



- Life Insurance
- Income Protection Insurance
- Trauma Insurance
- Commercial Insurance
- Home Insurance
- Motor Insurance
- Boat Insurance
- Superannuation

**Sally Knight**

**Director**

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Kessels Rd,  
MacGregor, Qld, 4109

PO Box 4440  
Eight Mile Plains  
Queensland 4113

20<sup>th</sup> January 2004

\$ 1720

Mr G & Mrs M Thistlewaite  
257 Redland Bay Road,  
CAPALABA QLD 4157

Dear Garry & Marissa,

Thank you for your time yesterday, Marissa. It was greatly appreciated and helped speed up the process. Please find enclosed documentation which requires signing by both yourself and Garry.

The new Life Policy will be in the name of G & M Thistlewaite as Trustees for the G & M Thistlewaite Superannuation Fund.

The Policy owner will be the Trustees of the Super Fund, and the life insured will of course, be yourself and Garry.

The green and white application forms are the health questions that have been answered. Marissa, could you please complete the address & phone number details for the Medical Centre on page 13, and sign on pages 19, 20 and 21. (Because this is a joint policy with Garry, both you and Garry need to sign on pages 20 and 21).

For Garry, I also need details completed for the Medical Centre on page 13. Garry also needs to sign on page 19, and you both need to sign as joint policy holders on pages 20 and 21.

I also need you both to sign the Client Direction Authority – Limited Objectives, the Authority to Proceed (Execution only), and the Privacy Statement.

I realise this is a lot of documentation, but if you could complete and sign the forms ASAP and return to me in the replay paid envelope, that would be greatly appreciated.

Marissa, please send back ALL documentation to me, except the Policy Document. I will send you out copies at a later date.

I have also enclosed the Financial Protection Policy Document, which will give you the benefits of your new Policy. Please keep this document in a safe place in the event you may need to make a claim.

Because you are paying yearly, I will need a cheque for \$1720, payable to SunCorp, to accompany the documents when you send them back to me.

I have also enclosed a letter for both you and Garry to sign, which will cancel the existing life policies. Please note I have not dated the letter, as I do not want to cancel the existing policies until the new Policy is in force. I will hang on to the letter until this new Policy is finalised.

Garry and Marissa, if you have any problems regarding the above, please do not hesitate to contact me.

Kind Regards,



Sally Knight  
Director

Suncover Insurance & Financial Solutions Pty Ltd



**Suncorp Life & Superannuation Ltd**  
ABN 87 073 979 530  
AFSL 229880

Suncorp Plaza  
Cnr Albert and Turbot Streets  
BRISBANE QLD 4000

21 June 2004

LS053  
GPO Box 1453  
BRISBANE QLD 4001

Telephone 131155  
Facsimile (07) 3362 2904

direct@suncorp.com.au  
www.suncorp.com.au

MR G J & MRS M M THISTLEWAITE  
257 REDLAND BAY RD  
CAPALABA QLD 4157

Dear Sir/Madam

**Yearly Renewable Term Life Insurance - Policy L0231205M**

Thank you for choosing Suncorp as your financial protection insurer.

Your Policy Document Notice is enclosed. Please read it carefully as it is a legal document which provides evidence of your contract with Suncorp Life and Superannuation Limited. This document, along with the Product Disclosure Statement, should be stored in a safe and accessible place, as you will need to produce them in the event of a claim.

We are pleased to play a role in ensuring your ongoing financial security and are dedicated to providing a high level of service to our customers.

As your financial priorities change through life, we would recommend that you review your financial position regularly with your Adviser\*, Sally Knight who can be contacted on (07) 3349 7922 for professional assistance at all times.

Once again thank you for choosing Suncorp.

Yours sincerely,

Risk Segment & Group Life Team Leader  
Encl.

\* Financial product advice is provided by representatives of Suncorp Financial Services Pty Ltd ABN 50 010 844 621, Australian Financial Services Licensee.

This product is administered by Suncorp Life and Superannuation Limited ABN 87 073 979 530 ("SLSL"). Should life insurance be provided on this product (please refer to your Product Disclosure Statement for the benefits applicable to your policy) it is also provided by SLSL. Suncorp-Metway Ltd ABN 66 010 831 722 and its related companies (except SLSL) do not guarantee SLSL and are not liable for any of the policies, products or services provided by SLSL.

