

Zurich Wealth Protection

Your policy anniversary



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Mrs D Davidson
38a Huntingdale Ave
MIRANDA NSW 2228

Life insured:
Dayna Marie Davidson

Policy number:
91125396

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

Policy owner:
**Equity Trustees
Superannuation Ltd**

15 June 2022

Dear Dayna Marie, 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 without cover increase

Policy anniversary date:
28 July 2022

Without inflation protection

Please note you have not selected automatic in-built inflation protection. Please contact one of our local insurance specialists if you'd like to discuss this option.

Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.
- a lump sum payment in the event the life insured meets the total and permanent disability definition relevant to your policy.

Discounts factored into your premium

SmartValue discount of 17.5%.

Premium yearly:
\$1,070.64

Due on:
28 July 2022

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	Premium
Dayna Marie Davidson	Death & terminal illness	\$500,000	\$463.92
	TPD insurance	\$500,000	\$504.61
	Management fee	N/A	\$102.11
	Total instalment premium		\$1,070.64

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 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.

- You can increase cover without health assessment under the Future insurability features up to the policy anniversary when the life insured is 54.

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.

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.

At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. Our premium rates aren't guaranteed and can change. If you'd like to know more about why premiums increase, please visit zurich.com.au/lifepremiums.

The in-built management fee increases annually on the anniversary of the policy.



Age increase

As we get older, the risk of death and illness generally increases and this is reflected in the cost of providing cover.

You are currently paying: yearly via direct debit



We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

Have your circumstances changed?

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty to take reasonable care not to make a misrepresentation will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

If you no longer want to hold your cover in super, you can apply to convert your cover to a non-superannuation policy at any time while you're a member of the fund or within 30 days of ceasing to be a member of the fund.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



Simplify your life with My Zurich

Find out more about our 24/7 customer portal at zurich.com.au/myzurich

Your contacts

If you have any questions please don't hesitate to contact us. We look forward to helping you.

Garry Millburn
 Your financial adviser

 02 9161 1004

Your local Zurich insurance specialist

 131 551
 Monday to Thursday 8.30am – 7.00pm AEST
 Friday 8.30am – 5.30pm AEST

 client.service@zurich.com.au

 Locked Bag 994 North Sydney NSW 2059



How else can we help?

Did you know?

That the source of your super contributions can affect your tax? Please contact your financial adviser or refer to the government's websites for more information: **moneySMART.gov.au**, **apra.gov.au** or **ato.gov.au**

Our records show that your superannuation contribution type is personal. If this is not correct, please let us know.

Need to make a claim?

Let us know as soon as you can by completing the claim form on our website: **zurich.com.au** or by calling 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. Please note that any premiums due on your policy must continue to be paid 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.

Annette's one of many Australians we've helped. This is her story.
 As a business owner and provider I've always made sure things are taken care of, especially when it comes to me as the main breadwinner. After an MRI it was conclusive that I had synovial sarcoma, in my foot. The only way forward was to amputate from the knee down.
 This was the hardest thing I've ever had to face. The amputation surgery went as well as it could, and my adviser in conjunction with the Zurich claims team helped me organise a TPD claim payout with surprising simplicity.

Total claims paid
 \$276,243,015

