

F 000010

Flecks Future Fund
82 Ash Drive
BANORA POINT NSW 2486

Your policy

Qantas Assure Life Protect

Policy number

1689548

Life insured

Stephen Flecknoe

Qantas Frequent Flyer Number

1933335380

18 October 2018

Dear Trustees

We've revised your insurance policy

We're writing to confirm we've reduced the Life benefit amount for Stephen Flecknoe, effective 10 November 2018.

Take a look at the table below to see how much we would pay if an eligible claim was made on this policy.

Person insured	Stephen Flecknoe
Insurance	Life Insurance
Benefit Amount	\$100,000

Your new monthly premium is \$79.75, which you're currently paying by Direct Debit.

What do you need to do?

The enclosed Policy Schedule replaces your previous one and shows the changes we've made. It now forms part of your policy documentation.

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

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

Need help?



Call us on 13 49 60 Monday to Friday: 9am - 7pm (AEST)



Email: hello@qantasassure.com

Policy Schedule

Qantas Assure Life Protect

Policy details

Policy number	1689548
Policy owner	Flecks Future Fund
Schedule issue date	18 October 2018
Policy commencement date	10 May 2017
Policy anniversary date	10 May 2019 and each following 10 May
Life Insured	Stephen Flecknoe
Insurance	Benefit Amount
Life Insurance	\$100,000.00
First premium amount	\$79.75
First premium date	10 November 2018
Premium frequency	Monthly

Payment details

Payment method	Direct Debit
Account number	XXXXXX396
BSB	XXX-879

5048373

Need help?



Call us on **13 49 60** Monday to Friday: 9am - 7pm (AEST)



Email: hello@qantasassure.com



Qantas Assure Life Protect (continued)

Life insured: Stephen Flecknoe

Date of birth	23 May 1961
Gender	Male
Smoker status	Non-smoker
Occupation	Fire System Technician

Life Insurance details

Insurance commencement date	10 May 2017
Cover end date	10 May 2061
Premium structure	Stepped
Benefit amount	\$100,000.00
Cover	Your selection
Accident Cover	Cover commencement date 10 May 2017
Illness Cover	Cover commencement date 10 May 2017
Adventure Sports Cover	Not covered
Options	
Premium Relief	Not included
Inflation Protection	Included
Discounts	
Multi-cover	Applies
Heart Foundation Healthy BMI Discount	Does not apply
Large sum insured	Does not apply
Premium amount	\$79.75

This is a stepped premium structure, which means your premiums will generally go up each year with age and level of cover.



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Confirmation of personal details

Life insured: Stephen Flecknoe

Date of Birth	23/05/1961
Gender	Male
Privacy Statement	
To give you a quote and find out if we can offer you this product, you will need to provide the relevant medical, lifestyle, occupation and income information we request. Are you happy and able to do this?	Yes
Duty of Disclosure Statement	
Your Duty of Disclosure You have a duty to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to provide insurance and on what terms. You have this duty until we agree to provide the insurance. Read your full duty here http://www.qantasassure.com/life-insurance/pds . Any necessary medical, financial and employment records will be obtained at the time of a claim to confirm the information given in this application is honest and complete. If you do not tell us anything you are required to, and we would not have provided the insurance if you had told us, we may reduce or refuse to pay a claim or we may cancel the policy. Do you agree?	Yes
Personal Details	
Gender	Male
What is your date of birth?	23/05/1961
Are you an Australian Citizen or permanent Australian Resident?	Yes
How tall are you?	176 cm (5 ft 9.3 in)
What is your weight?	100 kg (15 st 10 lbs)
Have you smoked tobacco (e.g. in a cigarette, cigar or pipe) or used e-cigarettes in the last 12 months?	No
Do you have any other Life Insurance, Total Permanent Disability Insurance (TPD), Recovery Insurance (also known as Trauma or Critical Illness) or Income Protection that you will keep in addition to this application?	Yes
- Is this with TAL?	No
- Which type of insurance do you have?	Income Protection Insurance
- Please be aware that if you hold more than one income protection policy and a claim is payable, a maximum benefit of 75% of your income will be paid out in total across all of these products.	Ok
- Which type of insurance do you have?	Recovery/Trauma Insurance
- Does your Recovery/Trauma insurance cover exceed more than \$500,000?	No