## Yearly Renewable Term Life Insurance

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### Policy Document Notice

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This Policy Document Notice is to be read in conjunction with the Policy Terms contained in the Financial Protection Plan Product Disclosure Statement prepared on 29 September 2003. The issuer of this Policy is Suncorp Life and Superannuation Ltd ABN 87 073 979 530 AFSL 229880. This Policy Document Notice is confirmation of acceptance of the Policy and, together with the Policy Terms and the application form, constitutes the contract between the Policyowner/s and Suncorp Life and Superannuation Ltd. This Policy Document Notice will be required along with the Product Disclosure Statement in the event the Policyowner/s wishes to make a claim against the Policy. We suggest this document be kept in a safe place with your Product Disclosure Statement. If the Product Disclosure Statement has been misplaced, please contact us for a copy of the Policy Terms.

Product Name: Yearly Renewable Term Life Insurance

Policy Number: L0231205M

Policyowner/s: Thistlewaite, Garry John & Thistlewaite, Marisa Maria As Trustee For The G & M Thistlewaite Super Fund

Nominated Person/s:

Annual Premium: \$1,975.00

Payment Frequency: Yearly

Policy Commencement Date: 07-06-2004

Amount per Frequency: \$1,975.00

Date Issued: 21-06-2004

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Insured Person: Garry John Thistlewaite

Cover  
Yearly Renewable Term Life Insurance Cover

Sum Insured  
\$200,000

Special Conditions:  
Not applicable

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Insured Person: Marisa Maria Thistlewaite

Cover  
Yearly Renewable Term Life Insurance Cover

Sum Insured  
\$200,000

Loading:

The following loading is included in your premium.

\$255.00 Yearly from 07-06-2004 to 06-06-2062 on Yearly Renewable Term Life Insurance Cover

Special Conditions:  
Not applicable

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The amount(s) payable under the Policy are subject to the Policy Terms contained in the Product Disclosure Statement, the Policy Document Notice and any other notices issued by Suncorp Life and Superannuation Limited.

**Suncorp Financial Services Pty Ltd**

ABN 50 010 844 621 AFSL 22 9885  
Principal Office: Suncorp Centre Level 18  
36 Wickham Terrace Brisbane QLD 4000

- Life Insurance
- Income Protection Insurance
- Trauma Insurance
- Commercial Insurance
- Home Insurance
- Motor Insurance
- Boat Insurance

**Sally Knight**  
Director &  
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235250

**Amanda O'Bree**  
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235251

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'Gospel Pianos' Building  
Cnr Mains Rd &  
Kessels Rd,  
MacGregor, Qld, 4109

PO Box 4440  
Eight Mile Plains  
Queensland 4113

19<sup>th</sup> May 2004

Mrs M Thistlewaite  
257 Redland Bay Road,  
CAPALABA QLD 4157

Dear Marisa,

Please find enclosed a copy of an email sent to me from the Life Department, and also a Revised Conditions for Acceptance form.

Suncorp have accepted your Life Insurance cover, however have loaded the premium by 75%. The new annual premium for both yourself and Garry is \$2,230 per year. You have already paid \$1,975, so only \$255 is outstanding.

Marisa, I realise this is probably something you were not expecting, however it is great that Suncorp have accepted the life policy at only 75% loading considering the medical history.

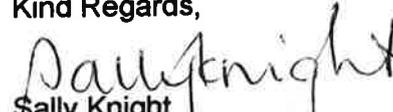
I also note that you have cancelled all the other life insurance policies. This was probably a risky thing to do until this current life insurance application was accepted by Suncorp.

Marisa, if you wish to proceed I need yours and Garrys signatures at the signature of life insured and the signature of policy owner.

I have enclosed a stamped reply paid envelope for your convenience. Please send the revised conditions for acceptance form and the cheque for \$255 back to me urgently for processing.

If I can be of any further assistance to you, please do not hesitate to contact me.

Kind Regards,

  
Sally Knight  
Director  
Suncover Insurance & Financial Solutions Pty Ltd