

Zurich Wealth Protection

Welcome



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The Trustee For The Abhayaratna Family Super
C/- The Trustees
33 Endeavour St
RED HILL ACT 2603

Your adviser

Mr James Lewis
1300 707 772

zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number

91205829

12 September 2023

Dear Trustees,

Welcome to Zurich. Thank you for choosing us to protect what matters most.

This letter confirms that your Zurich Protection Plus policy has been established. Enclosed you will find your policy schedule which confirms your policy details, the cover you have chosen, and your premiums. You'll be sent information about each of your related policies separately.

You have 30 days to decide if your policy is right for you

You have 30 days to check that your policy meets your needs. In the 30-day cooling-off period, you can cancel the policy for any reason and receive a full refund of any premiums paid, provided you haven't made a claim. Your right to cancel the policy and receive a refund ends if you make a claim or exercise any other rights under your policy in the 30 days.

You can request cancellation over the phone. Alternatively, you can cancel in writing as a letter sent by post or as an email attachment. As your policy has superannuation ownership, any refund of contributions made to the policy is subject to preservation requirements. We'll ask you for details of a complying superannuation fund we can pay the refund to.

Please check the policy schedule

Please take the time to review the policy schedule carefully to ensure all your details are correct.



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Your duty to take reasonable care not to make a misrepresentation

This policy has been issued on the basis of the information provided to us in your application and, if applicable, the Life Insured's Statement. Your duty to take reasonable care not to make a misrepresentation is explained in the PDS and the Life Insured's Statement and it applies each time you provide us with information before we issue a policy. Not meeting your legal duty can have serious impacts on your insurance.

What should you do?

If, after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

If you need extra support

We recognise that you may be vulnerable to loss, harm, or disadvantage due to personal circumstances, unique needs, or unforeseeable life events such as illness or the death of a loved one. We understand how important it is to recognise your specific needs, and our team is here to help you with empathy, sensitivity, and discretion.

We appreciate that discussing your situation openly can be difficult. Our team will work with you or your representative to determine how to best provide support and manage your personal information in a sensitive and appropriate manner.

For further information refer to our website at zurich.com.au/vulnerable-customers

If you have a concern about our product or service

Zurich is committed to providing a high level of service and we have arrangements in place for resolving any complaints our customers may have. We will always endeavour to address your concerns as a matter of priority and will work with you to resolve your complaint.

Please contact us if you wish to make a complaint about any Zurich service or product, or visit our website at zurich.com.au/complaints for more information.

Life Insurance Code of Practice (Code)

As part of our commitment to providing you with the highest standards of service, we have adopted the Life Insurance Code of Practice. If you would like more information about the Code, please visit our website at zurich.com.au/licop

Where to find information about your policy

The Zurich Wealth Protection PDS contains everything you need to know about your policy and includes the policy conditions. The PDS explains how to make changes to your policy, how to make a claim, and how to complain if you're unhappy either with us or with your policy. If you don't have the PDS your financial adviser gave you, visit zurich.com.au/lifepds or contact us and we'll send one to you.

Welcome

We'll be in touch at least every 12 months

We'll write to you before your policy anniversary each year to tell you about changes in premium, and to outline any upgraded benefits that apply to your policy.

If you require any further information, your financial adviser, Mr James Lewis, should be your first point of contact. If you need to change or update any of your details, please don't hesitate to contact us on 131 551.

Sincerely,



Brendan Norton
Head of Customer & Adviser Experience
Life & Investments

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Policy schedule

Policy number
91205829**Your adviser**
Mr James Lewis
1300 707 772

This policy schedule forms part of the policy and the policy conditions are contained in the Zurich Wealth Protection Product Disclosure Statement.

Policy start date: 12 September 2023
Document issue date: 12 September 2023

Policy details

Policy: Zurich Protection Plus
Policy owner/s: The Trustee For The Abhayaratna Family Super (Superannuation, held by external trustee)
Life insured: Walter Abhayaratna
Date of birth: 5 June 1967
Smoker status: non-smoker
Occupation class: A1M
Superannuation optimiser: Superannuation optimiser applies to this policy and this is the related superannuation policy
Related non-superannuation policy: Zurich Protection Plus policy number 91205830

Insurance coverage summary

This policy provides the amounts of cover summarised below:

Life insured: Walter Abhayaratna

Cover	Sum Insured
Death & terminal illness	\$2,000,000
TPD insurance - superannuation component	\$2,000,000
Buy back death (TPD)	\$2,000,000

A detailed breakdown of this cover, including the end dates which apply to each component, are set out in the Insurance coverage details table below.

Insurance coverage details

Life insured: Walter Abhayaratna

Item	Benefit type	Benefit amount	Start date	End date	Premium type
1	Death & terminal illness benefit	\$2,000,000	12 Sep 2023	12 Sep 2066	stepped
2	TPD any occupation (linked to Death)- superannuation component*	\$1,200,000	12 Sep 2023	12 Sep 2066	stepped
3	TPD any occupation (linked to Death & Trauma)- superannuation component*	\$800,000	12 Sep 2023	12 Sep 2033	stepped
4	Buy back death benefit (TPD)	\$2,000,000	12 Sep 2023	12 Sep 2042	stepped

* The total TPD benefit amount is shown on both related policies, but a benefit is only payable under one policy. Please refer to the policy terms and conditions relating to the TPD benefit under superannuation optimiser.

The table above shows the TPD definition applicable before the policy anniversary when the life insured is 65. After that time, a more limited definition applies to all TPD policies, with a TPD benefit only payable under limited specific circumstances - a benefit cap also applies. Refer to the policy terms and conditions in the Product Disclosure Statement.

Policy schedule

Policy number
91205829

Premiums

Premium frequency:	yearly
Instalment premium:	\$9,019.47
SmartValue discount included:	22.5%
Zurich+ discount included:	5%
Management fee:	\$110.07
Total instalment premium:	\$9,129.54
Next premium due date:	12 September 2023
Payment method:	direct debit

Special conditions and exclusions

In the event of claim, in addition to the need to meet the definition of total and permanent disablement, your TPD insurance will be subject to a permanent incapacity restriction.

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