



Vote Super Pty Ltd
12 Cynthia Court
RIVERSIDE TAS 7250

27 June 2020

Your new TAL Policy

ACCELERATED PROTECTION

Policy number	1849380
Policy start date	23 June 2020

Dear Trustee

Welcome to TAL – your Accelerated Protection application has been accepted and your insurance cover is in place. Now you can feel confident to get on with living your life, knowing we'll be there if you need us.

Your important documents

The following documents are included with this letter:

- **Policy Schedule** – provides details of your specific cover
- **Policy Document** – sets out the formal terms and conditions of your policy.

What do you need to do?

Please take the time to read your Policy Schedule, to check that all details are correct.

You should keep your Policy Schedule and Policy Document in a safe place as they contain information that will be important if you ever need to make a claim.

More information

If you have any questions or would like more information, please contact your financial adviser FARRELL SPUNGIN by phone on 1300 796 577 or by email to Karen.Chua@experien.com.au. You can also get in touch with us directly by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your life insurance.

Yours sincerely,



TAL Customer Service

Office use only: 37.2

Accelerated Protection

Policy number 1849380

Policy Owner Vote Super Pty Ltd

YOUR POLICY

Issue date	27 June 2020
Policy start date	23 June 2020
Policy anniversary date	23 June 2021 each year, starting on 23 June 2021
First premium payable	\$3,814.36 Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
Premium frequency	Yearly
Premium due date	23 June 2021 We will send you a notice prior to each premium due date.
Policy fee	\$77.00 (included in the yearly premium amount)
State in which Policy is registered	TAS
Stamp duty	Paid in accordance with relevant State legislation and included in the yearly premium amount.

Information about special conditions and exclusions

During the underwriting process, we may be required to apply special conditions on the Policy that we issue to cover the increase in risk, based on your personal situation. For example, we may apply exclusions to a particular health condition or pastime, require an increased premium payment or reduce the benefit.

The wording of our exclusions includes language that describes symptoms, rather than diagnosed conditions. They are based on research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

If special conditions have been applied to your Policy, you can be assured that we will assess any claim you make fairly, and make our decisions based on the evidence available at the time. If your health or lifestyle changes after you've taken out the Policy please let us know, because we may be able to alter some of these special conditions.

Where we have relied on medical evidence to make our decision and you would like a copy of this, we will provide this either directly to you or your doctor within 10 business days of receiving your request.

Your Health Sense Discount

A Health Sense Discount has been applied to eligible parts of your policy and is reflected in your premium shown above. The percentage discount will apply for the life of the policy and is shown in the relevant plan details appearing in this policy schedule.

The discount may be changed or removed if you request alterations to your policy, for example if you remove cover or reduce your sum insured.

Please note, this discount does not apply to the policy fee and any government duties.

Your financial adviser

FARRELL SPUNGIN at Experien Insurance Services Pty Ltd

1300 796 577

Karen.Chua@experien.com.au

Policy Schedule (continued)

LIFE INSURED	
Name	Brendan Vote
Date of birth	29 May 1967
Gender	Male
Smoker status	Non-smoker
Occupation class	AA+

TPD Insurance (Attached) - Superlink	
Policy number	1849380
Benefit Amount	\$1,000,000.00
Issue date	27 June 2020
Plan start date	23 June 2020
Plan end date	23 June 2031
TPD definition	Any Occupation
Premium basis	Stepped
Health sense discount	7.50%

Optional Benefits

The following optional benefits have been included in your Plan:

Death Buy-Back Option

Special conditions and exclusions

Nil

Policy Schedule (continued)

LIFE INSURED

Name	Brendan Vote
Date of birth	29 May 1967
Gender	Male
Smoker status	Non-smoker
Occupation class	AA+

Life Insurance Plan

Policy number	1849380
Benefit Amount	\$1,000,000.00
Issue date	27 June 2020
Plan start date	23 June 2020
Plan end date	23 June 2066
Premium basis	Stepped
Health sense discount	7.50%

Special conditions and exclusions

Nil

CONTACTING TAL

customerservice@tal.com.au

1300 351133

1300 209 088

tal.com.au

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