

# Zurich Protection Plus

## Your policy anniversary



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Bjpd P/L ATF The Garbellini Super Fund  
20 Ivankovich Ave  
BEELIAR WA 6164

Life insured:  
**Denise Garbellini**

Policy number:  
**03368048**

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

Policy owner:  
**Bjpd P/L ATF The  
Garbellini Super Fund**

8 October 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 without cover increase

Policy anniversary date:  
**2 November 2022**

Without inflation protection

Please note you have not selected automatic in-built inflation protection. Please contact one of our local insurance specialists if you'd like to discuss this option.

### 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 yearly:  
**\$2,400.58**

Due on:  
**20 November 2022**

Your yearly 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

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

Life Insured	Cover type	Current cover	Premium
Denise Garbellini	Death & terminal illness	\$750,000	\$2,298.47
	Management fee	N/A	\$102.11
	<b>Total instalment premium</b>		<b>\$2,400.58</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

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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.

## Benefits of your policy

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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.

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

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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).

## At each anniversary, different factors can affect your premium

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Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. Our premium rates aren't guaranteed and can change. If you'd like to know more about why premiums increase, please visit [zurich.com.au/lifepremiums](https://zurich.com.au/lifepremiums).

The in-built management fee increases annually on the anniversary of the policy.



### Age increase

As we get older, the risk of death and illness generally increases and this is reflected in the cost of providing cover.

## You are currently paying: yearly via direct debit

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We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

## Have your circumstances changed?

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We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty to take reasonable care not to make a misrepresentation will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



Simplify your life with My Zurich

Find out more about our 24/7 customer portal at [zurich.com.au/myzurich](https://zurich.com.au/myzurich)

## Your contacts

If you have any questions please don't hesitate to contact us. We look forward to helping you.

### Goodall Financial Services P/L

Your financial adviser



08 9434 2722

### Your local Zurich insurance specialist



131 551

Monday to Thursday 8.30am – 7.00pm AEST

Friday 8.30am – 5.30pm AEST



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059

## How else can we help?

### Update your details

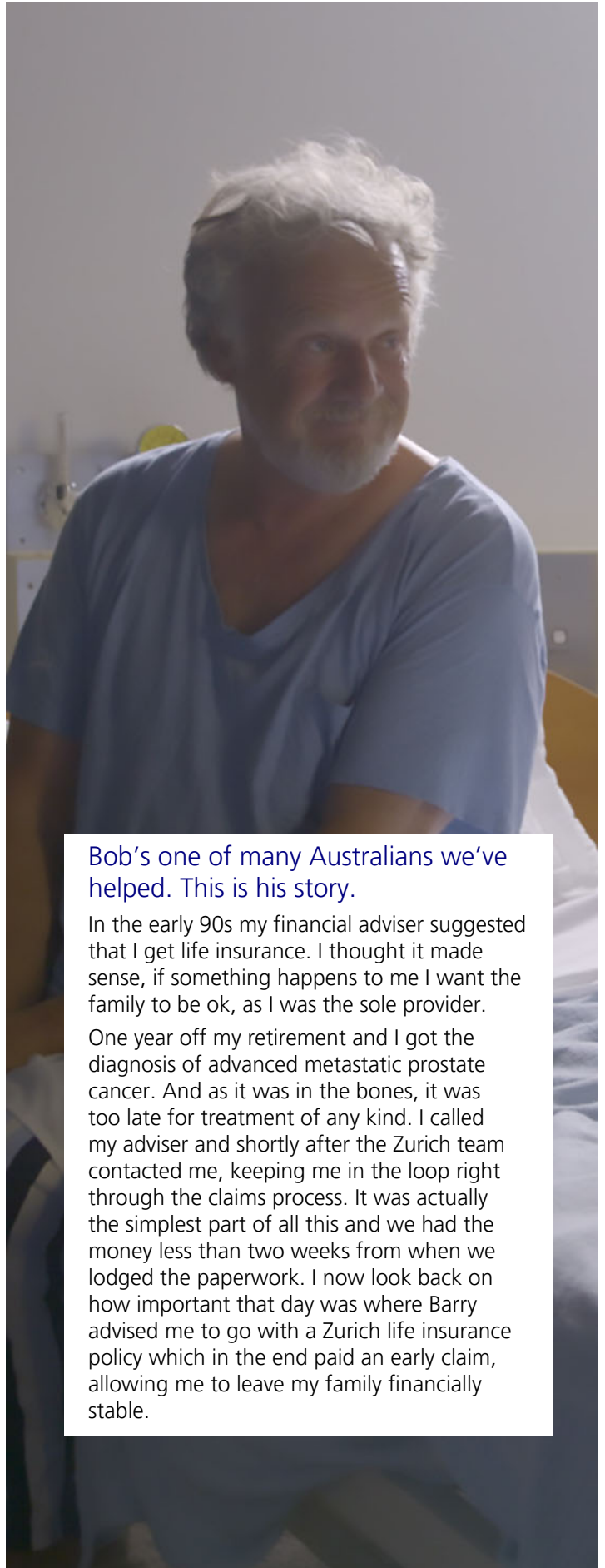
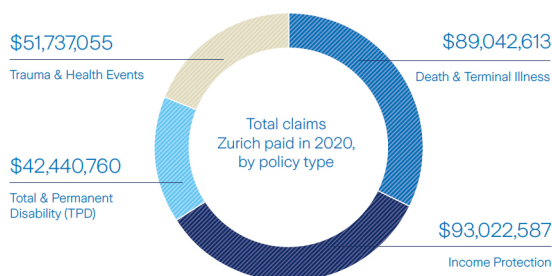
It is important that your details remain up-to-date. If your circumstances have changed, you can update your details 24/7 on our self service customer portal at [zurich.com.au/myzurich](http://zurich.com.au/myzurich). Alternatively, please call your local insurance specialist on **131 551**, or email us at [client.service@zurich.com.au](mailto:client.service@zurich.com.au)

### Need to make a claim?

Let us know as soon as you can by completing the claim form on our website: [zurich.com.au](http://zurich.com.au) or by calling us on **131 551**. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

## Total claims paid

\$276,243,015



### Bob's one of many Australians we've helped. This is his story.

In the early 90s my financial adviser suggested that I get life insurance. I thought it made sense, if something happens to me I want the family to be ok, as I was the sole provider.

One year off my retirement and I got the diagnosis of advanced metastatic prostate cancer. And as it was in the bones, it was too late for treatment of any kind. I called my adviser and shortly after the Zurich team contacted me, keeping me in the loop right through the claims process. It was actually the simplest part of all this and we had the money less than two weeks from when we lodged the paperwork. I now look back on how important that day was where Barry advised me to go with a Zurich life insurance policy which in the end paid an early claim, allowing me to leave my family financially stable.