuse to pay your claim.

Avoid a policy lapse

If you have questions about your cover and benefits or are having difficulty paying your premium, there are options available under your policy to help. For example, your benefit amounts may be adjusted to reduce your premium. Please contact ALI Group for more help.

You can apply to reinstate your policy

We have the right to choose to reinstate your policy if your policy ends because:

- you cancel your policy
- we cancel your policy because we do not receive your premium when due.

Before reinstating your policy:

- we may ask you for more information
- you must pay all outstanding premiums.

If we reinstate your policy, we will confirm it in writing. We treat the reinstated policy as a continuation of the original policy that lapsed, subject to the law at that time.

Once we reinstate your policy, a 90-day qualifying period will apply in relation to the *terminal illness* benefit and Trauma cover. This means that no benefit will be payable for any *terminal illness* or trauma condition if symptoms first occur or become *reasonably apparent*, or that is diagnosed within 90 days from the reinstatement date.

Your policy will not be reinstated more than 45 days after it has ended.

Changes to your premium rates and policy fee

Your premium may change in the following situations.

- If your benefit amounts change
- As the *life insured* gets older
- If the *life insured* was previously a *smoker* and you have notified us that they no longer smoke - see '**How we calculate your premium**' on page 24
- If we change the premium rate for all products issued under this version of the *PDS*

Premium rates and the policy fee are not guaranteed and can change from time to time. We may change the premium and policy fee for all products issued under this version of the *PDS*.

Factors which can affect premium rates and the policy fee include changes in these things.

- Costs we must pay to provide your cover, such as the cost of claims; the amount we pay in claims will be higher than expected if:
 - we pay more claims than expected
 - we pay higher benefit amounts than expected
- Emerging industry experience and trends show an increase in the long term cost of claims.
- Commission costs
- Operating costs
- Capital and regulatory requirements
- Expected policyholder behaviour across the portfolio, including how long cover is held
- Economic factors such as interest rates, inflation rates, employment level and market returns
- Tax, government, or other mandatory charges
- Other factors we consider important to continue providing My Protection Plan.

Any change, however, will affect all policies in the same category issued under this version of the *PDS*, not just an individual policy. If we do this, we will give you at least 30 days' notice of any increase in the premium.

Your premium is not tax deductible and benefits don't count as income

If you hold your policy for personal purposes, the premium is usually not tax deductible.

Benefits you get paid are usually not assessable as income or capital gains.

We base this on our views of the way current tax laws are interpreted. Tax law interpretations change over time. If this is important to you, seek independent tax advice about your circumstances.

This policy does not have a surrender value

You cannot redeem this policy for a lump-sum payment, and you don't receive a payment when the policy ends. The only payments you can get under this policy are claim payments under the:

- Death and Terminal Illness Benefit
- Trauma Benefit
- Specified Injury Benefit.

Cancelling your policy

You can cancel your policy at any time. The table below shows what you need to remove cover for a *life insured* or to cancel your policy, depending on your situation.

Situation	What you need
You are the only <i>policy owner</i> , and you want to cancel your cover.	If your policy provides cover for two <i>life insureds</i> , you can cancel the cover for only one of them at any time. You can cancel the policy at any time.
Two <i>policy owners</i> own the policy covering two <i>life insureds</i> , but only want to cancel cover for one <i>life insured</i> .	Both <i>policy owners</i> must agree to cancel cover for the <i>life insured</i> . We'll change the policy to reflect that the cover for that <i>life insured</i> has been cancelled. Cover for the remaining <i>life insured</i> will continue. Your premium will decrease.
Two <i>policy owners</i> own the policy, it covers two <i>life insureds</i> and you want to cancel cover for everyone. This means you want to cancel the policy.	Both <i>policy owners</i> must agree to cancel the policy.

How to cancel your policy

Contact ALI Group to request to remove cover for a *life insured* or cancel your policy. You will need to provide:

- policy number
- name and address of every *policy owner* and *life insured*
- signatures or authority of all *policy owners*.

Cancelling your policy during the cooling off period

If you cancel a policy within 30 days from the policy *start date* you will not need to pay any premium. These 30 days are the 'cooling-off' period. Contact ALI Group to cancel the policy or a *life insured's* cover.

If you cancel your policy after the cooling-off period, we will not refund any premium you have paid.

WE FOLLOW THE LIFE INSURANCE CODE OF PRACTICE

Life Insurance Code of Practice

Zurich Australia Limited has adopted the Life Insurance Code of Practice.

