



4 May 2023

**POLICY OWNER(S)**

Susan Joy Keen

**POLICY NUMBER**

78047299

Mrs S Keen  
96 Owen Street  
DALBY QLD 4405

## Susan Joy, it's time to review your life insurance.

Thank you, Susan Joy, for continuing to trust us to protect what matters through your OneCare policy.

As your life changes, so should your insurance. This Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

You have cover which has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

**Your cover has a combination of stepped and level premium.** Age increases apply to your stepped premium, and not to level, although your level premium may still have changed (see page 3).

### YOUR COVER SNAPSHOT

Here is a quick view of some of your cover. For a detailed look, please see the attached Policy Schedule.



**Susan Joy**  
**you are now insured for**

Life Cover	\$2,620,627
Trauma Cover	\$1,310,313
TPD Cover	\$2,620,626



**Sasha**  
**is now insured for**

Child Cover	\$215,600
-------------	-----------



**Holly**  
**is now insured for**

Child Cover	\$206,050
-------------	-----------



**Kurt Allan**  
**is now insured for**

Child Cover	\$215,600
-------------	-----------

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

**Your monthly premium is**  
**\$916.40**

**Payment method**  
**Monthly Direct Debit**

**We will automatically deduct**  
**\$916.40 from your nominated**  
**account on 15 June 2023.**

If you don't need to make changes, you don't need to do anything.



Online:  
[onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife)



Call us: 133 667



Your Financial Adviser: Personal Risk  
Professionals  
Phone: 1300 367 844

# What you need to do next



## You're in control of your insurance cover






Your OnePath policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Adding or removing any extra cost options
- ✓ Turning indexation on or off

To learn more about reviewing your cover, visit [onepathclarity.com.au/go/review](https://onepathclarity.com.au/go/review)

## Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:

-  Have you expanded your family?
-  Have you downsized or upgraded your home?
-  Do you need to update your beneficiaries?
-  Has your income changed?
-  Has your mortgage increased or decreased?
-  Have your circumstances changed – can you apply to review any exclusions?
-  Would you like to pay your premium through your super?

## How your premium is calculated

There are many factors that can affect how your premium is calculated. These factors can change from policy to policy, but can include things like:

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

Read more about how life insurance premiums are calculated at [onepathclarity.com.au/go/premiums](https://onepathclarity.com.au/go/premiums) ➔

## Stepped and level premiums

### Your cover is on a combination of stepped and level premiums

The difference between stepped and level premiums can be a major factor in how your premium is calculated.

With **stepped premiums**, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.

With **level premiums**, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

If you want to read more about stepped and level premiums, and why level premiums may go up, head to [onepathclarity.com.au/go/differentpremiums](https://onepathclarity.com.au/go/differentpremiums) ➔



If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Personal Risk Professionals on 1300 367 844 or call us on 133 667 for help.



Online:  
[onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife)



Call us: 133 667



Your Financial Adviser: Personal Risk Professionals  
Phone: 1300 367 844

## Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 7.8% for your lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.**

Please speak to your financial adviser Personal Risk Professionals on 1300 367 844, or call us on 133 667 to make any changes or ask any questions.

**To learn what this might mean for you in the future, please read this guide [onepathclarity.com.au/go/indexation](https://onepathclarity.com.au/go/indexation)**

The following is provided for the purpose of illustration. Amounts do not include stamp duty (where applicable). The amount that you will pay with indexation is set out on page 1. If you have permanently declined indexation, the amount you will pay is set out on page 1.

Cover	With Indexation		Without Indexation	
	Amount Insured	Monthly Premium	Amount Insured	Monthly Premium
Susan Joy Keen				
Life Cover	\$948,298	\$55.22	\$879,683	\$50.45
Trauma Premier	\$474,151	\$174.78	\$439,843	\$160.47
Trauma Premier	\$474,148	\$174.78	\$439,840	\$160.47
TPD Cover (Working)	\$948,298	\$65.53	\$879,683	\$59.68
Life Cover	\$1,672,329	\$97.36	\$1,551,326	\$88.96
Trauma Premier	\$362,014	\$133.44	\$335,820	\$122.51
TPD Cover (Working)	\$362,014	\$25.01	\$335,820	\$22.78
TPD Cover (Working)	\$474,153	\$45.73	\$439,845	\$41.63
TPD Cover (Working)	\$836,161	\$80.63	\$775,660	\$73.40
Sasha Keen				
Child cover	\$83,614	\$7.39	\$77,564	\$6.85
Child cover	\$131,986	\$11.66	\$122,436	\$10.82
Holly Keen				
Child cover	\$83,614	\$7.39	\$77,564	\$6.85
Child cover	Indexation has been declined for this cover		\$122,436	\$10.82
Kurt Allan Keen				
Child cover	\$83,614	\$10.34	\$77,564	\$9.59
Child cover	\$131,986	\$16.32	\$122,436	\$15.14



