

Suncorp Life Protect

Product Disclosure Statement

Prepared on: 30 June 2011

Effective date: 16 November 2011

SUNCORP



Important Information

This is the Product Disclosure Statement (PDS) for Suncorp Life Protect. Suncorp Life Protect and this PDS are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (Suncorp).

Suncorp is a related body corporate of Suncorp-Metway Limited ABN 66 010 831 722 (Suncorp-Metway).

Various products and services are provided by different entities in the Suncorp Group. The different entities of the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products and services provided by other entities in the Suncorp Group. Suncorp-Metway does not guarantee and is not liable for Suncorp Life Protect. This product is not a bank deposit or other bank liability.

Suncorp Life Protect is not a savings plan. For full terms and conditions, please refer to the policy issued by Suncorp. You can request a copy from us free of charge.

We may change any information in this PDS. If the change is a material or significant one, we will generally notify you within 3 months of the change occurring.

We may also make improvements to your policy without any increase to your premium. If we make a change to your policy which in your opinion was adverse to you, we will, if you make a claim, assess your claim on the terms of the policy before the change took place.

All the information contained in this PDS is current at the time of issue. We may change or update information from time to time. If the change is not materially adverse, we may notify you about the change by preparing an update on our website, www.suncorp.com.au/lifeprotect. You can also obtain a printed copy of this free of charge by contacting us (please refer to the back page for details).

Before you buy this insurance, please read this PDS carefully. Any information contained in this PDS has been prepared by Suncorp without taking into account your particular objectives, financial situation or needs. For that reason, before acting on the information, you should consider the appropriateness of the information in regards to your own circumstances.

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For details on How to contact us, please refer to the back page.

When reading this PDS, please refer to the Glossary on pages 19 and 20 which shows the meaning of various terms used throughout.

About Suncorp Life Protect

Suncorp Life Protect is designed to provide an affordable, easy-to-obtain financial safety net for you and your loved ones. It pays a lump sum payment if you die or are diagnosed with a terminal illness – helping your family eliminate debts and protecting their financial security.

Here are 10 great reasons to choose Suncorp Life Protect. For full details, please refer to pages 5–14.

1. You can apply for up to \$1,000,000 cover without any medical tests.
2. Your application can usually be completed in minutes online, over the phone or by completing the paper application form.
3. We reward your loyalty: receive a 10% refund of all premiums you have paid every 3 years.
4. If you apply for \$200,000 or more of cover, you'll be eligible for a Large Sum Insured Discount and a Family Discount is available if multiple family members each purchase a Life Protect policy.
5. Fortnightly, monthly or annual premiums are available to suit your budget.
6. The Suncorp Premium Protector Benefit can help pay your personal insurance premiums with Suncorp Insurance if you can't because of disability.
7. The Lifestyle Increase Benefit can help you increase your level of cover without the need for further health assessment if certain events occur in your life – like purchasing a home, or an addition to the family.
8. You can choose to increase your amount of cover each year to keep up with inflation or freeze your premium at a level you can afford.
9. The Funeral Advancement Benefit can help cover the cost of your funeral and other immediate expenses.
10. If you experience a period of financial difficulty, you don't have to cancel your cover – the Premium Pause Benefit allows you to cease paying premiums for up to 3 months while still retaining cover for death by accident.

Who can apply?

If you are aged between 18 and 60 (inclusive), you are an Australian Citizen or permanent resident of Australia and you received this PDS in Australia, you can apply for Suncorp Life Protect.

We consider many factors (such as your health and occupational duties) when making a decision about whether to accept your application for insurance. No medical tests are required when you apply. We will use the information provided by you in your application to assess whether or not we can provide you with cover or whether we can offer cover subject to special conditions that apply to your policy.

Once you apply and your application is accepted, you will be covered for the benefits outlined below 24 hours a day, 365 days a year and we guarantee to renew your policy every year until your 99th birthday, unless your cover stops earlier (please refer to When does cover stop? on page 11).

Your cooling off period

You have 30 days from the policy commencement date to check that this insurance meets your needs. This is the cooling off period.

