

Suncorp Home Loan Protect

Product Disclosure Statement

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This is the Product Disclosure Statement (PDS) for Suncorp Home Loan Protect. Suncorp Home Loan Protect and this PDS are issued by Suncorp Life & Superannuation ABN 87 073 979 530, AFSL 229880 (SLSL). Before you buy this insurance, please read this PDS carefully.

Any information contained in this PDS has been prepared 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* objectives, financial situation and needs.

You can help protect your home with Suncorp Home Loan Protect

You can't always control the unexpected in life, but you can control how you prepare for unexpected events. Suncorp Home Loan Protect can help ensure your home loan is looked after for you and your family in the event you are unable to.

If *you* have a Suncorp Home Loan Protect *policy* (please refer to Who Can Apply? below) we will pay a lump sum (subject to the terms and conditions set out in this *PDS*) in the event *you*:

- are diagnosed with a *terminal illness* (please refer to Terminal Illness Benefit on page 5); or
- die (please refer to Death Benefit on pages 4-5).

When reading this *PDS*, please refer to the Glossary on pages 13-14 for the meaning of various terms and conditions italicised throughout this *PDS*.

Who Can Apply?

Up to 6 people can apply under the one *policy* for Suncorp Home Loan Protect if they:

- are applying for a new home loan*, an increase to an existing home loan* or have an existing home loan* through *Suncorp Bank*;
- have received the *PDS* in Australia;
- are an *Australian resident*; and
- are aged between 17 and 59 (inclusive).

* Eligible home loans may change from time to time. Please contact *us* to ensure the home loan *you* have chosen entitles *you* to apply for Suncorp Home Loan Protect (for details on how to contact *us* please refer to the Back Cover).

If *you* meet these criteria and *your* application has been accepted by *us* and *your policy* issued, *you* are covered for the insured events 24 hours a day, 365 days a year anywhere in the world and we guarantee to renew *your policy* every year until the *policy anniversary* immediately before *your* 65th birthday (subject to When Does Cover Stop? on page 6).

Please Note: Approval of a home loan by *Suncorp Bank* is not dependant on *you* taking out insurance on *your* home loan. Insurance on *your* home loan is optional and *you* have the option of seeking insurance through *us* or through any insurer of *your* choice.

Cooling Off Period

You have 21 days from the *policy commencement date* to check that this insurance meets *your* needs. This is the cooling off period.

If *you* wish, and provided *you* have not made a claim, *you* can cancel *your policy* during this cooling off period by notifying *us* in writing or verbally. If *you* notify *us* verbally, *you* will need to answer certain questions to confirm *your* identity (for details on how to contact *us* please refer to the Back Cover). Provided *you* have not made a claim, *you* will receive a refund of any money *you* have paid in full.

Details of Cover

A *policy* may be taken out on *your life only* (a *single life policy*) and on the lives of up to five other people (a *joint life policy*).

If *you* are applying for a *single life policy* where only one *insured borrower* is listed on the *PDN*, *you* are the sole *policy owner* and *you* are entitled to all the Benefits under Suncorp Home Loan Protect (please refer to Death and Terminal Illness Benefits on pages 4-5).

If *you* are applying for a *joint life policy* where there are up to six *insured borrowers* listed on the *PDN*, all *insured borrowers* will be the *policy owners* (as joint tenants) and each of *you* as *insured borrowers* are entitled to all the Benefits under Suncorp Home Loan Protect (please refer to Death and Terminal Illness Benefits on pages 4-5).

For a *joint life policy*, a *benefit* will only be payable once under the *policy*. This means once a Death or Terminal Illness claim is paid by *us* for any one of the *insured borrowers* listed under this *policy*, the *policy* will end and no further benefits will be paid for any other *insured borrowers* listed on the *PDN* (please refer to When Does Cover Stop? on page 6).

When *you* apply for Suncorp Home Loan Protect, *you* can apply for any amount up to the value of the *insured loan*, however, it must meet the minimum and maximum *sum insured* levels set out below:

Minimum <i>Sum Insured</i> (per <i>insured borrower</i>)	\$50,000
Maximum <i>Sum Insured</i> (per <i>insured borrower</i>)	\$1,000,000*

* The most we will pay under the Suncorp Home Loan Protect *policy* for any *insured borrower* is the *sum insured* shown on the *PDN*. The maximum amount payable under all Suncorp Home Loan Protect policies held by *you* is \$1,000,000.

