

18 October 2022

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**Private & Confidential**

HD Richardson Super Fund  
PO Box 928  
BOWEN QLD.4805

Dear Trustees

## SLA Conversion of YRT (Superannuation)

**Policy Number:** TL95073232  
**Life Insured:** Julie Patricia Richardson

We are writing to let you know that your policy was cancelled on **17 October 2022**. This is because premiums due on your policy were not paid.

As your policy has been cancelled, it no longer provides insurance cover, and any claim relating to an event that occurs on or after **17 October 2022** cannot be paid.

### What you can do?

You have the option to reinstate your policy without having to complete an application form or provide any health or lifestyle information.

To take up this option, we must receive the amount owing **\$3,181.55** by **1 November 2022**.

If TAL reinstates your policy or plan, the following conditions will apply during the period your policy was cancelled:

- TAL will pay a benefit for a sickness or illness event only, which occurred between 17 October 2022 until the date that your policy is reinstated.
- No benefit will be payable for any accident, injury or death which occurs while your policy was cancelled and not in place (from 17 October 2022 until the date that your policy is reinstated).

The above limitations will apply to any claim assessment, in addition to the terms and conditions of the Product Disclosure Statement and/or Policy Document of your original policy (including any exclusions and special terms).

If TAL agrees to reinstate your policy, we will inform you in writing of the date of reinstatement and cover recommences from this date. The reinstatement of your policy will be provided on the same terms as your cancelled policy (including any exclusions, loadings and special terms).

To maintain your cover **call 1300 209 088** for payment options or contact your financial adviser.

### What will happen?

If you do not make a full payment by **1 November 2022**, TAL will not be able to reinstate your policy.

### IMPORTANT: If you wish to re-apply for cover

As reinstatement is not available, if you wish to have insurance cover again, you will need to apply for a new policy. Please be aware the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms. If you choose to apply for

a new policy, this will be subject to an underwriting assessment and the terms and premiums that apply for the new policy will be based on the current on-sale product available at the time of application. You will also need to serve qualifying periods for some claims, as applicable

**More information**

If you have any questions, call us on 1300 209 088, Monday to Friday between 8.00am and 7.00pm (AEST/AEDT). Alternatively email [customerservice@tal.com.au](mailto:customerservice@tal.com.au) quoting your Policy Number TL95073232.

Thank you for trusting TAL with your life insurance.

Yours sincerely,

**TAL**

TAL Customer Service

Office use only: 1924431