If you wish, you can cancel your policy during this cooling off period by contacting us. Provided you have not made a claim, you will receive a refund in full of any money you have paid.

Details of cover

Suncorp Life Protect is a single life policy only. As the sole owner of the policy, you will also be the only insured person.

Depending on the level of cover you think you need, you can apply for as little as \$100,000 or as much as \$1,000,000, in increments of \$100,000.

The most we will pay under your Suncorp Life Protect policy is the sum insured. The maximum amount we will pay across all Life Protect policies issued by us for the same insured person is \$1,000,000 (plus indexation).

Benefits under this policy (please refer below) stop on your 99th birthday, unless cover stops earlier (please refer to When does cover stop? on page 11).

You are entitled to the following benefits under your policy:

Death Benefit

If you die during the life of this policy, we will pay the sum insured for your policy as a lump sum to your nominated beneficiaries (if applicable), otherwise to your Estate.

Terminal Illness Benefit

If you are diagnosed with a terminal illness by a registered doctor during the life of this policy, we will advance your full Death Benefit, helping you to arrange your financial affairs.

Funeral Advancement Benefit

To help with the costs of your funeral or other similar expenses, we will advance \$10,000 of your Death Benefit if you die. We will pay this Funeral Advancement Benefit to your primary nominated beneficiary usually within 24 hours of receiving your death certificate and completed claim form. If you have not nominated a primary nominated beneficiary, we will pay this Benefit to your estate. The Funeral Advancement Benefit is an advance on your Death Benefit and will therefore reduce your total Death Benefit payable by \$10,000.

Please note: payment of this Benefit does not mean that the remaining Death Benefit will be paid.

Suncorp Premium Protector Benefit

If you are disabled and unable to work for at least 90 consecutive days due to sickness or injury, we will pay the cost of your Suncorp Insurance personal insurance policies (held in your and/or your partner's name) for the following 12 months, up to a maximum of \$2,000 over the life of your Suncorp Life Protect policy.

For example, if your personal insurance premiums amount to \$2,300 in the 12 months after you become disabled, we will pay the maximum amount payable under this Benefit, being \$2,000. Any outstanding premium will need to be paid by you.

Please note: we will not pay this Benefit if your disability relates to a sickness or injury which you sought, or which would cause a reasonable and prudent person to have sought, advice or treatment for prior to the policy commencement date or the date we confirm reinstatement.

Lifestyle Increase Benefit

We understand life is always changing. To help keep your insurance in line with your changing lifestyle, you can increase your sum insured each year by \$100,000 without having to provide any medical information if you are under the age of 60 and you:

- get married;
- or your partner give birth to or adopt a child;
- have a child starting high school for the first time;
- purchase a home; and/or
- suffer the death of your spouse.

You can also increase your sum insured under this Benefit on your second policy anniversary.

To apply for this Benefit, simply contact us for a Lifestyle Increase Benefit application form. This Benefit stops on your 60th birthday, unless cover stops earlier (please refer to When does cover stop? on page 11).

Subject to the maximum sum insured limits that apply (please refer to Details of cover on page 6), you can increase your sum insured using this Benefit, up to the value of your original sum insured.

For example, if your original sum insured was \$400,000, you can increase your sum insured under this Benefit by a further \$400,000.

Increases to your sum insured using this Benefit must occur within 30 days of your policy anniversary following the event and will be offered on the same terms as your original insurance with us. Once we accept your application, we will confirm your increased sum insured and advise you of your new premium.

Please note: the 13 month intentional self-inflicted act exclusion will apply to the increased portion from the date we accept your increase (please refer to When we won't pay on page 11).

Premium Pause Benefit

If you are unable to pay your premiums, for example due to financial hardship, you can contact us and request your premium be paused for up to 3 months over the life of the policy. To activate your Premium Pause Benefit, you must have paid premiums for the previous 12 consecutive months and your policy must have no outstanding premium payable at the time of your request.

During the period your premiums are paused, your Suncorp Life Protect policy will only cover you in the event you die as a result of an accident. After the premium pause has ended and you have started paying your premiums, you will be eligible for all the benefits under your policy.

