

# Zurich Protection Plus

## Your policy anniversary



— 002603 000



Angel's Flight Super Fund  
C/- The Trustees  
PO Box 311  
Main Street  
BEENLEIGH QLD 4207

Life insured:  
**Josephine Ching**

Policy number:  
**83017807**

Policy type:  
**Zurich Protection Plus**  
(Superannuation, held by  
external trustee)

Policy owner:  
**Angel's Flight Super  
Fund**

19 November 2021

## Thank you for being a Zurich customer

We're writing to tell you about changes to your insurance premium for the next policy year and to remind you that your premium is due soon. We'll automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We'll let you know if any payments are unsuccessful.



## You've selected Premium with cover increase

Policy anniversary date:  
**20 December 2021**

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

### Cover summary

Your policy provides:

- a lump sum payment in the event the life insured meets the total and permanent disability definition relevant to your policy.

Premium yearly:  
**\$1,017.45**

Due on:  
**20 December 2021**

Your yearly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy). If you ask us to change your policy before your next policy anniversary and we have a premium adjustment underway, your policy will automatically attract the new premium rates at the time of change which means they will apply earlier than they otherwise would.

## 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
Josephine Ching	TPD insurance	\$50,000	\$52,500	\$795.03	\$834.78
	Stamp duty	N/A	N/A	\$80.43	\$84.01
	Management fee	N/A	N/A	\$98.66	\$98.66
	<b>Total instalment premium</b>			<b>\$974.12</b>	<b>\$1,017.45</b>

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

## Some benefits and features of your cover change at certain ages

Some benefits and features of your cover change or end at certain ages. This reminder includes a summary, but please check your PDS and policy schedule to make sure you understand the impact of any changes.

- TPD insurance changes from the policy anniversary when the life insured is 64. From that date, cover is provided only for specific loss, activities of daily living and cognitive impairment. A sum insured cap of \$3,000,000 also applies. The cost of cover reflects the reduced breadth of cover.
- You can increase cover without health assessment under the Future insurability features up to the policy anniversary when the life insured is 54.

## An Inflation protection increase has been applied to your policy

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. You don't have to accept the increase. If you'd like to maintain the same cover amount, or arrange a lower cover increase, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium.

## 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'.

## A key date for TPD claims is when the life insured stops working

If a TPD claim is accepted under an 'any' or 'own' occupation policy definition, the amount payable is calculated as at the date the life insured ceased work as a result of the sickness or injury that led to the claim. We'll confirm this amount as part of our assessment of the claim.

## The Life insurance code of practice is our promise to you

When you take out life insurance, it's important that you get the highest standards of service in all your dealings with us. That's why we've adopted the Life Insurance Code of Practice. It's the life insurance industry's commitment to mandatory customer service standards and it's designed to protect you, our customer. The Code can be found at [fsc.org.au](http://fsc.org.au).

## Upgrades to your policy effective from 29 March 2021

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We continue to find ways to improve the terms of your policy. As your policy includes a guarantee of upgrade provision, the following changes apply to you automatically from 29 March 2021.

- We've updated the automatic reinstatement provision in your policy, allowing you 30 days to reinstate cover without assessment if you cancel it, provided you request reinstatement in writing and pay the outstanding premiums. If the cover is reinstated in this period, no benefits will be paid for an event which occurs or is apparent while the policy is cancelled.
- The Premium holiday feature has been re-named to better reflect the effect of pausing cover. This feature allows a break in cover (maximum of 12 months over the life of the policy) to ease financial pressure and is now known as Cover suspension. The feature is otherwise unchanged. Visit [zurich.com.au/existingcustomers](https://zurich.com.au/existingcustomers) to access the Cover suspension application form which includes the terms and conditions.

**FW: Alteration request: 83017807 & 83017808 [ ref:\_00D90mRjm.\_5004a4roGL:ref ]**

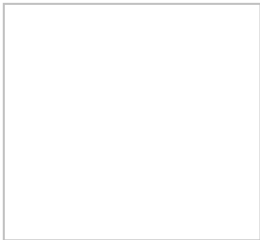
Troy Pearsall <Troy.Pearsall@elston.com.au>

Wed 15/09/2021 5:09 PM

To: Jillian Dielhof <jillian.dielhof@elston.com.au>

Don't know who this refers to

Kind Regards



**Troy Pearsall**

Head of Elston Wealth Protection Team  
AdvDip FS (FP), GradDip FP

**T 07 3211 9555 Toll Free 1300 357 866**

[troy.pearsall@elston.com.au](mailto:troy.pearsall@elston.com.au) [elston.com.au](http://elston.com.au)