If *you* are applying for a *joint life policy*, the *sum insured* for each *insured borrower* does not need to be the same. This means each *insured borrower* can apply for a different amount, depending on their own personal circumstances.

The *sum insured* *you* apply for under the Suncorp Home Loan Protect *policy* will not automatically decrease (or increase) in line with the *insured loan*. The *sum insured* will remain constant over the life of the *policy*. Please refer to How to Make Changes to Your Policy on pages 7-8 for details on how *you* can alter *your sum insured* after *your policy commencement date*.

Please Note:

Once a claim has been paid under this *policy*, this *policy* will end and no further claims can be made under it.

Not all borrowers listed on the *insured loan* need apply for Suncorp Home Loan Protect. Those that do not apply will however not be covered. In addition, joint borrowers are not required to apply for a *joint life policy* and may instead choose to each apply for a *single life policy*.

There are circumstances where we will not pay a *benefit* under *your policy*. Please refer to page 6 for detailed information on When We Won't Pay.

Death Benefit

If *you* die during the life of this *policy*, we will pay the *financier* of the *insured loan*, the balance payable on the *insured loan* up to the amount of *your sum insured*, unless in *our* opinion, one or more of the exclusions apply (please refer to When We Won't Pay on page 6). Once a claim has been paid under the Death Benefit, this *policy*

will end and no further claims can be paid under it. For example, if the *sum insured* payable is \$200,000 and the amount owing on the *insured loan* at the time of death is \$250,000, we will pay \$200,000 to the *financier* and the remaining \$50,000 of the loan will be uninsured as cover ends under this *policy* once the Death Benefit is paid. If the *sum insured* payable exceeds the balance payable on the *insured loan*, any remaining monies will be paid to the *legal personal representative* of the deceased *insured borrower*. For example, if the *sum insured* payable is \$350,000 and the amount owing on the *insured loan* at the time of death is \$150,000, we will pay \$150,000 to the *financier* and the remaining *sum insured* being \$200,000, to the *legal personal representative* of the deceased *insured borrower*.

We must receive notice of any claim for payment of a Death Benefit within 12 months of the death occurring. The Death Benefit is not indexed and it stops on the *policy anniversary* immediately before *your* 65th birthday, unless cover stops earlier (please refer to When Does Cover Stop? on page 6).

Terminal Illness Benefit

If *you* are diagnosed with a *terminal illness* by a *registered doctor* during the life of this *policy*, we will pay the *financier* of the *insured loan*, the balance payable on the *insured loan* up to the amount of *your sum insured*, unless in *our* opinion, one or more of the exclusions apply (please refer to When We Won't Pay on page 6). Once a claim has been paid under the Terminal Illness Benefit, this *policy* will end and no further claims can be paid under it. For example, if the *sum insured* payable is \$200,000 and the amount owing on the *insured loan* at the time of diagnosis is \$250,000, we will pay \$200,000 to the *financier* and the remaining \$50,000 of the loan will be uninsured as cover ends under this *policy* once the Terminal Illness Benefit is paid.

If the *sum insured* payable exceeds the balance payable on the *insured loan*, any remaining monies will be paid to the *insured borrower* who was diagnosed with the *terminal illness*. For example, if the *sum insured* payable is \$200,000 and the amount owing on the *insured loan* at the time of diagnosis is \$150,000, we will pay \$150,000 to the *financier* and the remaining \$50,000 to the *insured borrower* who was diagnosed with the *terminal illness*.

We must receive notice of any claim for payment of a Terminal Illness Benefit within 30 days of the *insured borrower* being diagnosed with a *terminal illness*.

The Terminal Illness Benefit is not indexed and it stops on the *policy anniversary* immediately before *your* 65th birthday, unless cover stops earlier (please refer to When Does Cover Stop? on page 6).

When Does Cover Start?

As long as each borrower who is applying for cover satisfies the eligibility requirements in the Who Can Apply? section (please refer to page 3) and we have accepted *your* application and received *your* payment details, cover under *your* Suncorp Home Loan Protect *policy* will start on the:

- *settlement date* for the new *insured loan* or increases to an existing *insured loan*; or
- *date of application* if the *insured loan* has been disbursed and the *settlement date* has passed.

