

20 August 2020

MRS RACHEL MOORE 40 ALEXANDER AVENUE KIAMA DOWNS NSW 2533 **Product name**ClearView LifeSolutions Super

Policy number 528555558

Person insured Mrs Rachel Moore

You've made the right choice



Here are some of the great benefits of your cover:

Worldwide cover

You are covered 24 hours a day anywhere in the world.

Guaranteed renewable

We won't cancel your cover or increase your premium because of any change in your health, occupation or pastimes.

Guaranteed upgrade of new benefits

You will automatically receive any future product enhancements which don't result in a premium increase.

Dear Mrs Moore,

Welcome to ClearView. We're pleased to confirm that your application has been accepted and cover has commenced.

Choosing the right partner to help protect your financial future is an important decision and we're delighted you've chosen us.

The important details

Enclosed you'll find your policy certificate which sets out the benefits of your cover. Please take a minute to check that all the details of your cover are correct before storing it somewhere safe.

Reminder of your duty of disclosure

At the time you took out cover you would have been advised that you have a duty to tell us about anything you know, or could reasonably be expected to know, that might affect our decision on whether to insure you and if so, on what terms. A notice about your duty of disclosure was included in the product disclosure statement (PDS) provided to you.

If you are taking out insurance on the life of someone else and that person doesn't tell us about anything they know, or could reasonably be expected to know, that might affect our decision on whether to insure them and if so, on what terms. This may be treated as if you failed to tell us something that you were required to tell us.

This duty applies right up until we confirm you are covered and issue you with a policy certificate. So if your circumstances have changed since you applied for cover and you think this information may have affected our decision to give you cover, you need to tell us about it to avoid any issues in the event you make a claim.

Easy access, fast answers

If you have any questions about your cover, please contact your financial adviser, Bain Stenos on 1300 975 999.

Alternatively, you can contact our Customer Service Centre on 132 979. We're committed to great service and that means we're always ready to help. Simply give us a call between 8am and 7pm (Sydney time), Monday to Friday, or email us at life@clearview.com.au.

Thank you for choosing us for your life insurance needs.

Yours sincerely

Deborah Lowe

General Manager, People and Operations



Policy Certificate

ClearView LifeSolutions Super

This policy certificate, dated 20 August 2020 forms part of your policy. This should be kept with the Product Disclosure Statement and Policy Document which outline the full terms and conditions.

Policy details

Policy number 528555558

Policy owner CLEARVIEW LIFE NOMINEES PTY LIMITED

Policy start date 20 August 2020

Premium details

Frequency Yearly
Premium \$307.46
Stamp duty \$0.00

Total premium \$307.46

Person insured - Mrs Rachel Moore

Date of birth 21 July 1980 **Gender** Female

Smoker status Non smoker

Lump sum cover details					
Cover Type	Benefit amount	Premium type	Indexation benefit	Start date	Expiry date
Life Cover	\$400,000	Stepped	No	20 Aug 2020	19 Aug 2079
TPD Cover (Any) linked to Life Cover	\$150,000	Stepped	Yes	20 Aug 2020	19 Aug 2079

Occupation Category

TPD Cover (Any) linked to Life
Cover (start date 20 Aug 2020)

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Non-binding beneficiaries		
Name	Date of Birth	Percentage
Andrew Moore	15 February 1974	100%

Need help?		
Your adviser	Bain Stenos	1300 975 999 Bain@bluechipsuper.com.au
Customer Service 132 979 8am to 7pm (Sydney time), Monday to Friday		life@clearview.com.au