

# Zurich Protection Plus

## Cover increase advice



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S & K Pocock Retirement Fund  
11 Trentbridge Road  
Hope Valley SA 5090

### Your adviser

Wesley Russell  
08 8104 5716

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Customer Care: 131 551  
[client.service@zurich.com.au](mailto:client.service@zurich.com.au)  
Locked Bag 994  
North Sydney NSW 2059

Policy number

**03539385**

12 March 2017

**Policy owner:** S & K Pocock Retirement Fund  
(Superannuation, held by external trustee)  
**Policy type:** Zurich Protection Plus  
**Period of cover:** 10 April 2017 to 9 May 2017  
**Payment frequency:** Monthly  
via direct debit deduction

Premium amount **\$250.62**  
**Less loyalty discount** **\$23.81**

Billing amount: **\$226.81**

Next billing date: **10 Apr 2017**

### Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

AWAS-009093-2014



**QUALITY AND VALUE.**  
**FOR THOSE WHO**  
**TRULY LOVE.**



Product information

Life Insured	Cover	Sum insured	Sum insured	Premium	Premium
		without cover increase		without cover increase	
Mr Stuart Pocock	Term life insurance	\$1,323,000	\$1,389,150	\$124.09	\$130.29
	<b>Sub total</b>			<b>\$124.09</b>	<b>\$130.29</b>
Mrs Karen Pocock	Term life insurance	\$992,250	\$1,041,863	\$91.95	\$87.26
	Management fee	N/A	N/A	\$9.26	\$9.26
	<b>Sub total</b>			<b>\$101.21</b>	<b>\$96.52</b>
	<b>Total</b>			<b>\$225.30</b>	<b>\$226.81</b>

Cover	Description summary
	Refer to the policy conditions for full details.
Term life insurance	A lump sum payment on the life insured's death or terminal illness during the term of the policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

### We'll use your direct debit details to arrange payment

An automatic deduction from your nominated bank account will occur on the next billing date, and on a monthly basis after that, for the billing amount shown on page 1.

### Inflation protection - maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has automatically been increased by a factor reflecting the inflation rate.

Your new premium is \$226.81 per month, which will provide you with an increase in cover as set out in the product information table. No action is required if you'd like to accept the increase. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 before the next billing date so that we can reduce your premium accordingly.

### The cost of cover increases each year with age

The cost of cover has increased as this policy has stepped premiums and each life insured has had a birthday since the last policy anniversary. The premium for each item of cover in the next policy year is shown in the product information table.

### Cover can be increased without health evidence

If you are the life insured and your situation has changed in the last 12 months because you've had a baby, had a child start secondary school, have taken out a new investment property or a new mortgage, you may be able to make use of the Future insurability benefit. The in-built benefit allows you to increase cover without providing any evidence of health. Refer to the PDS to find out more or contact us on 131 551 before the next billing date so we can help determine your eligibility.

### Your policy contains a loyalty discount

Thank you for maintaining cover with Zurich.

### Management fee

The in-built management fee increases annually on the anniversary of the policy. The fee is currently \$9.26.

### Valuable insurance benefits

This policy provides valuable insurance benefits that are guaranteed to continue up to the benefit expiry date, as long as premiums are paid, regardless of any changes in the life insured's health or pastimes. A summary of the benefits is set out in the product information table. More detail can be found in the Wealth Protection PDS. If you don't have the PDS, please visit [www.zurich.com.au/pds](http://www.zurich.com.au/pds) or contact us and we will send one to you.

### If you need to make a claim

You should alert us to an insured event as soon as you can. The best way to do that is to send us a completed claim form which captures the information we need. You can access claim forms on our website [www.zurich.com.au](http://www.zurich.com.au) or by contacting 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. Any premiums due on the policy must continue to be paid in order 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.

### More information

If you need any financial advice, your financial adviser should be your first point of contact. If you have any questions about the information on this notice or you need to change or update any of your details, please don't hesitate to contact us on 131 551. We look forward to helping you.

Our Sydney call centre is open from 8.30am until 7pm AEST Monday to Thursday and 8.30am until 5.30pm AEST Friday. However, if you have an enquiry outside of these working hours, or if you would simply prefer to access policy information yourself, then we encourage you to go to our website at [www.zurich.com.au/lifecustomersupport](http://www.zurich.com.au/lifecustomersupport) where you can find a copy of our current PDS, along with useful information about:

- updating your policy details
- making use of the in-built features of your policy when your situation changes
- making a claim.

You can also view our current newsletter on our microsite: [www.zurich.com.au/content/life-stories.html](http://www.zurich.com.au/content/life-stories.html)

**Thank you for continuing to be a Zurich customer.**

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