This Code sets out the life insurance industry's key commitments and obligations to customers. These include:

- standards of practice
- standards of disclosure
- principles of conduct for our life insurance services, such as being open, fair and honest.

It also sets out timeframes for insurers to respond to customers about claims, complaints and requests for information.

You can get a copy of the Life Insurance Code of Practice from the Financial Services Council website at fsc.org.au.



HOW YOU CAN CONTACT US FOR MORE INFORMATION

Please contact ALI Group with your questions, concerns, or feedback. ALI Group's contact details are:

 ALI Group
GPO Box 4737
Sydney NSW 2001
Phone: 1800 006 776
Email: service@aligroup.com.au

How you can make a complaint

Zurich Australia Limited and ALI Group value your feedback about the help and support we provide. We're both committed to working with you and resolving any concerns you may have.

Contact ALI Group using the details above if you would like to make a complaint.

They will do their best to resolve your concerns genuinely, promptly, fairly and consistently. They will keep you informed of the progress as they work with you.

Further help - the Australian Financial Complaints Authority (AFCA)

If your concerns have not been resolved to your satisfaction, you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The AFCA contact details are:

 Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: afca.org.au

Time limits may apply to complaints to AFCA. Make sure you act promptly. Check the AFCA website to see if there is a time limit for your situation, and when the time limit expires.

PROTECTING YOUR PRIVACY



For the purposes of this statement, 'we', 'our' and 'us' means Zurich Australia Limited, ALI Group and its related bodies corporate and anyone collecting information on our behalf.

In this section the words 'you' and 'your' refer to the *policy owner* and the *life insured*.

Please read the information in this section carefully: it describes how each of these parties will handle your personal information.

In this section, your personal information includes any health or other sensitive information that we may hold about you.

We are bound by the Privacy Act 1988 (Cth). Before providing us with any personal or sensitive information ('information'), you (including any person information is being provided about as part of the application) should know the following.

We will only collect your information for specific purposes

We collect, use, process and store personal information and, in some cases, sensitive information about you for the following purposes.

- Complying with our legal obligations
- Providing premium quotes
- Assessing your application for insurance cover
- Issuing and administering the insurance cover provided
- Enhancing our customer service or products
- Providing information about our products
- Helping to administer and manage claims

If you do not agree to provide us with the information, we may not be able to process your application, administer your cover or assess your claim.

You can ask us to not use your information to tell you about other products

We may use your personal information (but not sensitive information) to tell you about other products and services we offer.

Please contact us if you do not want us to use your personal information in this way.

Who we collect your personal information from

Usually we'll collect your personal information from you when you make an application, or complete a personal statement. We may collect it face-to-face, over the phone or online.

We may also collect it from a third party, such as your mortgage broker, financial adviser, health professional, accountant or another organisation we have an arrangement with.

We may also collect information from government offices and third parties to assess an application or claim.

Who we may share your information with

By providing us with your information, you consent to our use of this information which includes us disclosing your information where it's relevant. See '**We will only collect your information for specific purposes**' on page 31. Where relevant, we may disclose your information to:

- other *policy owners* or the *life insured*
- your mortgage broker
- affiliates of the Zurich Insurance Group Ltd
- other insurers and reinsurers
- our service providers
- *medical practitioners*
- our banking gateway providers and credit card transaction processors
- our business partners
- anyone else as required by law within Australia or overseas.

Anyone we outsource tasks to must meet our privacy requirements when they use your information. This includes only using your information for the tasks we outsource to them.

Australian laws that cover collecting personal information

The Australian laws that cover collecting personal information include the following Acts as they are amended, and any associated regulations:

- Australian Securities and Investment Commissions Act 2001
- Corporations Act 2001
- Insurance Contracts Act 1984
- Life Insurance Act 1995
- Anti Money Laundering and Counter Terrorism Financing Act 2006
- Anti Money Laundering and Counter Terrorism Financing Rules Instrument 2007 (No. 1)
- Income Tax Assessment Act 1997
- Taxation Administration Act 1953

Sometimes other acts may require or authorise us to collect your personal information.

Learn more about our Privacy Policies

For further information about our Privacy Policies, a list of service providers and business partners that we may disclose your information to, a list of countries in which recipients of your information are likely to be located, and/or details of how you can access or correct the information we hold about you, please refer to:

Zurich Australia Limited

Privacy link on our homepage - zurich.com.au
Contact us by telephone on 132 687
Email us at privacy.officer@zurich.com.au

ALI Group

Privacy link on our homepage - aligroup.com.au
Contact us by telephone on 1800 006 776
Email us at service@aligroup.com.au

We want to keep in touch

How we communicate with you

If you have given your email address, we may send updates about your policy to your inbox. We will still need to send some communication by post and may sometimes send both an email and a letter.

