

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
Lee Valentine	Death & terminal illness	\$1,000,000	\$1,050,000	\$1,798.79	\$1,888.73
	Management fee	N/A	N/A	\$98.66	\$98.66
	Total			\$1,897.45	\$1,987.39

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 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.

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.

At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. If you would like to know more about why premiums increase, please visit zurich.com.au/lifepremiums for more information.

The in-built management fee increases annually on the anniversary of the policy.



Age increase

As we get older, the risk of death and illness generally increases and this is reflected in the cost of providing cover.



Inflation protection

Unless you have declined inflation protection, your cover amount will automatically be increased each year to ensure you're protected.

You are currently paying: yearly via direct debit



We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

Have your circumstances changed?

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

Your contacts

If you have any questions please don't hesitate to contact us. We look forward to helping you.

Matthew Braund

Your financial adviser



0437 889 622

Local insurance specialist

Monday to Thursday 8.30am – 7.00pm AEST
Friday 8.30am – 5.30pm AEST



131 551



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059

How else can we help?

Update your details

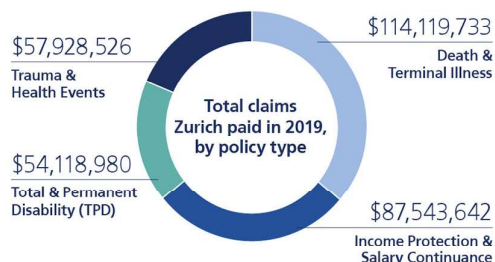
It is important that your details remain up-to-date. If your circumstances have changed, you can update your details 24/7 on our self service customer portal at zurich.com.au/myzurich. Alternatively, please call your local insurance specialist on **131 551**, or email us at client.service@zurich.com.au

Need to make a claim?

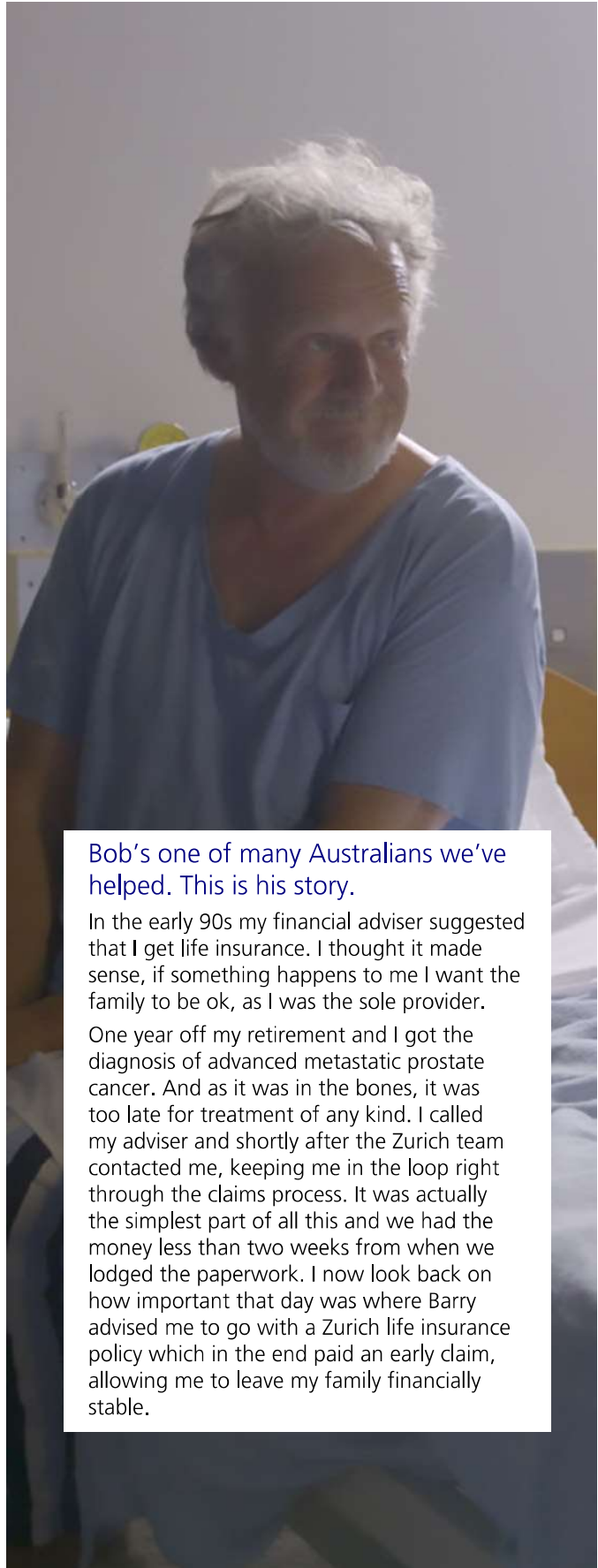
Let us know as soon as you can by completing the claim form on our website: zurich.com.au or by calling us on **131 551**. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

Total Claims Paid

\$313,710,881



Figures include claims paid for policies sold through an adviser, directly and through superannuation.



Bob's one of many Australians we've helped. This is his story.

In the early 90s my financial adviser suggested that I get life insurance. I thought it made sense, if something happens to me I want the family to be ok, as I was the sole provider.

One year off my retirement and I got the diagnosis of advanced metastatic prostate cancer. And as it was in the bones, it was too late for treatment of any kind. I called my adviser and shortly after the Zurich team contacted me, keeping me in the loop right through the claims process. It was actually the simplest part of all this and we had the money less than two weeks from when we lodged the paperwork. I now look back on how important that day was where Barry advised me to go with a Zurich life insurance policy which in the end paid an early claim, allowing me to leave my family financially stable.