

3 August 2022

POLICY NUMBER

77833419

POLICY OWNER(S)

Midgley and Lynch Super Fund

POLICY START DATE

12 September 2014

POLICY ANNIVERSARY DATE

12 September

FINANCIAL ADVISOR

Ttf Vella Family Trust
0478 765 432

Your OneCare held through super Policy Schedule

Thank you for choosing OnePath for your protection.

This Policy Schedule is an important document and, along with your Product Disclosure Statement, your Policy Terms and any other notices issued by us to you, should be stored in a secure place. Can't find your PDS, Policy Terms or any other important documents? Please call us on 133 667.

WHAT'S IN THIS POLICY SCHEDULE

- ✓ Both a summarised view of the cover you have in this policy, as well as a detailed overview including the lives insured, and your costs
- ✓ How to contact us and make a claim
- ✓ Information about your premium, including any reductions or fees

WHAT YOU NEED TO DO

- ✓ Please check that all details are correct
- ✓ If anything is missing or incorrect, please call us on 133 667 or speak with your financial adviser
- ✓ You should keep this Policy Schedule in a secure place, along with its policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy

How to read this Policy Schedule

A category of cover within your policy

The amount of cover you've selected for that type of cover

Whether the cover has indexation applied

Your different cover types may have different start and end dates depending on when the cover was added to your policy

Cover Type	Amount Insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,103,500	\$164.86	Yes	28 February 2020	28 February 2100
TPD Cover	\$1,103,500	\$218.86	Yes	28 February 2020	28 February 2035

This is the type of cover you've selected

Your premium payment and frequency (yearly, half yearly, or monthly)

If you have linked options or if you've taken the same type of cover but at a different date you will see multiple lines of cover under the same package

Important Information

Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195, AFSL 232510 is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at onpath.com.au or by calling 133 667 before making any decisions.

PBRK-017317-2021

Who you're protecting

Below is a summary of the individuals covered in your policy. The most recent information we have is shown here.

If any of these details have changed, please call us on 133 667.

Please refer to the rest of this Policy Schedule for a detailed view of the cover each of these individuals has.



Neil Edward Midgley

Date of Birth	9 May 1968
Gender	Male
Age	54

Your cover summary

Below is a summary of your covers for your convenience. For full details of your cover, please refer to the rest of this Policy Schedule.



Life Cover

We generally pay a lump sum to the trustee of your super fund in the event of your death or terminal illness.

Name	Amount insured	Annual premium
Neil Edward Midgley	\$1,477,454	\$4,689.08

Annual premium:	\$4,935.87
Reduction(s)^: Package	\$246.79
Annual premium after reductions^:	\$4,689.08

^All reductions that can be applied to your policy are not guaranteed, and are subject to change. Please refer to your Policy Terms, and the Product Disclosure Statement, for details



To make a claim

3 August 2022

POLICY NUMBER

77833419

Do you need to make a claim?

If any insured person on this policy has had any medical events, injuries or illness, you may be able to claim.

Please consider if anything has happened to you.

Speak to your financial adviser first, if possible. They can often help you through the process.

Call our Claims Helpline at 1300 555 250 if you wish to make a claim - our Claims team will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To make a claim:

1

If you have a financial adviser, speak with them first.

They can often help you through the process.

2

Call our Claims Helpline on **1300 555 250**.

Make sure you have your policy details and basic information about the event that prompted the claim.

3

We will send appropriate claim forms within **24 hours** of your call and inform you of any additional documents you need to provide.

4

Send us completed **claim forms** and additional requested documents.

5

We will assign you a **Claims Assessor** who will be your point of contact and help you through the process.

6

We will get to work reviewing your claim, providing you an **update within 5 business days**.

OnePath has adopted the Life Insurance Code of Practice, so you can have certainty about how you will be treated and communicated during the claims process. Read more about it at <https://www.fsc.org.au/policy/life-insurance/code-of-practice>



Neil Edward Midgley



3 August 2022

POLICY NUMBER

77833419

Date of Birth: 9 May 1968

Gender: Male

LIFE COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,477,454	\$4,689.08	Yes	12 September 2014	12 September 2098

You have selected:		Optional extras:	
Benefit Payment Type	Lump sum	Premium Waiver	No
Premium Type	Stepped	Disability Option	
Smoker	No [†]	Business Guarantee Option	No

[†] Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy.

The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you.

Cover expires at the start of the day shown as the 'Cover expiry date'.

3 August 2022

POLICY NUMBER

77833415

POLICY OWNER(S)

Midgley and Lynch Super Fund

POLICY START DATE

12 September 2014

POLICY ANNIVERSARY DATE

12 September

FINANCIAL ADVISOR

Ttf Vella Family Trust
0478 765 432

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Your different cover types may have different start and end dates depending on when the cover was added to your policy



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PBRK-017317-2021

Who you're protecting

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Karen Anne Lynch

Date of Birth	12 May 1969
Gender	Female
Age	53

Your cover summary

Below is a summary of your covers for your convenience. For full details of your cover, please refer to the rest of this Policy Schedule.

 Life Cover	We generally pay a lump sum to the trustee of your super fund in the event of your death or terminal illness.	
Name	Amount insured	Annual premium
Karen Anne Lynch	\$1,477,454	\$2,900.36

Annual premium:	\$3,053.01
Reduction(s)^: Package	\$152.65
Annual premium after reductions^:	\$2,900.36

^All reductions that can be applied to your policy are not guaranteed, and are subject to change. Please refer to your Policy Terms, and the Product Disclosure Statement, for details



To make a claim

3 August 2022

POLICY NUMBER

77833415

Do you need to make a claim?

If any insured person on this policy has had any medical events, injuries or illness, you may be able to claim.

Please consider if anything has happened to you.

Speak to your financial adviser first, if possible. They can often help you through the process.

Call our Claims Helpline at 1300 555 250 if you wish to make a claim - our Claims team will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To make a claim:

1

If you have a financial adviser, speak with them first.

They can often help you through the process.

2

Call our Claims Helpline on **1300 555 250**.

Make sure you have your policy details and basic information about the event that prompted the claim.

3

We will send appropriate claim forms within **24 hours** of your call and inform you of any additional documents you need to provide.

4

Send us completed **claim forms** and additional requested documents.

5

We will assign you a **Claims Assessor** who will be your point of contact and help you through the process.

6

We will get to work reviewing your claim, providing you an **update within 5 business days**.

OnePath has adopted the Life Insurance Code of Practice, so you can have certainty about how you will be treated and communicated during the claims process. Read more about it at <https://www.fsc.org.au/policy/life-insurance/code-of-practice>



Karen Anne Lynch

3 August 2022

POLICY NUMBER

77833415

Date of Birth: 12 May 1969

Gender: Female

LIFE COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,477,454	\$2,900.36	Yes	12 September 2014	12 September 2099

You have selected:		Optional extras:	
Benefit Payment Type	Lump sum	Premium Waiver	No
Premium Type	Stepped	Disability Option	
Smoker	No [†]	Business Guarantee Option	No

[†] Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

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