You can let us know that you don't want updates via email, and we will send them to the postal address you last gave us.

If we don't have your email address, we will send updates to the postal address you last gave us.

We may also send communication such as overdue premium reminders to the mobile number you gave us. If you don't want to receive any SMS communications, please tell us.

Please call or write to us to let us know if any of your contact details are incorrect or change, or if you want to change the way we communicate with you.

DEFINITIONS OF THE TERMS IN THIS PDS



This section tells you the special definitions of terms that appear in this *PDS* in *italics*.

A

Alzheimer's disease - Dementia (diagnosis)

The progressive cognitive impairment of at least 6 months' duration caused by irreversible organic brain disease such as Alzheimer's Disease with one of the following.

- A Mini Mental State Examination (MMSE) score of 20 or less
- Inability to perform at least two activities of daily living (as outlined under the *loss of independent existence* definition)

The diagnosis must be confirmed by a specialist *medical practitioner*.

Aortic surgery

Surgical repair to the aorta to correct any narrowing, dissection or aneurysm of the aorta but does not include angioplasty, intra-arterial procedures or other non-surgical techniques. For the purposes of this definition, aorta shall mean the thoracic or abdominal aorta, but none of its branches.

B

Benign tumour in the brain or spinal cord (with neurological deficit)

A non-malignant tumour in the brain or spinal cord which is histologically described and which

produces neurological deficit, resulting in:

- a permanent and irreversible inability to perform at least one of the activities of daily living (as outlined under the *loss of independent existence* definition)
- the undergoing of surgery to remove the tumour.

The impairment must be certified by an appropriate specialist *medical practitioner*.

The presence of the tumour must be confirmed by imaging studies such as CT scan or MRI.

We do not cover any of the following.

- Cysts, granulomas and cerebral abscesses
- Malformations in, or of, the arteries or veins of the brain
- Hematomas, or
- Tumours in the pituitary gland, except if the *life insured* undergoes total surgical removal of the pituitary gland by open craniotomy.

C

Cancer (excluding early stage cancers)

The presence of a malignant tumour, including leukaemia, malignant lymphoma and other haemopoietic malignancies. The tumour must be confirmed by histological examination or appropriate pathological testing in the case of non-solid tumours either:

- the *life insured* must require major interventionist therapy such as surgery to remove the tumour, radiotherapy, chemotherapy, biological response modifiers or any other major treatment
- the tumour must be sufficiently advanced such that major interventionist therapy is no longer recommended.

The following cancers are specifically excluded.

- Tumours which are histologically classified as 'pre-malignant', 'non-invasive', 'high-grade dysplasia', 'borderline' or 'having low malignant potential'
- Chronic lymphocytic leukaemia other than as defined by *chronic lymphocytic leukaemia (of specified severity)*
- All cancers described as carcinoma in situ other than as defined by *carcinoma in situ of the breast (of specified severity)*
- All cancers of the prostate other than as defined by *prostate cancer (of specified severity)*
- All melanomas other than as defined by *melanoma (of specified severity)*
- All Hyperkeratosis or Basal Cell Carcinoma (BCC) of skin and Squamous Cell Carcinoma (SCC) of skin unless having spread to the bone, lymph node, or another distant organ
- All cancers of the thyroid unless:
 - a) having progressed to at least TNM classification T2N0M0 (Stage II); or
 - b) where total thyroidectomy is undertaken
- All cancers of the bladder unless having progressed to at least TNM classification T1N0M0 (Stage I)

- Cutaneous lymphoma confined to the skin

The diagnosis must be confirmed by a specialist *medical practitioner*.

Carcinoma in situ of the breast (of specified severity)

Carcinoma in situ of the breast only if it requires any of the following.

- The removal of the entire breast, including nipple sparing mastectomy
- Breast conserving surgery and radiotherapy
- Breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells)

Carcinoma in situ of the breast treated by breast conserving surgery and other forms of adjuvant systemic therapy, including endocrine manipulation therapy, hormonal manipulation therapy or non-endocrine adjuvant therapy, is not covered.

Cardiac arrest (out of hospital)

Cardiac arrest that is not associated with any medical procedure, is documented by an electrocardiogram (ECG), occurs out of hospital and is either:

- cardiac asystole
- ventricular fibrillation with or without ventricular tachycardia.