10% Cash Back Benefit

If you have continuously held your policy for 3 years, we will refund 10% of the premiums you have paid during the previous 3 years. If you continue to hold the policy, we will do this every 3 years – this means on the 3rd, 6th, 9th etc anniversary after your policy commencement date you can receive 10% of the premiums back that you have paid in the previous 3 years!

For example, if you have paid us \$1,500 in premiums in the first 3 years since your policy commencement date, we will refund \$150. If you pay \$1,800 in the next 3 years, we will refund \$180 after the 6th anniversary of your policy commencement date. It is as simple as that!

Managing your cover

To ensure your policy continues to meet your changing circumstances, we offer you the following ways to help you maintain affordable cover.

Automatic Indexation Benefit

To help keep your insurance in line with inflation, we will automatically increase your sum insured each year on your policy anniversary by the greater of the indexation factor and 5%. Unless you decline the increase, we will recalculate your premium to reflect the increase in your sum insured as a result of the indexation factor (and your age) and we will advise you of your new premium prior to your policy anniversary.

Premium Freeze Benefit

You can ask us not to increase the cost of your premium, in which case your future premiums will remain the same as the amount you froze them at resulting in your sum insured decreasing as you get older. We will advise you of your reduced sum insured prior to each policy anniversary. You can ask us to end the premium freeze at any time by contacting us.

Nominate up to 5 beneficiaries

The distribution of your estate on your death can take time and could be delayed depending on the circumstances. To help avoid any potential delay in the payment of your Death Benefit, you can nominate up to 5 beneficiaries (for example your spouse or children) to receive the proceeds of your policy. Once your application has been accepted by us, we will send you a Nomination of Beneficiaries form which you may choose to complete. The form and your policy will set out the terms that apply to your nomination including who you can nominate and in what proportions.

When does cover start?

As long as you satisfy the eligibility requirements (please refer to Who can apply? on page 5) and we have accepted your application and received correct payment details, cover under your Suncorp Life Protect policy will commence immediately.

If we accept your application for cover under Suncorp Life Protect, we will send you a schedule and policy document confirming our acceptance. These documents, together, set out the full terms and conditions of your insurance with us. Please read these documents carefully and store them in a safe place.

Interim Accidental Death Cover

While your application is being processed, we will provide you with accidental death cover. This means if you were to die as a result of an accident while we are processing your application, we will pay your Estate the sum insured you have applied for. This interim cover will start on the date we receive your completed application for assessment and will cease on the earliest of the following events:

- 14 days from the date your interim cover begins; or
- the date your application is accepted, declined or withdrawn; or
- the date we advise you that your interim cover is cancelled.

Please note: the intentional self-inflicted act exclusion will apply during your period of interim cover (please refer to When we won't pay below).

When does cover stop?

Once you reach your 99th birthday, your cover will stop. Cover will also stop under this policy on the earliest of the following events:

- you ask us to cancel the policy;
- the date your policy is cancelled due to non-payment of outstanding premiums;
- the expiry date as stated on your schedule;
- the date the Terminal Illness Benefit is paid; or
- the date you die.

If cover stops we will not consider any claim, unless the event giving rise to the claim occurred before cover stopped.

When we won't pay

We will not pay any benefit or refund any premiums if the event giving rise to the claim, directly or indirectly, is as a result of an intentional self-inflicted act within 13 months of your policy commencement date or the date we confirm reinstatement, or during your period of interim cover.

Taxation

Usually premiums are not tax deductible and any benefit payments are not assessable for tax purposes. These comments are a guide only and do not take into account changes in taxation laws or your particular circumstances. Please ask your tax adviser or the Australian Taxation Office about your own circumstances.

Your premium

Your premium pays for your cover, government fees and charges and administration costs.

You can choose to pay your premium fortnightly, monthly or annually from the bank account or credit card you nominate and you have up to 14 days (or 30 days if you pay monthly) from the date each premium is due to pay your premium. If you do not pay a premium within this period, we will send a notice to you at the address last advised to us specifying the date we will cancel the policy without any refund of premium. We will not be liable for any claims after the date of cancellation.

