

Allianz Life Plan Policy

Insurance solutions from A – Z



4th August 2020

Mrs Lesley K Favalaro and Mr Darren P Favalaro
13 Rockys Way
LILYDALE VIC 3140

Dear Mrs Favalaro and Mr Favalaro

Re: Policy anniversary

Policy number: 6356017615ALP

Type of cover: **Allianz Life Plan**

Anniversary Date: 11/09/2020

Your **Allianz Life Plan** policy will be renewed on 11/09/2020. In accordance with the policy conditions, we will increase your renewing Cover Amount(s) by 5.00% to ensure your cover keeps pace with inflation.

From your policy anniversary your premium will be adjusted as a result of the above change(s) and based on your age at renewal. We will continue to debit your bank account with the revised premium. You do not need to contact us to continue this policy. Unless you tell us otherwise, we will increase your renewing Cover Amount(s) by 5.00% and charge you the 'Renewal Premium with Inflation Proofing'. Call us before the next anniversary date if you do not want this 5% increase in your Cover Amount(s).

The table below summarises the change(s) to your cover amounts and premium(s). All changes are effective from your policy anniversary date above.

Life Insured: Lesley K Favalaro

Cover Type	Cover Amount Without Inflation Proofing	Cover Amount With Inflation Proofing	Renewal Premium Without Inflation Proofing	Renewal Premium With Inflation Proofing
Life cover	\$303,876	\$319,069	\$77.75	\$81.44
Permanently unable to work cover (combined) - Any Occupation	\$303,876	\$319,069	\$90.10	\$94.61
		Total:	\$167.85	\$176.05

Policy No. 6356017615ALP

Policy Owner(s) Lesley K Favalaro
Darren P Favalaro

Policy Anniversary Date 11/09/2020

Policy Expiry Date 11/09/2065

Life Insured: Darren P Favaloro

Cover Type	Cover Amount Without Inflation Proofing	Cover Amount With Inflation Proofing	Renewal Premium Without Inflation Proofing	Renewal Premium With Inflation Proofing
Life cover	\$303,876	\$319,069	\$162.96	\$170.90
		Total:	\$162.96	\$170.90

The enclosed Allianz Life Plan Policy Schedule is your updated record of your policy. This is an important document and should be kept with your original policy document.

We trust that you will continue to enjoy peace of mind knowing that if the unexpected happens, the people you love are protected.

If you have any queries about your policy, or have any other insurance needs please contact us on **13 1000**.

Yours sincerely,



Santiago Nolan
 Head of Life Insurance
 Allianz Australia Life Insurance Limited

Allianz Life Plan Policy Schedule

Policy No. 6356017615ALP	Schedule Date 11/09/2020
Policy Owner(s)	Lesley K Favaloro Darren P Favaloro
Policy Anniversary Date	11/09/2020
Policy Expiry Date	11/09/2065

This schedule contains details of your policy.

Policy Contact Details	
Mobile Phone	0413 372 398
Contact Email	favalous13@gmail.com

Please visit [Allianz.com.au/preferences](https://www.allianz.com.au/preferences) to update your contact details

Life Insured	Lesley K Favaloro
Date of Birth	21/05/1966
Gender	Female
Smoking Status	Non-Smoker
Occupation Type	Managerial, administrative and clerical occupations

Type of Cover	Cover Amount	Start Date	Expiry Date	Special Terms	Underwriting Class	Premium [†]
Life cover	\$319,069	11/09/2015	11/09/2065	No	Class 2	\$81.44
Permanently unable to work cover (combined) - Any Occupation	\$319,069	11/09/2015	11/09/2031	No	-	\$94.61

Allianz Life Plan Policy Schedule

Policy No. 6356017615ALP	Schedule Date 11/09/2020
Policy Owner(s)	Lesley K Favaloro Darren P Favaloro
Policy Anniversary Date	11/09/2020
Policy Expiry Date	11/09/2065

This schedule contains details of your policy.

Life Insured	Darren P Favaloro
Date of Birth	22/04/1963
Gender	Male
Smoking Status	Non-Smoker

Type of Cover	Cover Amount	Start Date	Expiry Date	Special Terms	Underwriting Class	Premium [†]
Life cover	\$319,069	11/09/2015	11/09/2062	No	Class 3	\$170.90

Total Monthly Premium[†] \$346.95

[†]Premium details apply from the Schedule Date until the next Policy Anniversary Date

Insurance premiums paid by instalment may be subject to rounding. The rounding applied in this Schedule and what we instruct your bank to charge may differ.

Important Information

Call 1300 362 108 to speak with our claims team for assistance in making a claim.

We pay all claims covered by our policy terms and conditions once all necessary information has been received and assessed.

Please be aware of the risks of cancelling an existing Life Insurance policy for another. You should not cancel any existing cover until your new application is accepted as you may be losing benefits you have accrued, you may have to re-wait any waiting periods and you will be applying on the basis of your current medical state.

If you wish to apply for an increase in cover or sum insured on your existing policy the increase will be on the basis of your current medical state, however your existing cover as noted in this document remains in place while you continue to pay.

Privacy Notice

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988 (Cth)*.

How We Collect Your Personal Information

We usually collect your personal information directly from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim, including third parties claiming under your policy, your employer, external claims data collectors and verifiers and medical service providers; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We Collect Your Personal Information

We collect your personal information (other than sensitive information) to enable us to provide our products and services, including to process and settle claims; make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with that may interest you; and conduct market or customer research to determine those products or services that may suit you.

You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our website's Privacy section at www.allianz.com.au.

We collect your sensitive information (which may include information related to genetic testing) from you for the purpose of providing our product and services, including to underwrite insurance cover; assess and settle claims; and undertake research analysis and design new insurance products.

If you do not provide your personal (including sensitive) information we require, we may not be able to provide you with our services, including settlement of claims.

Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the relevant paragraph above or (except in the case of sensitive information) to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier).

We will not disclose your sensitive information for any purpose other than the purpose for which it was collected or a directly related secondary purpose, unless you otherwise consent.

We may also disclose your personal (including sensitive) information if it is required to be disclosed to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Privacy Notice

Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988 (Cth)* and how we deal with complaints. Our Privacy Policy is available at www.allianz.com.au.

Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

Your Consent

By providing us with personal information (including sensitive information) you and any other person you provide personal information for, consent to these uses and disclosures until you tell us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons we have an association with, please contact us.