

# Zurich Wealth Protection

## Welcome



Rykenton Super Fund  
34 Whitewood Cres  
KELLYVILLE RIDGE NSW 2155

Your adviser  
Mr David Rylah

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Locked Bag 994  
North Sydney NSW 2059

Policy number  
**91051969**

16 December 2019

Dear Sir/Madam,

Welcome and thank you for choosing Zurich to assist you with your life insurance.

Your Zurich Protection Plus policy has been established and your policy schedule is enclosed. The policy schedule confirms the benefits that apply to your policy. You will be sent information about each of your related policies separately.

**Please take the time to review the policy schedule carefully to ensure all your details are correct.**

This policy has been issued on the basis of the information disclosed to us in your application and, if applicable, the Life Insured's Statement. Your duty of disclosure, which was set out in the PDS and the Life Insured's Statement, applies right up until we agree to provide insurance and issue a policy, so if anything has changed since you applied that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms, you should tell us about it right away, as it could affect your cover.

We will write to you on your policy anniversary each year to tell you about changes in premium, and to outline any upgraded benefits that apply to your policy. If you require any further information, your financial adviser, Mr David Rylah, should be your first point of contact. If you need to change or update any of your details, please don't hesitate to contact us on 131 551.

Yours sincerely,

Sasho Briskoski  
Head of Customer Service Operations



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## Policy schedule

Policy number  
**91051969****Your adviser**  
Mr David Rylah

This policy schedule forms part of the policy and the policy conditions are contained in the Zurich Wealth Protection Product Disclosure Statement.

**Policy commencement date:** 13 December 2019  
**Document issue date:** 16 December 2019

### Policy details

**Policy:** Zurich Protection Plus  
**Policy owner/s:** Rykenton Super Fund  
(Superannuation, held by external trustee)  
**Life insured:** Adam Wickman  
**Date of birth:** 6 October 1980  
**Smoker status:** non-smoker  
**Occupation class:** B2  
**Superannuation optimiser:** Superannuation optimiser applies to this policy and this is the related superannuation policy  
**Related non-superannuation policy:** Zurich Protection Plus policy number 91051970

### Insurance coverage details

**Life insured: Adam Wickman**

Item	Benefit type	Benefit amount	Start date	Expiry date	Premium type
1	Death & terminal illness benefit	\$1,230,000	13 Dec 2019	13 Dec 2079	level
2	Buy back death benefit (TPD)	\$1,230,000	13 Dec 2019	13 Dec 2046	level
3	TPD any occupation (linked to Death) - superannuation component*	\$1,230,000	13 Dec 2019	13 Dec 2079	level

The table above shows the TPD definition applicable up to the policy anniversary following the life insured's 65th birthday. After that time, a more limited definition applies to all TPD policies, with a TPD benefit only payable under limited specific circumstances - a benefit cap also applies. Refer to the policy terms and conditions in the Product Disclosure Statement.

\* The total TPD benefit amount is shown on both related policies, but a benefit is only payable under one policy. Please refer to the policy terms and conditions relating to the TPD benefit under superannuation optimiser.

### Premiums

**Premium frequency:** monthly  
**Instalment premium:** \$274.59  
**SmartValue discount included:** 10%  
**Management fee:** \$9.61

**Total instalment premium:** **\$284.20**  
**Next premium due date:** 13 December 2019  
**Payment method:** direct debit

## Special conditions and exclusions

The following exclusion applies to Adam Wickman for the portion of TPD any occupation (linked to Death) (item 3) shown above:

No benefit will be payable for any claim where the condition or event giving rise to the claim is directly or indirectly related to any disease or disorder of the right knee, including complications, treatment or complications arising from treatment thereof.

If, in the opinion of a medical practitioner acceptable to us, the claim has arisen from a condition or event that is not directly or indirectly caused by, contributed to by or complicated by any condition which contributed to the placement of this exclusion, then this exclusion will not apply.

The following exclusion applies to Adam Wickman for the portion of TPD any occupation (linked to Death) (item 3) shown above:

No benefit will be payable for any claim where the condition or event giving rise to the claim is directly or indirectly related to multiple sclerosis, including complications, treatment or complications arising from treatment thereof.

In the event of claim, in addition to the need to meet the definition of total and permanent disablement, your TPD insurance will be subject to a permanent incapacity restriction.