In the last ten years, have you had or received medical advice or treatment for asthma, sleep apnoea or any respiratory or lung condition?	No
In the last ten years have you had or received medical advice or treatment for depression, anxiety, panic attacks, stress, bipolar disorder, post-natal depression, post-traumatic stress disorder or other mental health condition?	No
In the last ten years, have you had or received medical advice or treatment for whiplash, sciatica, scoliosis, other back or neck pain, strain, surgery, injury or disorder?	No
In the last ten years, have you had or received medical advice or treatment for any joint, muscle, cartilage, tendon or bone pain, fracture, surgery, injury or disorder, osteoarthritis, or gout?	Yes
- Please select which condition/s you have	Knee operation
In the last ten years, have you had or received medical advice or treatment for any disorder of your eyes, ears, or any skin condition?	No
In the last ten years, have you had or received medical advice or treatment for any blood disorder, thyroid disorder, anaemia, or lupus?	No
In the last ten years, have you had or received medical advice or treatment for any kidney, bladder, urinary or prostate condition?	No
How many standard units of alcohol do you drink in an average week?	1 to 10 units
In the last ten years have you smoked or taken recreational drugs or any drug other than as medically directed, or received counselling from a health professional for excess alcohol consumption?	No
Other than what you have already answered, in the last 5 years have you: • been admitted to hospital • seen a doctor or other health professional for any other medical condition which has lasted more than 14 days, or • been prescribed medication for more than 14 days?	No
Other than what you have already answered: • do you have any other ongoing medical conditions • do you intend seeking or have you been advised to seek medical advice or treatment for any current medical concern, or • are you awaiting the results of any medical tests or investigations?	No

You have provided more information in response to the questions that we have recorded as part of your underwriting answers. If you would like to know what these are please contact us on 13 49 60.

To MLC

RE: Policy number – 93205680

This letter confirms the request to:

Decrease the sum insured on MLC policy number 93205680 from \$315,000 to \$100,000.

All the other details to remain the same.

Regards,

Authorised by:

Diane Flecknoe

Director and Company Secretary of Flecks Future Fund PTY LTD ATF for
Flecks Future Fund Superannuation fund.

Sign: 

Date: 4/10/18

Authorised by:

Stephen Flecknoe

Director and Company Secretary of Flecks Future Fund PTY LTD ATF for
Flecks Future Fund Superannuation fund.

Sign: 

Date: 4/10/2018.

Membership No: 25367544

26th December 2018

Mrs Diane Flecknoe
82 Ash Drive
BANORA POINT NSW 2486

3 mths @
\$135.30 = 405.90
6 mths @
\$132.55 = \$795.30

Amendment Notice
Optional Increase In Cover - CPI

Insured Client No	Diane Flecknoe 25367544	Insured 2 Date Paid To	20th January 2019
Payment Method	Direct Debit	Frequency	Monthly

Current Benefits

Policy	Policy No	Monthly Premium	Sum Insured	Sum Insured 2
Smart Term	TD6233611	\$132.55	\$315,554	

New Benefits

Policy	Policy No	Monthly Premium	Sum Insured	Sum Insured 2	CPI Increase
Smart Term	TD6233611	\$135.30	\$322,181		2.10%

Why have I received this notice?

One of the benefits of your Smart Term policy, is that your sum insured is automatically increased each year based on the Consumer Price Index.

Why does this happen?

Inflation can erode the true value of your benefit, so increasing the sum insured in line with the Consumer Price Index minimises the effect of this on your sum insured.

Why has my premium increased?

Your premium has increased due to your sum insured increasing.

* Cancellation
Sent 19/3/19
df

How do I accept this increase?

To accept the increase, you don't have to do anything; it will automatically be applied to your policy from 14th February 2019.

What if I don't want the increase?

You can choose to decline the increase and maintain your level of cover simply by completing the below coupon and returning it in the reply paid envelope to HCF Life before 14th February 2019. If you decline the CPI increase in two consecutive years, we will stop applying the CPI increase for the life of your policy.

Membership Number: 25367544

Name: Mrs Diane Flecknoe

Policy Number: TD6233611

I do not wish to accept the optional increase in cover

Signature of Policy Owner: _____ Date: _____

29/06/2018

HCF House
403 George Street
Sydney NSW 2000
GPO BOX 4242
Sydney NSW 2001

T 13 13 34
E service@hcf.com.au



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041

Mrs D Flecknoe
82 ASH DRIVE
BANORA POINT NSW 2486

Welcome to HCF

Dear Mrs Flecknoe

Thank you for choosing HCF as your partner in health.

There's no need for you to do anything - we've enclosed full details of your HCF cover and entitlements including:

- **Policy Summary.** This shows your premium, lists those covered and gives Lifetime Health Cover information.
- **Standard Information Statement.** This summarises the key benefits of your product/s, including any restrictions to your health cover. The dollar amounts and payment frequency on these statements are generic and are for product comparison only - your Policy Summary has the exact details.