You will receive a *policy document notice (PDN)* within 5 working days of *your policy commencement date*, confirming *your policy* with us. This Notice, together with *your* application and this *PDS*, set out the full terms and conditions of *your* insurance. Please read these documents and store them in a safe place. *You* will need them if *you* make a claim. *You* can obtain a replacement *PDN* at any time by contacting us (for details on how to contact us please refer to the Back Cover).

If *your policy commencement date* is *your settlement date*, you will also receive a *Confirmation of Application Notice (COAN)*. This provides confirmation of *your* application with *us* until *your PDN* is issued after *your settlement date*.

If you do not proceed with the *loan to be insured* after you have applied for Suncorp Home Loan Protect, *your* cover will not commence and no *premium* will be deducted. This means you will not be covered under this *policy* if you do not proceed with the *loan to be insured*.

When Does Cover Stop?

Once an *insured borrower* reaches the *policy anniversary* immediately before their 65th birthday, cover for that *insured borrower* stops.

If *your policy* is a joint life *policy* and cover stops for one of the *insured borrowers* because they have reached the *policy anniversary* immediately before their 65th birthday, they will continue to be a joint *policy owner*, however their ability to claim under this *policy* as an *insured borrower* will cease. The *premium* will be adjusted to cover the remaining *insured borrower(s)* only. Should a *benefit* become payable in relation to the remaining *insured borrower(s)*, it will be paid as explained in this *PDS* (please refer to the Death and Terminal Illness Benefits on pages 4-5).

Cover will also stop for all *insured borrowers* under this *policy* on the earliest of the following events:

- you ask *us* in writing to cancel the *policy* (please note: if there is more than one *policy owner*, each *policy owner* must sign the request); or
- the date of cancellation of *your policy* due to non-payment of outstanding *premiums*; or
- the date that a Terminal Illness or Death Benefit is paid.

If cover stops for a reason other than payment of the Death or Terminal Illness Benefit, we will not consider any claim, unless the event giving rise to the claim occurred while *your policy* was in force.

If you refinance the *insured loan* for which you applied for this *policy* to protect, *your* Suncorp Home Loan Protect *policy* can remain in place. Please contact *us* and advise *us* of the details of the new *insured loan* details and we will send you an updated *PDN* noting *your new financier* (please refer to pages 7-8 for details on How to Make Changes to Your Policy).

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 the *policy commencement date*;
- a *war* or an *act of war*, whether or not war has been declared; or
- any *pre-existing condition*. This means any sickness, injury, condition or related symptom, for which, in the five years before the *policy commencement date*:
 - symptoms existed that would cause a reasonable and prudent person to seek diagnosis, care or treatment from a *registered doctor*; or
 - medical advice or treatment was recommended by, or received from, a *registered doctor*.

Your Premium

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

The *premium* you pay is determined by multiplying *your sum insured* by the applicable premium rate. *Your* premium rate is based on the following factors: *your* age, gender and smoking status. If *you* are applying for a joint life *policy*, *you* will be entitled to a *premium* discount on *your policy*. Please contact *us* to get a quote (for details on how to contact *us* please refer to the Back Cover).

Your premiums are payable monthly from the bank account or credit card *you* nominate. We will confirm *your* payment details by way of a letter to *you* once *your policy* commences (please refer to pages 5-6 for details on When Does Cover Start?).

You have up to 30 days from the date each *premium* is due to pay *your* first and subsequent *premiums*. This period is called the days of grace. If *you* are entitled to claim within the days of grace, we will pay the *benefit* if otherwise payable on the terms explained in this *PDS*, less the amount of any unpaid *premium*.

If *you* do not pay *your premium* during the days of grace, we will send a notice to *you* specifying the date we will cancel the *policy* without any refund of *premium*. If the *premium* remains unpaid, we will also provide written notice of cancellation to all *insured borrowers* under the *policy* at the address last advised to *us*. We will not be liable for any claims after the date of cancellation.

Your premium rate is guaranteed not to change for 3 years from *your policy commencement date*. After this premium rate guarantee period, *your premium* will generally increase each year with age. We can also change the *premium* rate for all policies at any time. In the event we apply an increase to policies of the same kind, we will provide *you* with at least 30 days notice and *you* will be charged the new *premium* from *your next policy anniversary*.

All *premiums* received are paid into the Capital Guaranteed Life No. 1 portfolio of the Suncorp Life No. 1 Statutory Fund (Fund) and do not participate in any surplus arising in any of *our* Statutory Funds. All *benefits* are also paid from this Fund.