If an ECG is not available, we will consider medical evidence which is acceptable to us as confirming that an out of hospital cardiac arrest has occurred.

Examples of suitable evidence includes but is not limited to ambulance and hospital medical reports confirming *cardiac arrest* or the administration of cardiopulmonary resuscitation (CPR) by an attending ambulance officer or hospital clinical staff or automated external defibrillator (AED) data.

Cardiomyopathy (with significant permanent impairment)

A permanent and irreversible condition of impaired ventricular function of variable aetiology (often not determined) resulting in either:

- significant physical impairment that is at least Class III on the New York Heart Association classification of cardiac impairment
- a left ventricular ejection fraction of less than 40% .

Cardiomyopathy directly related to alcohol abuse is excluded.

The diagnosis must be confirmed by a specialist *medical practitioner*.

Chronic

A condition that is recurrent, has lasted more than 1 month or requires ongoing prescribed medication or treatment.

Chronic lymphocytic leukaemia (of specified severity)

The presence of chronic lymphocytic leukaemia diagnosed as at least Rai stage I, which is defined to be in the blood and bone marrow only.

Chronic kidney failure (end stage)

End stage renal disease presented as *chronic* irreversible failure of both kidneys to function, as a result of which either regular renal dialysis is instituted or renal transplantation is carried out.

The diagnosis must be confirmed by a specialist *medical practitioner*.

Coronary artery bypass surgery

The actual undergoing of by-pass graft surgery, either through an open-heart operation procedure or through a 'key-hole'

surgical technique, to two or more blocked coronary arteries causing inadequate myocardial blood supply.

CPI

The Consumer Price Index. This is the weighted average of Australia's eight capital cities as published by the Australian Bureau of Statistics or its successor. If the CPI is not published, the increase will be calculated by reference to another retail price index that our Appointed Actuary decides most nearly replaces it.

E

Eligible loan

A home loan, investment property loan, commercial loan or equity access loan.

F

Fracture

Any fracture resulting from an accident and requiring fixation, immobilisation or plaster cast as treatment.

H

Heart attack (of specified severity)

The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area, measured by the tests specified below, where the diagnosis is supported by a diagnostic rise and/or fall of cardia biomarkers with at least one value above the 99th percentile of the upper reference limit and at least three of the following.

- a) Symptoms of ischaemia consistent with myocardial infarction
- b) ECG changes indicative of new ischaemia (new ST-T changes or new left bundle branch block)

- c) Development of new pathological Q waves on the ECG
- d) New regional wall motion abnormality persisting for at least 6 weeks and confirmed on cardiac imaging including echocardiogram, cardiac CT, cardiac MRI or cardiac radio nuclear scan

If the tests specified are inconclusive or unable to be met, then the definition will be met if 3 months after the event the insured's left ventricular ejection fraction is less than 50 per cent.

The following are not covered.

- A rise in biological markers as a result of an elective percutaneous procedure for coronary artery disease
- Other acute coronary syndromes including but not limited to angina pectoris

The diagnosis must be confirmed by a specialist *medical practitioner*.

L

Life insured

The person or persons listed as the insured person on the *policy schedule*. They are the person(s) whose death, *terminal illness*, trauma or injury may cause us to pay a benefit.

Loss of independent existence

The *life insured* is totally and permanently unable to perform independently two or more activities of daily living.

The activities of daily living are:

- bathing - the ability to shower or bathe
- dressing - the ability to put on or take off clothing
- toileting - the ability to use the toilet, including getting on or off
- mobility - the ability to get in and out of bed and a chair

- continence - the ability to control bladder and bowel function
- feeding - the ability to get food from a plate into the mouth.

M

Medical consultation

Medical consultation means any activity specific to detecting, treating, or managing of any illness, injury, medical condition or related symptoms. This includes but is not limited to taking of prescribed drugs or receiving therapy (whether conventional or alternative). A medical consultation does not include routine medical check-ups unless it leads to the detection of illness, injury, medical condition or related symptoms.

Medical practitioner

A registered and qualified medical practitioner in Australia or another country. They cannot be you, the *life insured*, your or the *life insured's* business partner or an immediate family member of yours or the *life insured*. For certain conditions, we will require that the medical practitioner is an appropriate specialist physician.

An appropriate specialist physician is a registered and qualified medical practitioner in Australia who is an appropriate specialist for your medical condition, taking into account standard medical practice and their qualifications in the relevant area of medicine. We may reasonably require that a second specialist physician make the diagnosis and certification and we will pay for the cost of that physician and reasonable travel costs.

