

02 April 2020

MR IGOR LIKHOROVITCH  
Unit 20  
8-12 ASCOT STREET  
KENSINGTON NSW 2033

**Product name**  
ClearView LifeSolutions

**Policy number**  
518302799

**Policy owner**  
Igor Likhorovitch

## You've made the right choice



Dear Mr Likhorovitch,

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](mailto:life@clearview.com.au).

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.

Thank you for choosing us for your life insurance needs.

Yours sincerely

A handwritten signature in black ink that reads "Deborah". The signature is written in a cursive style with a long, sweeping tail that extends to the right.

**Deborah Lowe**  
General Manager, People and Operations

## ClearView LifeSolutions

This policy certificate, dated 02 April 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

<b>Policy number</b>	518302799
<b>Policy owner</b>	Igor Likhovitch
<b>Policy start date</b>	01 April 2020

### Premium details

<b>Frequency</b>	Monthly
<b>Premium</b>	\$282.96
<b>Stamp duty</b>	\$10.90
<b>Total premium</b>	\$293.86

### Person insured – Mr Igor Likhovitch

<b>Date of birth</b>	24 October 1975	<b>Gender</b>	Male
<b>Smoker status</b>	Non smoker		

### Lump sum cover details

Cover Type	Benefit amount	Premium type	Indexation benefit	Start date	Expiry date
Trauma Cover with Plus Option linked to Life Cover	\$182,326	Stepped	No	01 Apr 2020	31 Mar 2056

### Monthly benefit cover details

#### Income Protection Plus Cover

<b>Monthly benefit</b>	\$8,500.00
<b>Premium type</b>	Stepped
<b>Benefit payment type</b>	Agreed Value
<b>Waiting period</b>	30 days
<b>Benefit period</b>	To Age 65
<b>Start date</b>	01 April 2020
<b>Expiry date</b>	31 March 2041
<b>Indexation benefit</b>	Yes
<b>Occupation category</b>	AAA
<b>Increasing Claim Option</b>	Yes

## Need help?

<b>Your adviser</b>	Bain Stenos	1300 975 999 Bain@bluechipsuper.com.au
<b>Customer Service Centre</b>	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au