How to Make Changes to Your Application

If *you* would like to make any changes to *your* Application for Suncorp Home Loan Protect (for example, increase or decrease the *sum insured* *you* are applying for) before *your policy* commences, please refer to the *COAN* for details on how *you* can do this. If applicable, an updated *COAN* will be provided to *you* for *your* records.

How to Make Changes to Your Policy

If *you* would like to make any changes to *your policy* on or after the *policy commencement date*, including a change to *your* address or to *your* payment type, please contact *us*. *You* can also apply to increase or decrease *your sum insured* on an existing Suncorp Home Loan Protect *policy* by contacting *us* (for details on how to contact *us* please refer to Back Cover).

If *you* wish to apply for an increase to an existing *policy*, *you* will need to apply for a new *policy* for the increased amount only. The minimum and maximum *sum insured* levels will apply across all Suncorp Home Loan Protect policies for the same *insured borrower* (please refer to Details of Cover on page 4). Please Note: the five year period for *pre-existing conditions* and the 13 month period for intentional self-inflicted acts will apply from the *policy commencement date* for the increased portion only.

If you wish to apply for a decrease to an existing *policy*, an alteration can be made to *your policy* (subject to the minimum *sum insured* levels set out on page 4). *Your premium* will be adjusted and an updated *PDN* will be sent to you showing the new *sum insured* and *premium payable*.

Reinstatement

If *your policy* is cancelled because *premiums* have not been paid, it may be reinstated if you complete an application for reinstatement.

An application for reinstatement can be requested within 2 years following the date of cancellation. We will consider such a request but we are not obliged to reinstate the *policy* on the same terms or at all. If we accept *your* application for reinstatement, the five year period for *pre-existing conditions* and the 13 month period for intentional self-inflicted acts (please refer to When We Won't Pay on page 6), will recommence from the date of reinstatement.

Risks

You should be aware of the risks involved before buying any life insurance *policy*. Please read this *PDS* carefully before making any decision regarding this *policy* or the extent of cover you require.

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 and therefore may not fully cover *your insured loan* on death or if you are diagnosed with a *terminal illness*; or
- you may not be paid a *benefit* if in the event of a claim you are subject to one of the exclusions explained in this *PDS* (please refer to When We Won't Pay on page 6); or
- *your* cover stopping when any other *policy owner* listed on *your PDN* is paid a claim.

It's important that *your 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 they do not suit *your* personal circumstances.

Commission

The person or company selling you this *policy* (Distributor) might be paid a commission by us. The *premiums* you pay take into account any commissions payable so it is not an additional charge to you. The amount of commission will vary and could be up to 20% of *your premium* (excluding Government charges). If *your* insurance is cancelled in the first year, the Distributor may have to repay some, or all, of the commission to us.

Taxation

Usually, *premiums* are not tax deductible and *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. Ask *your* tax adviser or the Australian Taxation Office about *your* own individual circumstances.

Making a Claim

If *you* are entitled to make a claim, *you* can contact *our* Claims Call Centre on 1800 114 172 and we will then send a claim pack that needs to be completed and returned to *us*.

You or *your legal personal representative* is required to notify *us* within:

- 30 days from the date of *your* diagnosis of a *terminal illness*; or
- 12 months from the date of *your* death.

We can ask for information we might reasonably need and obtain medical and other records, to ensure that the terms and conditions of the *policy* as set out in this *PDS* are satisfied.

To make a claim under the Terminal Illness Benefit, the following information will be required:

- claim form completed by *you* and *your* medical practitioner;
- bank statement showing the outstanding balance payable on the *insured loan* (if any) or a Statutory Declaration (completed by *you*) stating the *insured loan* has been paid out;
- *policy document notice*; and
- certified proof of identity (birth certificate, drivers licence or passport).

To make a claim under the Death Benefit, the following information will be required:

- claim form completed by the *legal personal representative* of the deceased *insured borrower*;
- bank statement showing the outstanding balance payable on the *insured loan* (if any) or a Statutory Declaration (completed by the *legal personal representative* of the deceased *insured borrower*) stating the *insured loan* has been paid out;
- certified copy of the Death certificate;
- *policy document notice*;
- certified proof of identity (birth certificate, drivers licence or passport); and
- certified copy of the Will.

Depending upon individual circumstances, additional information may be required by *us*. We may require *you* or *legal personal representative* to pay for the cost of obtaining this information.