Melanoma (of specified severity)

The diagnosis of a malignant melanoma of stage T1bN0M0 or higher.

Multiple sclerosis (with impairment level)

A disease characterised by demyelination in the brain and spinal cord. Multiple Sclerosis must be unequivocally diagnosed. There must be more than one episode of well-defined neurological deficit with persisting neurological abnormalities. Neurological investigations such as lumbar puncture, MRI (Magnetic Resonance Imaging) evidence of lesions in the central nervous system, evoked visual responses, and evoked auditory responses are required to confirm diagnosis. The impairment must be certified by an appropriate *medical practitioner*.

P

Partner

A spouse or de-facto spouse where one or both partners provide each other with financial support, domestic support and personal care.

PDS

This document, the Product Disclosure Statement and Policy Document.

Policy anniversary

The annual anniversary of the policy *start date*.

Policy owner

The person or persons who owns the policy as noted on the *policy schedule*. If the policy is owned by more than one person, it will be held jointly. The policy owner is responsible for making premium payments and is entitled to receive any benefits which become payable. When the policy is held by joint policy owners, in the event that one policy owner dies, the policy ownership transfers to the surviving policy owner.

Policy schedule

The document provided to you at the start of your policy. The policy schedule includes:

- your name and address
- the name of each *life insured*
- the *start date* of the policy
- the annual and monthly premium amounts
- the monthly policy fee
- the date the first premium is due
- the individual benefit amounts.

Pre-existing medical condition

An illness, injury or condition that was the subject of a *medical consultation* in the 5 years immediately before the policy *start date*, and:

- the *life insured* was aware of; or
- a reasonable person in the circumstances could be expected to be aware of.

Prostate cancer (of specified severity)

Prostate cancer having progressed to T2 on the TNM Clinical Staging System; or histologically classified as having a Gleason Score of 7 or higher; or having resulted in the surgical removal of the prostate (where it was considered by treating doctors to be the appropriate and necessary treatment).

R

Reasonably apparent

A reasonable person in the circumstances could be expected to have been aware of the symptoms.

Reinstatement date

The date we grant the *policy owner's* request to reinstate the policy. We will confirm the reinstatement date to you in writing.

S

Severe burns (of specified extent)

Tissue injury caused by thermal, electrical or chemical agents resulting in 3rd degree burns to at least 20% of the body surface as measured by the Lund & Browder body surface chart or any 3rd degree burns to the face.

Specified injury

A *fracture* to:

- skull (excluding bones of the face or nose)
- jaw
- collar bone
- shoulder blade
- upper arm (between the elbow and shoulder)
- forearm (including wrist but excluding elbow or hand)
- pelvis
- thigh
- kneecap, or
- leg (between the knee and foot).

The diagnosis must be confirmed by a *medical practitioner*.

Smoker

A person who has smoked cigarettes, e-cigarettes, nicotine replacements or any other substance in the last 12 months.

Stroke (of specified severity)

Death of brain tissue resulting from insufficient blood supply (typically due to a thrombus or clot), bleeding within the skull, or intracerebral embolism, and that has resulted in permanent neurological impairment. This diagnosis must be supported by both of the following.

- Evidence of permanent neurological deficit with persisting clinical symptoms

confirmed by a neurologist at least 6 weeks after the stroke

- Findings on Magnetic Resonance Imaging (MRI), Computerised Tomography (CT), or other reliable imaging techniques consistent with the diagnosis of a new stroke and compatible with the neurological deficit

The following are excluded.

- Transient ischaemic attacks
- Cerebral events and symptoms due to reversible neurological deficits and migraine
- Vascular disease affecting the eye or optic nerve
- Ischaemic disorders of the vestibular system
- Any stroke related to recreational drug use and substance abuse or both
- Brain damage due to an accident or injury

Start date

The "Commencement Date" listed on your *policy schedule*.

T

Terminal illness

That in the opinion of a specialist *medical practitioner* the *life insured* is terminally ill or injured, and as a result of the terminal illness or injury, despite all reasonable medical treatment, the *life insured* is not expected to live more than 12 months.

DIRECT DEBIT SERVICE AGREEMENT



This section includes the terms of the authorisation for Zurich Australia Limited User ID 620927, ABN 92 000 010 195 to debit premiums from your account.

In this section, the words 'you' and 'your' refer to the customer who authorised the *Direct Debit Request* and the words 'we', 'our' and 'us' refer to Zurich Australia Limited.