Being a OnePath customer means you get more than just the cover offered by your life insurance.



## Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

**Head to our OnePath Clarity educational site to learn more** ➔



## Control your policy anytime, anywhere

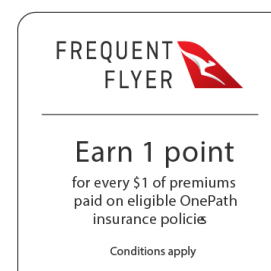
View and make changes to your policy quickly and easily by logging on to **My OnePath Life**, our 24/7 self-service portal. You can access and download your policy documents, including renewal notices and your Policy Schedule, as well as change your payment details, your personal details and your contact preferences.

**Visit [onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife) to register for access or for more information.** ➔



## Earn Qantas Points on your premiums<sup>1</sup>

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your Eligible OnePath Insurance Policy. Not a Qantas Frequent Flyer member? OnePath has arranged to waive the join fee for eligible policyholders if you join at [qantaspoints.com/ffjoinonepath](https://qantaspoints.com/ffjoinonepath). Once you have your membership number, please call us on 133 667 and quote your membership number so you can start earning your Qantas Points.



<sup>1</sup> You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath to earn Qantas Points on eligible insurance policies. Eligible insurance policies are the policies listed in the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](https://onepath.com.au/qff-terms-conditions), as defined for 'Eligible OnePath Insurance Policy'. A joining fee usually applies. However, OnePath has arranged for this to be waived for new customers who join at [qantas.com/onepathjoin](https://qantas.com/onepathjoin). This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [Qantas.com/terms](https://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about these products or the information provided by OnePath in this communication.



Online:  
**[onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife)**



Call us: 133 667



Your Financial Adviser: Personal Risk  
Professionals  
Phone: 1300 367 844

## Important things to remember

### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists 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 learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information** ➔

### Have confidence in your cover

Your OneCare policy is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

**Head to our OnePath Clarity site to learn more** ➔



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims<sup>2</sup> we get – because we're in the business of paying claims.**

Visit [onepathclarity.com.au](https://onepathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

<sup>2</sup> 2020 OnePath Claims, ASIC Claims Comparison 2021





## Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Click [here](#) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

If you are having difficulty in paying your premiums, or for anything else to do with your cover, please speak to your financial adviser Personal Risk Professionals at 1300 367 844 or call us on 133 667. We're here to support you.

## Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

### We're here for you

Susan Joy, if you have any questions about your cover or you wish to change something, please call your financial adviser, Personal Risk Professionals on 1300 367 844, or call us at 133 667. Thank you for your trust – we're here to protect you.

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments

#### 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 [onepath.com.au](http://onepath.com.au) or by calling 133 667 before making any decisions.

PBRK-017316-2021



Online:  
[onepath.com.au/myonepathlife](http://onepath.com.au/myonepathlife)



Call us: 133 667



Your Financial Adviser: Personal Risk  
Professionals  
Phone: 1300 367 844



Online:  
[onepath.com.au/myonepathlife](https://onepath.com.au/myonepathlife)



Call us: 133 667



Your Financial Adviser: Personal Risk  
Professionals  
Phone: 1300 367 844



4 May 2023

**POLICY NUMBER**

78047299

**POLICY OWNER(S)**

Susan Joy Keen

**POLICY START DATE**

15 June 2021

**POLICY ANNIVERSARY DATE**

15 June

**FINANCIAL ADVISOR**Personal Risk Professionals  
1300 367 844

## Your OneCare Policy Schedule

Susan Joy, 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
- ✓ Any additional information, including optional extras you have selected and policy exclusions that have been applied at time of underwriting and accepted by you
- ✓ Your nominated beneficiaries, who will receive any death benefits from your policy

**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 onepath.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. Some changes could result in a reduction in your premium (for example, if you change to a less risky occupation).