To assess *your* claim promptly, we need to ensure the information provided to *us* at the time of application is correct, for example *your* age and smoking status. If we have received any false information, we may be able to adjust the *premiums* paid by *you* or the *benefit* payable by *us*.

We may refuse the claim if:

- we are not told of the event giving rise to the claim within 30 days (for a Terminal Illness Benefit claim) or 12 months (for a Death Benefit claim); and
- we are disadvantaged because of the delay.

All payments are made as a lump sum in Australian currency.

Complaints Resolution

If *you* have a complaint about this product or *our* services, *you* can contact *our* Customer Relations Unit by:

- phone on 1800 689 762 (freecall*)
- fax on 1300 767 337
- email at customer.relations@suncorp.com.au
- writing to us at Reply Paid 1453
Suncorp Customer Relations Unit (RE058)
GPO Box 1453
Brisbane QLD 4001

*A higher charge may apply for public telephones and mobile phones.

We will try to settle *your* complaint within 1 working day. If we can't do this, we will tell *you* within 3 working days that we have received *your* complaint and will try to settle it within 21 days. For more information on *our* complaints handling process, please contact *our* Customer Relations Unit on the details above.

If *you* are dissatisfied with *our* decision or the way we handled *your* complaint, *you* can also contact the Financial Ombudsman Service Limited (ABN 67 131 124 448) (FOS). FOS is an external dispute resolution scheme that provides free services to customers and is a totally 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:

- phoning: 1300 780 808 (for the cost of a local call*) or 03 9613 7366
- writing to: Financial Ombudsman Service Limited
GPO Box 3
MELBOURNE VIC 3001
- faxing: 03 9613 6399
- visiting: www.fos.org.au
- emailing: info@fos.org.au

*A higher charge may apply for public telephones and mobile phones.

Privacy Statement

Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 is a member of the Suncorp Group. The Privacy Act 1988 (Cth) requires us to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. We collect your personal information so we can conduct our business and offer and provide you with our range of financial products and services.

We collect personal information for the purposes of:

- identifying you when you do business with us;
- protecting your personal information from authorised access;
- establishing your requirements and providing, administering and managing the products and services you request;

- assessing and investigating, and if accepted managing a claim made by you under one or more of our products; and
- understanding your circumstances and improving our financial products and related services.

We may be required by taxation and other relevant laws to collect your personal information.

Consequences if personal information is not provided

If we request personal information about you and you don't provide it, we won't be able to provide you with and manage the financial product or service you request, or manage and pay any benefit or insurance claim you make.

Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose your personal information for a secondary purpose related to the purpose for which we collected it, where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose of collection.

When necessary and in connection with purposes listed above, we may disclose your personal information to and/or collect your personal information from:

- hospitals, medical or health professionals or various professional advisers who assist us;
- mail service organisations who create and despatch our documentation and correspondence, including our direct marketing material;
- document storage facility providers;
- information technology providers, including hardware and software vendors and consultants such as programmers;
- claims reference providers and investigative service providers;
- customer research organisations;
- government or statutory bodies;
- your power of attorney; guardian or anyone you have authorised by law;
- where required or authorised under our relationship with our joint venture partners; and
- other companies within the Suncorp Group.

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include:

- when you have asked us to do so;
- when it is necessary in order to facilitate a transaction on your behalf;
- when we are authorised or required by law to do so;
- when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement;
- certain electronic transactions; or
- sending your personal information to companies in the Suncorp Group.

We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement and in compliance with the privacy regime.

Access

You can ask us to provide you with the personal information we hold about you. In some circumstances, we can deny your request for access. If we deny your request, we will tell you why. If it will take us time to access and supply your personal information, we will inform you of the likely delay. More detailed access requests, eg access to information held in archives, may incur a fee to cover our costs.

Marketing

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 Group. Generally, the companies in our Group will use and disclose your personal information for Suncorp's marketing purposes.

If you do not want us to use and disclose your personal information for these marketing purposes please contact us and tell us.

Contact

Please contact us if you change your mind at any time about receiving marketing material or you want to request access to the personal information we hold about you. If you would like more information about our privacy practices, please ask us for a copy of our Privacy Policy. You can contact us by calling 13 11 55. Our Privacy Policy can also be found on our website at www.suncorp.com.au.