Level 5, 850 Ann Street Fortitude Valley QLD 4006

EP Financial Services Pty Ltd (AFSL 325 252 ACN 130 772 495)

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**From:** Adviser Service <adviser.service@zurich.com.au>

**Sent:** Tuesday, 14 September 2021 11:36 AM

**To:** Troy Pearsall <Troy.Pearsall@elston.com.au>; marcus.godwin@zurich.com.au

**Subject:** Alteration request: 83017807 & 83017808 [ ref:\_00D90mRjm.\_5004a4roGL:ref ]

**2023 tax info**

Dear Troy Pearsall,

This is to confirm we have processed your client's request to reduce cover on the above policies.

As a result, we have **refunded \$3520.92** back to client's nominated account for **83017807**.

A revised policy schedule has been issued to the client confirm these alterations and this will be available on the Adviser Portal shortly.

Should you have any further enquiries or wish to discuss any of the above information, please do not hesitate to contact our Adviser Service line on 1800

500 655 and we will be happy to assist.

Alternatively, client policy information can be viewed on Zurich Adviser Portal. [click here](#) to view or register.

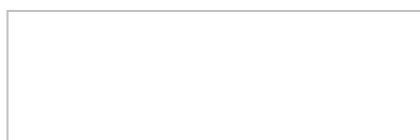
Please note that any reply to this email will be responded to within 5 days.

Yours sincerely

Nadia Carmichael  
Adviser Service Consultant

**Zurich Financial Services Australia Limited**

Locked Bag 994  
North Sydney, NSW 2059  
W: [www.zurich.com.au](http://www.zurich.com.au)



----- Original Message -----

**From:** ZPlus Marcus Godwin [marcus.zplus@zurich.com.au]

**Sent:** 7/09/2021 12:24 PM

**To:** [adviser.service@zurich.com.au](mailto:adviser.service@zurich.com.au)

**Subject:** Fw: Policies 83017807 and 83017808 - Alterations

Regards,

**Marcus Godwin**

Z+ Connect Case Manager

Life & Investments

**Upcoming Leave: 2nd September - 7th September**

**\*\* Please note that I do not work Monday's**

**Zurich Financial Services Australia Limited**

Level 30, 245 Queen Street

Brisbane QLD 4006

☎: 07 3052 6887

✉: [marcus.zplus@zurich.com.au](mailto:marcus.zplus@zurich.com.au)

🌐: [www.zurich.com.au](http://www.zurich.com.au)

*The Zurich Wealth Protection and Zurich Active PDSs will be updated, effective 29<sup>th</sup> March 2021, to align with recent ASIC requirements and legislations.*

*Any application submitted by 28<sup>th</sup> March 2021 will have until 14<sup>th</sup> May 2021 to complete under the old terms and conditions.*

*Applications not completed by 14<sup>th</sup> May 2021, will require an acknowledgement of the new PDS dated 29<sup>th</sup> March 2021, a new quote (where relevant) and new instructions.*

*For further information please contact your BDM*

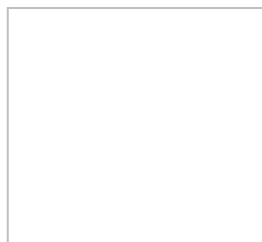
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**From:** Jillian Sweeney <[Jillian.Sweeney@elston.com.au](mailto:Jillian.Sweeney@elston.com.au)>  
**Sent:** Tuesday, 7 September 2021 9:02 AM  
**To:** ZPlus Marcus Godwin <[marcus.zplus@zurich.com.au](mailto:marcus.zplus@zurich.com.au)>  
**Subject:** [EXTERNAL] Policies 83017807 and 83017808 - Alterations

Hi Marcus,

Please find attached signed alteration quotes for Josephine Ching's TPD and Trauma policies 83017807 and 83017808. Can you please have these alterations actioned effective immediately and send out new policy summaries once complete.

With thanks,



**Jillian Sweeney**

Associate Adviser | DipFinPlan

**T 07 3211 9555 Toll Free 1300 357 866**

[jillian.sweeney@elston.com.au](mailto:jillian.sweeney@elston.com.au) [elston.com.au](http://elston.com.au)

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