



CERTIFICATE OF CURRENCY



SMSF MASTER INSURANCE PLAN

Issue Date: 19 April 2018
Premium paid to: 18 May 2018

Superannuation Fund Details

Name of Superannuation Fund S & J Super Fund
ABN 95511260695
Name(s) of Trustee Jacob Keith George Lacy-Herbert, Simon Simson
Trustee Type Individual
Trustee Postal Address PO BOX 90 CHIDLOW WA 6556

Member Details

Member Number 1405000074
Payment Frequency Annual
Commencement Date 19 May 2014
Member Name Simon Simson
Gender Male
Date of Birth 5 June 1969
Postal Address PO BOX 4183 CANNING VALE EAST WA 6155

Cover Details

Cover Type	Sum insured (Indemnity)	Annual Premium
DEATH		
New cover:	\$400,000	\$563.31
Policy Fee		\$75.00
Total Annual Premium		<u>\$638.31</u>

Your duty of disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty, under the [Insurance Contracts Act 1984](#), to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of life insurance.

Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Non-disclosure

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.