If we cancel your policy due to non-payment of premiums, you can ask us to reinstate your policy up to 12 months after the date of cancellation. In order for us to process your Application for Reinstatement, we can ask for information relating to (but not limited to) your health and all outstanding premiums must be paid by you. If we accept your reinstatement, the 13 month intentional self-inflicted act exclusion will apply to your policy from the date of reinstatement (please refer to *When we won't pay* on page 11).

Your premium is guaranteed not to change for 12 months from your policy commencement date. After this period, your premium will generally increase with age and increase as a result of the Automatic Indexation Benefit (explained on page 9). We can also change the premium rate for all policies of the same kind by providing you with at least 30 days' written notice. You will be charged the new premium from your next policy anniversary.

Premiums received are paid into our No. 1 statutory fund. A policy issued in relation to Suncorp Life Protect does not participate in any surplus arising in our statutory funds.

Are you eligible for a discount?

There are two types of discounts available under Suncorp Life Protect: the Large Sum Insured and Family Discounts. You may be eligible for one or both of them.

Large Sum Insured Discount

With the Large Sum Insured Discount, the higher the sum insured you choose, the larger the discount that applies to your policy. The following table shows how the discounts will be applied:

Sum Insured Range (inclusive)	Discount
\$100,000	Nil
\$200,000	10%
\$300,000 & \$400,000	20%
\$500,000 or more	30%

Family Discount

With the Family Discount, should an immediate family member also purchase a Suncorp Life Protect policy, both you and your immediate family member will enjoy a 10% discount. The discount will apply to the premium payable (please refer to How to calculate your premium on page 14).

For example, if you and your spouse each purchase a policy with a sum insured of \$600,000, you will both be eligible for a Large Sum Insured Discount (30%) and a Family Discount (10%), totalling a 40% reduction to your premium.

This is for illustrative purposes only. The level of discount you may be eligible for may differ depending on your circumstances.

How to calculate your premium

Your premium is based on the applicable premium rate multiplied by your sum insured. Your premium rate is based on your age, gender and smoking status. Depending on your health, a loading may also apply to your premium from the policy commencement date.

The following tables provide you with a sample of monthly premiums only and includes the Large Sum Insured Discount explained on page 13. For a personalised quote, please contact us.

Sample Premiums for Males

Sum Insured	\$200,000		\$400,000		\$600,000	
	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker
25	\$34.10	\$23.25	\$60.63	\$41.34	\$79.57	\$54.25
35	\$43.38	\$22.77	\$77.12	\$40.47	\$101.21	\$53.12
45	\$92.84	\$41.68	\$165.05	\$74.10	\$216.63	\$97.26

Sample Premiums for Females

Sum Insured	\$200,000		\$400,000		\$600,000	
	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker
25	\$33.23	\$17.84	\$59.07	\$31.71	\$77.53	\$41.62
35	\$37.04	\$21.50	\$65.84	\$38.21	\$86.42	\$50.16
45	\$70.24	\$37.06	\$124.87	\$65.89	\$163.89	\$86.48

The premiums in these tables are samples only as not all ages or levels of cover are represented. They do not take into account any Family Discount which you may be entitled to or any loading that may apply to your premium. The premium which applies to you may differ depending on your own circumstances. These tables do not include any renewal premiums.

Risks

You should be aware of the risks involved before buying any life insurance policy. Some of the risks associated with holding this life insurance policy include:

- your policy may not suit your needs; or
- your level of cover may be insufficient; or
- a benefit may not be paid if in the event of a claim, an exclusion applies.

It's important that the policy meets your needs both now and in the future. You may need to seek assistance from an adviser if the terms are not consistent with your needs or do not suit your personal circumstances.

How can I apply?

You can apply for Suncorp Life Protect in one of 3 ways:



Contact us on 1800 604 689 between 8am and 6pm (AEST) and talk to one of our Customer Service Managers.