Other Information about Suncorp Home Loan Protect

Suncorp Home Loan Protect is issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (SLSL). SLSL is a subsidiary of the Suncorp Group. The obligations of SLSL are not guaranteed by any other company within the Suncorp Group. Suncorp Home Loan Protect is not a bank deposit or other bank liability of *Suncorp Bank*.

Suncorp Home Loan Protect is not a savings plan. All the information in this PDS is current at the time of issue.

We will let you know of special offers that may be available from time to time. If we make a special offer, we can provide you with a separate terms and conditions brochure about the offer on your request. The offers may only be available to you for a short time and we can withdraw them at any time.

We may change any information in the PDS. If we make a change in the PDS that is material or significant, we will generally notify you about the change 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 in existence before the change took place.

We may change or update information from time to time that is not materially adverse by preparing an update on our website at www.suncorp.com.au. You can also obtain a printed copy of any information update, at no cost, by contacting us (for details on how to contact us please refer to the Back Cover).

Glossary

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

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

Australian resident: includes all Australian Citizens and anyone who is a holder of a Permanent Resident Visa.

benefit: means the *sum insured* payable under the terms and conditions of this *policy*.

COAN: *confirmation of application notice*.

confirmation of application notice (COAN): a document confirming *your* application for Suncorp Home Loan Protect which shows important information about *your* application including *your* confirmation number and proposed details of cover.

date of application: the date *we* receive *your* application and payment details.

expiry date: the date *your policy* ends as stated on the *PDN*.

financier: the financial institution that provides the home loan contract that this Suncorp Home Loan Protect *policy* covers.

insured loan or loan to be insured: the loan contract from the *financier* to *you* for which this Suncorp Home Loan Protect *policy* applies.

insured borrower(s): person(s) who has been accepted by *us* and listed on the *PDN* as an *insured borrower(s)* under this *policy*.

legal personal representative: the executor of the will or administrator of the estate of a deceased person. *We* must be satisfied that the person is authorised to administer the estate.

non-smoker: anyone who has not smoked tobacco or any other substance in the last 12 months. This includes cigarettes, cigars, pipes and any illegal substance.

PDN: the *Policy Document Notice*.

PDS: the Product Disclosure Statement.

policy: *your* insurance, which consists of this *PDS* and the *PDN*.

policy anniversary: the anniversary of the *policy commencement date*.

policy commencement date: the date *we* accept *your* application for cover as shown on the *PDN*.

policy document notice (PDN): a document which shows important information about *your policy* including *your policy* number, *premium* and *policy commencement date*.

policy owner: person or people shown as *policy owner(s)* on the *PDN* or another person or group that takes over legal ownership of the *policy*. The *policy owner(s)* and the *insured borrower(s)* are the same.

premium: the amount *you* pay *us* for the insurance.

pre-existing condition: means any sickness, injury, condition or related symptom, for which, in the five years before the *policy commencement date*:

- symptoms existed that would cause a reasonable and prudent person to seek diagnosis, care or treatment from a *registered doctor*; or
- medical advice or treatment was recommended by, or received from, a *registered doctor*.

registered doctor: a doctor who is legally qualified and properly registered. The doctor cannot be:

- *you*;
- *your* business partner; or
- any members of *your* immediate family.

If practising outside Australia, the doctor must have qualifications equivalent to Australian standards.

settlement date: the date the *insured loan* is settled with the *financier*.

SLSL: Suncorp Life & Superannuation Ltd ABN 87 073 979 530, AFSL 229880

sum insured: means the amount *you* apply for and *we* accept as varied (for example, if *you* apply for a decrease) by agreement.

Suncorp Bank: Suncorp-Metway Limited ABN 66 010 831 722.

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

war or an act of war: means armed aggression by a country resisted by another country or organisation.

we, us or our: *SLSL*.

you or your: the *insured borrower(s)*.

Suncorp Home Loan Protect and this PDS is issued by:
Suncorp Life & Superannuation Limited
ABN 87 073 979 530, AFSL 229880
Level 18 Suncorp Centre
36 Wickham Terrace
Brisbane QLD 4000

To contact us about Suncorp Home Loan Protect, simply

 **Call 13 11 55 and ask for 'Life & Super'**

www suncorp.com.au



Visit your local branch



**Mail to Suncorp Life & Superannuation Ltd (LS004)
GPO Box 1453
Brisbane QLD 4001**



Fax 07 3002 3259



life&super@suncorp.com.au