Make the most of HCF Thank You

HCF Thank You is designed to recognise our members for their loyalty to HCF, through a range of exclusive offers and rewards.

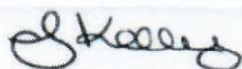
Don't forget to check the latest offers available to you by logging in at hcf.com.au/members. As an HCF member you'll see the HCF Thank You range of exclusive offers grow over time and the longer you're with us the more ways we can say thank you.

We're here to help

If you have any questions on your HCF membership, including your benefits please call us on 13 13 34 or visit any HCF branch.

Plus, anytime you're online, visit hcf.com.au and be sure to download the handy HCF app.

Yours sincerely



Julianne Kelly
Customer Service Manager, Tweed Heads Branch

HCF Policy Summary



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041

Mrs D Flecknoe
82 ASH DRIVE
BANORA POINT NSW 2486

Membership number: 25367544
Member Since: 15/06/2000

Date Issued: 28/06/2018

Your Hospital and Extras product: Hospital Advanced Savings \$250 Excess & Multicover
Covered by this product since: 15/08/2016

Health Premium	Federal Government Rebate	Frequency	Payment method	Scale
156.00	Included	Fortnightly	Group	Couple

Please note: Your health premium amount above is the amount you pay. The monthly premium fees on the Standard Information Statements are indicative only.

Please review the details of your cover. If your situation has changed, call HCF and we'll help you choose another product which better suits your needs.

Lifetime Health Cover average loading on hospital premiums: 0%

Under Lifetime Health Cover, HCF members who took out hospital cover by 1 July 2000 were automatically given a certified age of 30 and no loading applies (base rate). If you joined after 1 July 2000, you may pay an extra 2% loading for every year you were over 30 when you joined. People born on or before 1 July 1934 are not affected, they can join at any time and qualify for the base rate. This is listed under your Current certified age.

Member Name	Actual Age	Current certified age	Days of absence	Percentage Loading
DIANE	56	30	0	0
STEPHEN	57	30	0	0

Life products with a different frequency to health products will not be included in the Health Premium. Please refer to your HCF Life Company policy document, previously issued, for more information.

Private Health Insurance Standard Information Statement - Combined Policy

This Statement provides basic information for the purposes of comparison only. **For full explanation of this combined hospital and general treatment policy please contact the health insurer on 13 13 34 or visit <http://www.hcf.com.au>.**

HEALTH INSURER:	HCF	WHO IS COVERED:	Two adults
PRODUCT NAME:	HOSPITAL ADVANCED SAVINGS \$250 & MULTICOVER	MONTHLY PREMIUM: #	\$454.80 (before any rebate or loading)
		MEDICARE LEVY SURCHARGE:	Exempt
AVAILABLE FOR:	Residents of NSW & ACT Closed to new members		

You may be entitled to an Australian Government rebate on this premium. Your premium may include a Lifetime Health Cover loading and/or an insurer discount depending on your individual circumstances. Check with your insurer for more details.

Hospital Component

The following applies to the hospital component for the **HOSPITAL ADVANCED SAVINGS \$250 & MULTICOVER** policy from **HCF**.

WHAT'S COVERED IF I HAVE TO GO TO HOSPITAL?	<ul style="list-style-type: none"> ✓ Hospital treatment, including accommodation as a private patient in a private or public hospital ✓ Doctors' bills in hospital (see below) ✓ Comprehensive cover for ambulance (see insurer for details) - 2 months waiting period applies
WHAT SERVICES ARE NOT COVERED AT ALL? (Exclusions)	<ul style="list-style-type: none"> ✗ Gastric banding and related services ✗ Hospital treatment for which Medicare pays no benefit eg most cosmetic surgery
WHAT SERVICES ARE ONLY COVERED TO A LIMITED EXTENT? (Restrictions, Benefit Limitation Periods)	<p>You are not fully covered for:</p> <ul style="list-style-type: none"> ● Cataract and eye lens procedures ● Pregnancy and birth related services ● Assisted reproductive services ● Hip and knee replacements ● Dialysis for chronic renal failure ● Psychiatric services <p><i>No benefit limitation periods</i></p>
HOW LONG ARE THE WAITING PERIODS FOR NEW AND UPGRADING MEMBERS?	<ul style="list-style-type: none"> ● 2 months for palliative care, rehabilitation and psychiatric treatment ● 12 months for treatments relating to other pre-existing ailments ● 12 months for obstetric treatments ● 2 months for all other treatments
WILL I HAVE TO PAY ANYTHING IF I GO TO HOSPITAL? (Excesses, Co-payments, Medical/Hospital gaps)	<p>EXCESS: You will have to pay an excess of \$250 per admission. This is limited to a maximum of \$250 per person and \$500 per policy per year. Excess payments do not apply to hospital admissions for accidents.</p> <p>EXTRA COST PER DAY (CO-PAYMENTS): No co-payments</p> <p>DOCTORS' AND HOSPITAL BILLS: More than 9 out of 10 medical services paid for by this health insurer in NSW & ACT have no out-of-pocket expenses. This insurer also has arrangements that may mean lower out-of-pocket expenses on doctors' bills. You may also have to pay other costs depending upon:</p> <ul style="list-style-type: none"> ● the doctor(s) chosen ● the treatment you are having ● the hospital you go to <p>Before you go to hospital, you should ask your doctor, hospital and health insurer about any out-of-pocket costs that may apply to you.</p>
WHAT OTHER FEATURES DOES THIS POLICY HAVE?	<p>Hospital Advanced Savings is a basic level of hospital cover with Exclusions, and Minimum Benefits on some services (e.g. Birth related) to save you money. Get access to Health and Wellbeing services.</p>

