

# Zurich Protection Plus

## Your policy anniversary



001063 000



The M & J Grljusich Super Fund  
C/- The Trustees  
3 Black Swan Rise  
BEELIAR WA 6164

Life insured:  
**Mark Grljusich**

Policy number:  
**03357432**

Policy type:  
**Zurich Protection Plus**  
(Superannuation, held by  
external trustee)

Policy owner:  
**The M & J Grljusich  
Super Fund**

18 February 2022

### Thank you for being a Zurich customer

We're writing to tell you about changes to your insurance premium for the next policy year and to remind you that your premium is due soon. We'll automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We'll let you know if any payments are unsuccessful.

### You've selected Premium with cover increase

Policy anniversary date:  
**9 March 2022**

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

#### Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.

Premium monthly:  
**\$247.81**

Due on:  
**20 March 2022**



Your monthly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy). If you ask us to change your policy before your next policy anniversary and we have a premium adjustment underway, your policy will automatically attract the new premium rates at the time of change which means they will apply earlier than they otherwise would.

## Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Mark Grljusich	Death & terminal illness	\$808,803	\$849,243	\$226.61	\$237.94
	Management fee	N/A	N/A	\$9.87	\$9.87
	<b>Total instalment premium</b>			<b>\$236.48</b>	<b>\$247.81</b>

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the PDS and most recently issued policy schedule. If you don't have the PDS, visit [zurich.com.au/lifepds](http://zurich.com.au/lifepds) or contact us.

## Some benefits and features of your cover change at certain ages

Some benefits and features of your cover change or end at certain ages. This reminder includes a summary, but please check your PDS and policy schedule to make sure you understand the impact of any changes.

- You can increase cover without health assessment under the Future insurability features up to the policy anniversary when the life insured is 54.

## An Inflation protection increase has been applied to your policy

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. You don't have to accept the increase. If you'd like to maintain the same cover amount, or arrange a lower cover increase, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium.

## Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.



Good news, we've made some improvements which affect the cover provided under your policy. Please refer to the information about the changes set out under the heading 'Upgrades to your policy'.

## The Life insurance code of practice is our promise to you

When you take out life insurance, it's important that you get the highest standards of service in all your dealings with us. That's why we've adopted the Life Insurance Code of Practice. It's the life insurance industry's commitment to mandatory customer service standards and it's designed to protect you, our customer. The Code can be found at [fsc.org.au](http://fsc.org.au).