Visit www.suncorp.com.au/lifeprotect and complete an online application.



Complete the application form and return it to us for processing.

However you choose to complete your application for Suncorp Life Protect, you won't be required to undergo any blood tests or medical examinations - instead we will assess the health information you provide us in your application. Depending on the information you provide, we may on some occasions have to contact you with one or two outstanding questions that we need answered. If this is the case one of our trained underwriters will call you to confirm your details.

How to make changes to your policy

If you would like to make any changes to your policy, for example to adjust your sum insured, change your address or your payment type, please contact us. Please note that if you request an increase in the sum insured and we accept it, the 13 month intentional self-inflicted act exclusion will apply for the increased portion (please refer to When we won't pay on page 11). We will confirm in writing any changes to your policy, including any impact the change may have to your premium.

Making a claim

If you are entitled to make a claim, you, your nominated beneficiary or legal personal representative will need to contact us as soon as possible after the event giving rise to the claim. A claims pack will be sent out, detailing what information is required by us to assess the claim.

Commission

The premiums you pay take into account any commissions or administration fees payable so it is not an additional charge to you. The amount of commission and administration fees may vary and could be up to 100% of your first year premium (excluding government charges).

Complaints resolution

If you have a complaint about this product or our services, we have established a complaints resolution process and are committed to working with you to resolve your concerns. You can call us on 1800 604 689 or write to Suncorp Life Customer Service, GPO Box 3950, Sydney NSW 2001.

If you are not satisfied with our decision or the way we handled your complaint, you can contact the Financial Ombudsman Service Limited (FOS) (ABN 67 131 124 448). FOS is an independent and impartial body who will deal with your complaint directly or follow up the matter on your behalf in accordance with its terms of reference. You can contact FOS by phone on 1300 780 808 or in writing to Financial Ombudsman Service, GPO Box 3, Melbourne Victoria 3001 or fax on 03 9613 6399 or by visiting www.fos.org.au.

Alternative Remuneration Register

All payments made or received by us will be in accordance with the Financial Services Council (FSC) Industry Code of Practice. We keep a register of these payments which you can view by contacting us on 1800 604 689.

Your privacy is important to us

Suncorp is a member of the Suncorp-Metway Group. As a Group, we comply with Australia's privacy laws.

Once we accept your application for Suncorp Life Protect, you will receive a full copy of our Privacy Statement in your policy document.

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from the Suncorp-Metway Group.

Generally, the companies in our Group will use and disclose your personal information for Suncorp's marketing purposes. We may also use your personal information for the purpose of marketing other products and services of third parties we think may be of interest to you. If you do not want us to use and disclose your personal information for these marketing purposes, please contact us and tell us.

Your Duty of Disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows, or in the ordinary course of their business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Non-disclosure - If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

This duty continues to apply until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.

Glossary

Where any words appear in this PDS, whether the first letter is in upper or lower case, their meanings are listed below.

Where applicable, with respect to the definitions, singular includes the plural and vice versa.

accident: is an event which solely and directly causes injury as a result of violent, external and visible means.

disabled: means as a result of sickness or injury, you are unable to perform each and every duty of your occupation that you were engaged in, and in relation to which you were receiving income, immediately prior to your disability.

If you were a fulltime home-maker immediately prior to your disability, disabled will mean as a result of a sickness or injury, you are unable to engage in normal domestic duties.

expiry date: is the date your policy ends as stated on the schedule.

immediate family members: are your partner, parents, siblings or children.

indexation factor: means the percentage change in the consumer price index (CPI) which is the weighted average of the 8 Australian capital cities combined as published by the Australian Bureau of Statistics or any body which succeeds it and in respect of the 12 month period finishing on 30 September. The indexation factor will be applied from 1 March the following year. If the CPI is not published by this date, the indexation factor will be calculated upon a retail price index which we consider most nearly replaces it.

injury: means physical damage to your body which occurs while cover for the applicable benefit was in force under this policy.

insured person: means the person who has been accepted by us and is listed on the schedule as the insured person under the policy.

