



## Welcome to RAC Life Insurance

Dear Sir/Madam,

We're delighted to confirm that your RAC Life Insurance will be in place from 5 April 2023. RAC Life Insurance is issued by NobleOak, Australia's most awarded Direct Life Insurer of 2020.<sup>^</sup>

### Your cover details

The details of your cover are included in the enclosed **Cover Information** notice. The [Product Disclosure Statement](#) (PDS) that explains your valuable benefits and features was sent to you with your original quote. Please keep these documents in a safe place. Your Cover Information is subject to correction in the event of any error. Please check the Cover Information carefully and contact us if the details shown in this document are incorrect.

### RAC membership benefits

With RAC Life Insurance, you also get access to all the benefits that come with being a member of RAC.

### Your premium payments

Please note that you must continue to pay your premiums to keep your cover in place. If your payment details change at any stage, make sure you let us know, as non-payment of your premiums will result in your cover lapsing.

### Is your application form correct?

We completed your application over the phone and emailed your completed application form to you shortly after. If you wish to change anything on your application form, or if there's anything you forgot to tell us, please contact us immediately so we can review the details. You can update your application form by making handwritten changes then signing and sending it back to us in the post, or by scanning it and emailing it to us. Please initial any changes.

If you don't return your application form to us, we'll rely on the information you provided as being full and complete in accordance with your Duty of Disclosure obligations.

### What future information will I receive?

Each year, prior to the anniversary of your cover, you'll receive your annual renewal notice. This outlines your premium and insured amount for the year ahead.

### We're here to help

If you have any questions, please call us on 1300 342 194 between 6am and 3pm (WST) Monday to Friday, or email us at [enquiries@raclifeinsurance.nobleoak.com.au](mailto:enquiries@raclifeinsurance.nobleoak.com.au).

<sup>^</sup>To find out more about NobleOak awards visit <https://rac.com.au/home-life/life-insurance/>



The RAC Life Insurance suite of products described in this communication is distributed and issued by NobleOak Life Limited, AFSL 247302 (NOL). NOL and its representatives handle all claims. RAC Insurance Pty Ltd does not distribute, issue or guarantee the products. The information in this communication is factual information only and is not financial advice. It does not take such factors as your objectives, financial situation or needs into account. Cover is subject to terms, conditions, limitations and exclusions - please see the [Product Disclosure Statement](#). RAC membership benefits and rewards are subject to change at any time - for the most up to-date information see [www.rac.com/life](http://www.rac.com/life). RAC receives a commission from NOL for policies issued by NOL to RAC members.

**rac.com.au**

RAC Life Insurance suite of products is issued by NobleOak Life Limited  
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E [enquiries@raclifeinsurance.nobleoak.com.au](mailto:enquiries@raclifeinsurance.nobleoak.com.au)  
AFSL 247302 ABN 85 087 648 708



Yours sincerely,

A handwritten signature in black ink that reads 'M. Minney' followed by a period. The signature is written in a cursive style.

Matt Minney  
Head of Claims & Operations, (NobleOak) for the RAC Life Insurance Team



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## Cover Information

This document details the protection we're providing you, based on your most recent application. Please check the details carefully and let us know if any of the information is incorrect.

### General information:

Member name: The Trustee for K & M Vanna Superannuation Fund  
Member number: 110608781

### Payment information:

Payment frequency: Monthly  
Payment method: Direct debit  
Annual premium: \$861.36  
One month free offer: \$71.78  
Amount to be debited: \$71.78 (Beginning 05.05.2023)  
Premium due date: 5th of each month

### Insured details:

Life insured: Mrs Michelle Helen Vannaprasedh  
Smoker status: Non Smoker  
Occupation: HR Recruitment Officer

### Benefit information:

| Benefit    | Sum insured | Commencement date | Annual premium** |
|------------|-------------|-------------------|------------------|
| Life Cover | \$300,000   | 5th April 2023    | \$861.36         |

**Exclusions:** No underwritten exclusions apply (standard exclusions are in the [Product Disclosure Statement](#))



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