

## Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Carl Taylor	Death & terminal illness	\$315,000	\$330,750	\$59.38	\$62.35
	<b>Sub total</b>			<b>\$59.38</b>	<b>\$62.35</b>
Kim Van De Wall	Death & terminal illness	\$315,000	\$330,750	\$47.78	\$50.17
	<b>Sub total</b>			<b>\$57.56</b>	<b>\$59.95</b>
	Management fee	N/A	N/A	\$9.78	\$9.78
	<b>Total</b>			<b>\$116.94</b>	<b>\$122.30</b>

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the most recently issued policy schedule and PDS. If you don't have the PDS, visit [zurich.com.au/lifepds](http://zurich.com.au/lifepds) or contact us and we will send one to you.

## Inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. If you would like to maintain the same cover amount, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium accordingly.

## Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.



Good news, we've made some improvements which affect the cover provided under your policy. Please refer to the information about the changes set out under the heading 'Upgrades to your policy'.

## Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at [fsc.org.au](http://fsc.org.au).

## Upgrades to your policy effective from 27 May 2019

We have improved some of the terms of your policy. As your policy includes a guarantee of upgrade provision, the following improvements automatically apply to you for insured events which occur on or after 27 May 2019.

- The Future insurability provision will now allow a cover increase when the life insured's child turns 18. And exercising the benefit is now more flexible - increases can be made within 30 days of either when the event occurs or the next policy anniversary.

This is only a summary. Please refer to the Wealth Protection Policy Updates on our website: [zurich.com.au/existingcustomers](http://zurich.com.au/existingcustomers) where we provide full details.