In this section, words in italics are defined at the end of this Direct Debit Agreement, on page 42



Authorisation

By providing us with the *Direct Debit Request*, you have authorised us to arrange for funds to be debited from your *account* for the purpose of paying the premiums on the insurance cover provided by your My Protection Plan. The authorisation will be on the terms set out in this *agreement* and may be provided to us in writing, electronically or verbally. Any change to the *account* to which your *Direct Debit Request* applies may also be provided to us in writing, electronically or verbally.

We will not issue a billing notification before we debit the premium. If the premium due date falls on a non-*business day*, we will debit the premium on the next *business day*. If you are not sure when a premium will be debited, please check with us or your *financial institution*.

The amount of the premium may change, and we will not tell you about these changes unless the terms of the Product Disclosure Statement and Policy Document require us to do so.

We only debit the amounts that you have authorised

We will only debit from your *account* those amounts that you have authorised under the *Direct Debit Request*. Except in the circumstances permitted by the Product Disclosure Statement and Policy Document, we will not change the amount or frequency of the debiting arrangements, without your prior approval.

You cannot change how much or how often we debit your account



Importantly, you will not be able to change the amount or frequency of the premium that will be debited from your *account*.

We may change the terms of this agreement

We may change the terms of this *agreement* without your consent. If we do, we will tell you 14 days before the change.

Debiting arrangements

The only amount we will debit from your *account* is the full premium due. If your *financial institution* dishonours the debit, we may choose to try to debit the amount from your *account* again.

We can cancel this authorisation if 3 or more attempts to debit the premium are unsuccessful.

We keep your account information confidential

We will keep all information relating to your *account* confidential and will only use the information for purposes connected with this *agreement* and the insurance.

However, our financial institution may also need this information if a claim is made against it relating to an alleged incorrect or wrongful debit. Our Privacy Policy will apply to this information.

You can cancel this authorisation, change account details, and defer or stop a debiting

Tell ALI Group in writing, either directly or through your *financial institution*, at least 14 days before the *premium due date* if you want to do any of the following.

- Cancel the authorisation
- Change the account details to which the authorisation applies
- Stop or defer us debiting your *account*

Contact ALI Group if you think there's been an error

Contact ALI Group if you think there has been an error in debiting your *account*. If you find we have incorrectly debited your *account*, ALI Group will confirm in writing how the error will be fixed.

If you're not satisfied in the way your matter was resolved, you can contact your *financial institution*. You can also lodge a Direct Debit Claim through your *financial institution*.

Your responsibilities

Under this Direct Debit Service Agreement, you have the following responsibilities.



Make sure your account details are correct

You must make sure direct debiting through BECS is available on your *account* and the *account* details you have given are correct. You should check your *account* details to a recent *account* statement, or check with your *financial institution* if you are unsure.

Have enough money in your account on each premium due date

You must make sure enough money is available in the *account* to be debited each *premium due date*. If there isn't enough money and the payment is dishonoured, you will be responsible for any fee the *financial institution* charges to your *account*. You will also be responsible for any fee that we incur, and we are authorised to recover this from your *account*.

Make sure you're able to authorise us to debit from the account

You must make sure the person or people who have given us authorisation to debit from the *account* can do so under the *account* signing instructions that your *financial institution* holds.

Tell us if the account is transferred or closed

You must tell us if the *account* is transferred or closed.

Find another way to pay premiums if you want to cancel this authorisation

If you want to cancel this authorisation, you must arrange for a suitable alternate way to pay your premiums.

Make sure we debit the correct amounts

Check your *account* statement to verify the amounts we debit are correct.

Pay fees and charges

You must pay any fees or charges your *financial institution* makes to your *account* in connection with the debits made on your *account*.

Definitions of the terms in this Direct Debit Service Agreement

Account

The account held at your *financial institution*, from which we are authorised to debit funds.

Agreement

This Direct Debit Request Service Agreement between you and us.

Business day

A day other than a Saturday, Sunday or a public holiday in New South Wales.

Debit payment

A particular transaction where we debit funds from your *account*.

Direct Debit Request

The written, verbal or electronic request from you to us to debit funds from your *account*.

Financial institution

The financial institution where you hold your *account*, and that you have authorised us to debit.

Premium due date

The day your payment to us is due.



WriteMark[®]
Plain Language Standard



PROTECTING
HOME & PROPERTY
BUYERS

1800 006 776 | service@aligroup.com.au | aligroup.com.au