legal personal representative: is the executor or administrator of your Estate, or any other person(s) who is authorised by law to administer and distribute your Estate.

nominated beneficiary: is the person(s) you nominate using the Nomination of Beneficiaries form to receive the Death and Funeral Advancement Benefits under your policy.

normal domestic duties: means the domestic duties normally performed by a person who remains at home and is not working in regular employment for income, including cleaning the home, doing the washing, shopping for food, cooking meals and, if applicable, looking after children.

partner: means your spouse or a person living with you as your spouse on a domestic basis in good faith. He or she can be the same sex as you.

personal insurance policies: means for the purposes of this policy only, policies branded by Suncorp Insurance that are not business related, but include home, contents, motor vehicle insurance and this policy.

policy: means your Suncorp Life Protect insurance, which consists of the policy document, schedule and information provided in your application.

policy anniversary: the anniversary of your policy commencement date.

policy commencement date: means the date we accept your application for cover as shown on the schedule.

policy owner: means the person listed on the schedule as the owner of this policy.

premium: the amount you pay us for the insurance.

primary nominated beneficiary: is the person you list first on your Nomination of Beneficiaries form.

registered doctor: a doctor who is legally qualified and properly registered. The doctor cannot be yourself or a member of your family. If practising outside Australia, the doctor must have qualifications equivalent to Australian standards.

schedule: a document issued by us which shows important information about your policy, including your policy number, premiums, special conditions (if applicable) and policy commencement date.

sickness: means an illness or disease you suffer while cover for the applicable benefit was in force under this policy.

sum insured: means the amount you apply for and we accept as varied (for example if you apply for a decrease or through increases under the Automatic Indexation Benefit) by agreement.

terminal illness: means a sickness which you have been diagnosed with, that in our opinion, having considered any evidence we may require, means that your life expectancy is not greater than 12 months, regardless of any available treatment.

we, us and our: means Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880.

you and your: means the policy owner who is also the insured person who has been accepted by us and is shown on the schedule.

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Suncorp Life Protect is issued by:
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How to contact us



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Supplementary Product Disclosure Statement

Prepared on: 30 June 2011
Effective on: 16 November 2011

About this Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) supplements the Suncorp Life Protect Product Disclosure Statement prepared on 30 June 2011 (PDS) and should be read together with that PDS. The PDS is varied in the manner set out in this SPDS from 16 November 2011.

Suncorp Life Protect is issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (SLSL). This SPDS is prepared and issued by SLSL and SLSL is solely responsible for its content.

Unless otherwise stated, terms defined in the PDS have the same meaning in this SPDS.

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The following is added after the Lifestyle Increase Benefit information detailed under the heading, 'Details of Cover' on page 6 of the PDS.

Melanoma Benefit

If you are diagnosed with a melanoma, we will pay you \$10,000. You will not be charged an additional premium for this benefit.

Please note: we will not pay the Melanoma Benefit if you are diagnosed with, or sought treatment for, a melanoma within 90 days of the policy commencement date.

The Melanoma Benefit will be paid once, and the maximum amount we will pay under the Melanoma Benefit across all Life Protect policies issued by us for the same insured person is \$10,000.

The Automatic Indexation Benefit does not apply to the Melanoma Benefit.

The cover under the Melanoma Benefit will cease on the earlier of:

- 5 years after the date we accepted your application for the Melanoma Benefit; or
- the date the Melanoma Benefit is paid,

unless your policy stops earlier (please refer to When does cover stop? on page 11 of the PDS).

If your policy ceases due to non-payment of premiums and we accept your application for reinstatement, the Melanoma Benefit will continue from the date we accepted your application for the Melanoma Benefit and will cease as outlined above. If your policy is reinstated, the 90 day waiting period will apply again from the date of reinstatement as advised by us.

The following definition is added to the Glossary on pages 19-20 of the PDS.

melanoma: means a malignant tumour that has spread beyond the top layer of the skin (epidermis). The malignant tumour must be diagnosed as a melanoma by a registered doctor and supported by histological examination. Melanoma-in-situ and all other skin cancers are excluded.