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



Susan Joy Keen

Date of Birth	3 September 1979
Gender	Female
Age	43



Sasha Keen

Date of Birth	15 November 2006
Gender	Female
Age	16
Child	Yes



Holly Keen

Date of Birth	19 July 2009
Gender	Female
Age	13
Child	Yes



Kurt Allan Keen

Date of Birth	6 September 2013
Gender	Male
Age	9
Child	Yes

## 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 your beneficiaries or estate in the event of your death. For terminal illness claims, we pay the policy owner.

Name	Amount insured	Monthly premium
Susan Joy Keen	\$2,620,627	\$152.58



### TPD Cover

We generally pay you a lump sum if an illness or injury leaves you permanently disabled and unable to work.

Name	Amount insured	Monthly premium
Susan Joy Keen	\$2,620,626	\$216.90



### Trauma Cover

We generally pay you a lump sum in the event of certain types of serious illness or injury.

Name	Amount insured	Monthly premium
Susan Joy Keen	\$1,310,313	\$483.00



### Child Cover

We pay you a lump sum if your insured child suffers certain types of serious illness or injury.

Name	Amount insured	Monthly premium
Sasha Keen	\$215,600	\$19.05
Holly Keen	\$206,050	\$18.21
Kurt Allan Keen	\$215,600	\$26.66

<b>Monthly premium*:</b>	<b>\$916.40</b>
--------------------------	-----------------

\*includes frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we apply a frequency loading to cover our cost of splitting up your premium over a longer period. If you want to change your payment frequency, please call Customer Services on 133 667.



## Your beneficiaries

In the event of your death, the following beneficiary(ies) will receive the Death Benefit under your policy 78047299.

4 May 2023

### POLICY NUMBER

78047299

Beneficiaries	Date of birth	Percentage of amount insured
Nolan Keen	11/01/1985	100%

Please show this document to your beneficiary(ies), and let them know where it is kept, so they know what they should do in the event of a claim.

A nomination will be cancelled if the ownership of the policy is transferred to a new policy owner.

### Changing your beneficiaries

You may revoke or change your nominated beneficiaries at any time, but we need to confirm the new nominated beneficiary(ies) in writing before this request is considered. Please speak to your financial adviser, or call us on 133 667, to make any changes or discuss your beneficiary nomination further.



## To make a claim

4 May 2023

POLICY NUMBER

78047299

### 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 learn more about the claims process and what it means for you and your beneficiaries**, please visit <https://www.onepathclarity.com.au/go/claimsprocess/>

### 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>



Susan Joy Keen



4 May 2023

POLICY NUMBER

78047299

Date of Birth: 3 September 1979

Gender: Female

## LIFE COVER WITH OPTIONAL TPD AND TRAUMA COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$948,298	\$55.22	Yes	15 June 2021	15 June 2110
Trauma Premier	\$474,151	\$174.78	Yes	15 June 2021	15 June 2050
Trauma Premier	\$474,148	\$174.78	Yes	15 June 2021	15 June 2050
TPD Cover (Working)	\$948,298	\$65.53	Yes	15 June 2021	15 June 2045

### You have selected:

Benefit Payment Type	Lump sum
Premium Type	Level
Occupation Category	1 <sup>+</sup>
TPD Definition	Any Occupation
Smoker	No <sup>+</sup>

### Optional extras:

Premium Waiver Disability Option	No
Business Guarantee Option	No
Trauma Cover Reinstatement Option	Yes
Double Trauma Option	No
Premier Maximiser Option	Yes
Baby Care Option	No
Double TPD Option	No



You pay your premiums monthly. This means we add 6% to your total premium to cover our cost of splitting up your premium over a longer period. If you want to change your frequency of payment, please call us on 133 667.

### Exclusions:

Cover type	Cover start date	Exclusions
Life Cover	15 June 2021	This policy is a continuation of your existing policy with us. This schedule has been issued because the policy is now administered under a new policy number. The policy terms are as previously mentioned to you for the policy.
Trauma Premier	15 June 2021	This policy is a continuation of your existing policy with us. This schedule has been issued because the policy is now administered under a new policy number. The policy terms are as previously mentioned to you for the policy.