General Treatment Component

The following applies to the general treatment component for the **HOSPITAL ADVANCED SAVINGS \$250 & MULTICOVER** policy from HCF.

PREFERRED SERVICE PROVIDER ARRANGEMENTS: A range of no-gap services delivered through participating dentists, chiropractors, osteopaths, physiotherapists, podiatrists and optical providers in selected states, depending on level of cover.

SERVICES	COVER	WAITING PERIOD (MONTHS)	BENEFIT LIMITS (PER 12 MONTHS)	EXAMPLES OF MAXIMUM BENEFITS
DENTAL				
● General dental	*	2	\$550 per person (Sub-limits apply)	Periodic oral examination - \$33.00 Scale & clean - \$62.00 Fluoride treatment - \$27.00
● Major dental	*	12	\$2,220 per person (combined limit for major dental, endodontic & other services - Sub-limits apply)	Surgical tooth extraction - \$165.00 Full crown veneered - \$580.00
● Endodontic	*	12		Filling of one root canal - \$145.00
● Orthodontic	*	12	\$440 per person \$2,640 lifetime limit	Braces for upper & lower teeth, including removal plus fitting of retainer - \$440.00
OPTICAL (eg prescribed spectacles / contact lenses)	✓	2	\$220 per person	Single vision lenses & frames - \$177.00 Multi-focal lenses & frames - \$220.00
NON PBS PHARMACEUTICALS	✓	2	\$600 per person	Per eligible prescription - \$50.00
PHYSIOTHERAPY	*	2	\$600 per person	Initial visit - \$45.00 Subsequent visit - \$32.00
CHIROPRACTIC	*	2	\$375 per person	Initial visit - \$32.00 Subsequent visit - \$28.00
PODIATRY	✓	2	\$200 per person	Initial visit - \$33.00 Subsequent visit - \$25.00
PSYCHOLOGY	*	2	\$300 per person	Initial visit - \$75.00 Subsequent visit - \$75.00
ACUPUNCTURE	✓	2	\$200 per person	Initial visit - \$30.00 Subsequent visit - \$17.00
NATUROPATHY	✓	2	\$200 per person (combined limit for naturopathy, remedial massage & other services)	Initial visit - \$30.00 Subsequent visit - \$17.00
REMEDIAL MASSAGE	✓	2		Initial visit - \$30.00 Subsequent visit - \$17.00
HEARING AIDS	*	12	\$600 per person 1 appliance(s) every 3 years	Per hearing aid - \$600.00
BLOOD GLUCOSE MONITORS	*	12	\$500 per person 1 appliance(s) every 3 years (combined limit for blood glucose monitors & other services)	Per monitor - \$150.00
AMBULANCE	✓			See hospital policy information

* General dental includes dental check-ups with service limits not in annual limit. Endodontic, periodontic, oral surgery & occlusal treatment - combined limit of \$500. Dentures - \$800 every 3 yrs. Ortho accrues at \$440 per calendar year up to lifetime limit of \$2,640 for Orthodontist (\$1,000 for General Dentist). Lower benefits apply for physio, chiro & osteo after 11th visit. Claim psychology after Medicare entitlements exhausted. Per hearing aid benefit is the total payable for hearing aids.

OTHER FEATURES: A comprehensive level of extras that includes other therapies not listed here. Health Mngt Program limit of \$150 pp/\$300 per family. Loyalty benefits apply on physio and combined chiro & osteo limits. Hearing aid limit increases from \$600 to \$1,600 based on tenure.