

Joseph Hoang

From: Anita Muecke <anita@avaicg.com.au>
Sent: Thursday, 21 March 2019 6:24 PM
To: Khanh Pham; Joseph Hoang
Subject: Insurance Cancellations
Attachments: Pham BT Cancellations .docx; Pham onePath Cancellations .docx

Hi Kim

Please see cancellation requests attached.

Both you and Phan need to sign and date both pages.

I thoroughly regret that you have decided to take this decision and I want you to know I think it is a mistake to cancel all of your insurance cover.

You will have no death cover, no total disablement or trauma and all of the children's cover will be cancelled.

The cover you are cancelling has been fully underwritten meaning that your claim will be paid with no further underwriting. Beware of insurance that is NOT underwritten at commencement as this cover cannot be relied upon at claim time due to pre-existing condition clauses.

I urge you to change your mind. I trust you understand that I am saying this - not for my benefit - but for yours.

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KIND REGARDS,

ANITA MUECKE

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