

Alteration quotation



Issue date: 15/06/2022
Quote expiry: 15/07/2022

Zurich Australia Limited
ABN 92 000 010 195, AFSLN 232510

Customer Care
Telephone: 131 551
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Policy number 91055631 - Zurich Protection Plus - Super
Related to policy 91055632

Existing cover summary

Pay method Manual
Premium frequency Yearly
Life insured - LARISSA GRUND
Date of birth 2/01/1970
Smoker status Non-Smoker

	Amount insured	Yearly premium
Death Cover with TPD Cover		
Death Cover - Stepped	\$1,102,500	\$1,519.61
TPD Cover - Stepped, Any, 1 - Professional white collar, Buy Back Death option	\$1,102,500	\$1,867.35

General options

> CPI

Policy totals	Premium for all cover and options	\$3,386.96
	Management fee	\$102.11
	NSW stamp duty	\$0.00
	Total yearly premium	\$3,489.07

Discounts applied to this policy

10.0% SmartValue

Quote summary

Pay method Manual

Premium frequency Yearly

Life insured - LARISSA GRUND

Date of birth 2/01/1970

Smoker status Non-Smoker

	Amount insured	Yearly premium
Death Cover with TPD Cover		
Death Cover - Stepped	\$500,000	\$689.16
TPD Cover - Stepped, Any, 1 - Professional white collar, Buy Back Death option	\$500,000	\$775.59

General options

> CPI

Policy totals

Premium for all cover and options	\$1,464.75
Management fee	\$102.11
NSW stamp duty	\$0.00
Total yearly premium	\$1,566.86

Quote discounts applied to this policy

10.0% SmartValue

Policy number 91055632 - Zurich Protection Plus - Non-Super
Related to policy 91055631

Existing cover summary

Pay method Manual
Premium frequency Half-Yearly
Life insured - LARISSA GRUND
Date of birth 2/01/1970
Smoker status Non-Smoker

	Amount insured	Half-Yearly premium
Death Cover* with TPD Cover and Trauma Cover		
TPD Cover - Stepped, Optimised, 1 - Professional white collar	\$1,102,500	\$404.54
Trauma Cover - Stepped, Platinum, Trauma Reinstatement option, Buy Back Death option, Buy Back TPD option	\$330,750	\$1,523.00

*This cover is under policy 91055631.

General options

> CPI

Policy totals	Premium for all cover and options	\$1,927.54
	Management fee	\$0.00
	NSW stamp duty	\$0.00
	Total half-yearly premium	\$1,927.54

Discounts applied to this policy

10.0% SmartValue

Quote summary

Pay method Manual

Premium frequency Yearly

Life insured - LARISSA GRUND

Date of birth 2/01/1970

Smoker status Non-Smoker

	Amount insured	Yearly premium
Death Cover* with TPD Cover and Trauma Cover		
TPD Cover - Stepped, Optimised, 1 - Professional white collar	\$500,000	\$278.80
Trauma Cover - Stepped, Platinum, Trauma Reinstatement option, Buy Back Death option, Buy Back TPD option	\$330,750	\$2,957.25

*This cover is under policy 91055631.

General options


> CPI

Policy totals	Premium for all cover and options	\$3,236.05
	Management fee	\$0.00
	NSW stamp duty	\$0.00
	Total yearly premium	\$3,236.05

Quote discounts applied to this policy

10.0% SmartValue

AUTHORITY TO PROCEED

Policy Owner 1: Dr. L. Grund  15.6.22
Name Signature Date

Policy Owner 2: _____
(if applicable) Name Signature Date

The premium/s quoted in this Illustration are indicative only and alterations are subject to assessment and confirmation by Zurich. The final premium may differ because of factors including health, occupation, pastimes and the date the application is submitted. Zurich reserves the right to update premiums to reflect current age at date of application and to maintain premiums on existing cover. Premiums (including any applicable discounts) are subject to change after the alteration has been made. All exclusions on an existing type of cover will continue to apply and will also apply to any revised sum insured for that cover. Please refer to the Product Disclosure Statement (PDS) for full details of the insurance and the terms and conditions that apply.

If this quote is for an alteration to an existing policy, the new premiums will be calculated using the current base rates for your policy which may have increased since your last anniversary.

Policy number 91055631

Projections - Future benefits and premiums

Life Insured - LARISSA GRUND

Projection with Indexation

Year (Age)	Death Cover	TPD Cover	Annualised premium (as selected)
1(52)	\$500,000	\$500,000	\$1,566.86
2(53)	\$525,000	\$525,001	\$1,917.68
3(54)	\$551,250	\$551,251	\$2,302.53
4(55)	\$578,813	\$578,814	\$2,804.74
5(56)	\$607,754	\$607,754	\$3,337.97
6(57)	\$638,142	\$638,141	\$4,042.80
7(58)	\$670,049	\$670,049	\$4,863.87
8(59)	\$703,551	\$703,552	\$6,201.20
9(60)	\$738,729	\$738,730	\$8,008.54
10(61)	\$775,665	\$775,666	\$9,466.21

Projection without Indexation

Year (Age)	Death Cover	TPD Cover	Annualised premium (as selected)
1(52)	\$500,000	\$500,000	\$1,566.86
2(53)	\$500,000	\$500,000	\$1,831.37
3(54)	\$500,000	\$500,000	\$2,098.53
4(55)	\$500,000	\$500,000	\$2,438.01
5(56)	\$500,000	\$500,000	\$2,766.54
6(57)	\$500,000	\$500,000	\$3,193.26
7(58)	\$500,000	\$500,000	\$3,660.44
8(59)	\$500,000	\$500,000	\$4,443.41
9(60)	\$500,000	\$500,000	\$5,462.29
10(61)	\$500,000	\$500,000	\$6,149.34

Policy number 91055632
 Projections - Future benefits and premiums

Life Insured - LARISSA GRUND

Projection with Indexation

Year (Age)	TPD Cover	Trauma Cover	Annualised premium (as selected)
1(52)	\$500,000	\$330,750	\$3,236.05
2(53)	\$525,001	\$347,288	\$3,834.40
3(54)	\$551,251	\$364,652	\$4,463.84
4(55)	\$578,814	\$382,885	\$5,205.91
5(56)	\$607,754	\$402,029	\$6,092.82
6(57)	\$638,141	\$422,130	\$7,371.35
7(58)	\$670,049	\$443,237	\$8,821.07
8(59)	\$703,552	\$465,399	\$10,902.30
9(60)	\$738,730	\$488,669	\$13,345.39
10(61)	\$775,666	\$513,102	\$15,938.23

Projection without Indexation

Year (Age)	TPD Cover	Trauma Cover	Annualised premium (as selected)
1(52)	\$500,000	\$330,750	\$3,236.05
2(53)	\$500,000	\$330,750	\$3,651.81
3(54)	\$500,000	\$330,750	\$4,048.82
4(55)	\$500,000	\$330,750	\$4,497.07
5(56)	\$500,000	\$330,750	\$5,012.58
6(57)	\$500,000	\$330,750	\$5,775.65
7(58)	\$500,000	\$330,750	\$6,582.41
8(59)	\$500,000	\$330,750	\$7,748.04
9(60)	\$500,000	\$330,750	\$9,032.68
10(61)	\$500,000	\$330,750	\$10,273.92

The management fee where applicable, is indexed at an assumed inflation rate of 3.0%. Any benefit increases shown are calculated at an indexation rate of 5.0%.

Premiums are not guaranteed and can change. For both stepped and level premium structures, overall policy premium will increase if we change the premium rates for all policies in the same category.