

25 June 2018

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RICCA HOLDINGS PTY LTD ATF RICCA
SUPERANNUATION SCHEME
LOT 5 HARGRAVES PLACE
WETHERILL PARK NSW 2164

Policy number 511326970

Renewal date 29 July 2018

Payment due \$3,853.45

Payment frequency Yearly

Payment method Direct Debit

ClearView LifeSolutions

Here are some of the great benefits of your cover:

Worldwide cover

You are covered 24 hours a day anywhere in the world.

Guaranteed renewable

We won't cancel your cover or increase your premium because of any change in your health, occupation or pastimes.

Payment Options



Bill code: 196568
Ref: 511326970



Call 132 979
Set up a direct debit from a bank account, Visa or Mastercard.



Need help?
Contact your adviser, MATT GUILDEA on 02 9252 6111 or call us on 132 979

Dear Trustee,

Your policy is due for renewal soon and we're looking forward to covering you for another year.

There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

Indexation Benefit

This benefit helps ensure your cover maintains real value and keeps up with the increased cost of living. If you have not opted out of this benefit, the amount you are covered for has been increased and as a result your premium has also increased.

Future Increase Benefit

Did you know you can increase your benefit amount as a result of specific personal or business events, without the need to complete any additional medical questions?

Speak to your adviser today about taking up this benefit if you have recently received a pay rise, married, taken a mortgage, welcomed a new child or are a business owner and the debt or value of your business has increased.

Risks of cancelling and replacing your existing life insurance policy

If you have held your current life insurance policy for three years or more, we can't avoid your cover for innocent or accidental misrepresentation and non-disclosure of facts. You will lose this protection if you cancel your existing policy and enter a new policy.

In short, within the first three years of entering into a new policy or replacing your existing policy, your cover may be avoided for innocent or accidental misrepresentation and non-disclosure of facts.

Your cover and premium details

Policy number : 511326970

Policy owner : Ricca Holdings Pty Ltd ATF Ricca Superannuation Scheme

Life insured : Valerio Chiavaroli Non smoker

Valerio Chiavaroli

Cover type	Non indexed details		Renewal details		
	Benefit	Premium	Benefit	Premium	Indexed
Life Cover	\$578,812	\$3,669.96	\$607,752	\$3,853.45	Yes

Premium and payment summary

Valerio Chiavaroli	\$3,853.45
Yearly premium	\$3,853.45

Your premiums may have increased in accordance with your policy terms due to: indexation, an increase in your age under stepped premiums, changes in stamp duty rates, and changes to our premium rates.

Need help?

Your adviser	MATT GUILDEA	02 9252 6111 gildea@iprimus.com.au
Customer Service Centre	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au