Susan Joy Keen



4 May 2023

POLICY NUMBER

78047299

Date of Birth: 3 September 1979

Gender: Female

Trauma Premier

15 June 2021

This policy is a continuation of your existing policy with us. This schedule has been issued because the policy is now administered under a new policy number. The policy terms are as previously mentioned to you for the policy.

TPD Cover (Working)

15 June 2021

This policy is a continuation of your existing policy with us. This schedule has been issued because the policy is now administered under a new policy number. The policy terms are as previously mentioned to you for the policy.

## LIFE COVER WITH OPTIONAL TPD AND TRAUMA COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,672,329	\$97.36	Yes	15 June 2021	15 June 2110
Trauma Premier	\$362,014	\$133.44	Yes	15 June 2021	15 June 2050
TPD Cover (Working)	\$362,014	\$25.01	Yes	15 June 2021	15 June 2045
TPD Cover (Working)	\$474,153	\$45.73	Yes	15 June 2021	15 June 2045
TPD Cover (Working)	\$836,161	\$80.63	Yes	15 June 2021	15 June 2045

### You have selected:

Benefit Payment Type	Lump sum
Premium Type	Level
Occupation Category	1 <sup>+</sup>
TPD Definition	Any Occupation
Smoker	No <sup>+</sup>

### Optional extras:

Premium Waiver Disability Option	No
Business Guarantee Option	No
Trauma Cover Reinstatement Option	Yes
Double Trauma Option	No
Premier Maximiser Option	Yes
Baby Care Option	No
Double TPD Option	No



You pay your premiums monthly. This means we add 6% to your total premium to cover our cost of splitting up your premium over a longer period. If you want to change your frequency of payment, please call us on 133 667.



Susan Joy Keen



4 May 2023

POLICY NUMBER

78047299

Date of Birth: 3 September 1979

Gender: Female

Exclusions:		
Cover type	Cover start date	Exclusions
Life Cover	15 June 2021	This policy is a continuation of your existing policy with us. This schedule has been issued because the policy is now administered under a new policy number. The policy terms are as previously mentioned to you for the policy.
Trauma Premier	15 June 2021	This policy is a continuation of your existing policy with us. This schedule has been issued because the policy is now administered under a new policy number. The policy terms are as previously mentioned to you for the policy.
TPD Cover (Working)	15 June 2021	This policy is a continuation of your existing policy with us. This schedule has been issued because the policy is now administered under a new policy number. The policy terms are as previously mentioned to you for the policy.
TPD Cover (Working)	15 June 2021	This policy is a continuation of your existing policy with us. This schedule has been issued because the policy is now administered under a new policy number. The policy terms are as previously mentioned to you for the policy.
TPD Cover (Working)	15 June 2021	This policy is a continuation of your existing policy with us. This schedule has been issued because the policy is now administered under a new policy number. The policy terms are as previously mentioned to you for the policy.

<sup>†</sup> 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'.





Sasha Keen



4 May 2023

POLICY NUMBER

78047299

Date of Birth: 15 November 2006

Gender: Female

## CHILD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Child cover	\$83,614	\$7.39	Yes	15 June 2021	15 June 2028

## CHILD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Child cover	\$131,986	\$11.66	Yes	15 April 2023	15 June 2028

<sup>†</sup> 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'.



Holly Keen



4 May 2023

POLICY NUMBER

78047299

Date of Birth: 19 July 2009

Gender: Female

## CHILD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Child cover	\$83,614	\$7.39	Yes	15 June 2021	15 June 2031

## CHILD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Child cover	\$122,436	\$10.82	No	15 April 2023	15 June 2031

<sup>†</sup> 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'.



Kurt Allan Keen



4 May 2023

POLICY NUMBER

78047299

Date of Birth: 6 September 2013

Gender: Male

## CHILD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Child cover	\$83,614	\$10.34	Yes	15 June 2021	15 June 2035

## CHILD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Child cover	\$131,986	\$16.32	Yes	15 April 2023	15 June 2035

<sup>†</sup> 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'.