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Quick facts about Suncorp Funeral Insurance

Sometimes it’s tempting to not read insurance documents from cover to cover. We appreciate that, but we encourage you to read this document because understanding your Suncorp Funeral Insurance policy is important. To help you out, below are some quick facts about your cover and premium. We’ve also included references to where, in this document, you can find more detail.

Funeral Benefit (full details Section 4.1)

This policy pays a benefit if you die, providing financial help to cover the cost of your funeral and other associated expenses. The below table explains the benefit that is payable depending on the timing and cause of your death.

<table>
<thead>
<tr>
<th>Event</th>
<th>Type and timing of event</th>
<th>Benefit payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your death</td>
<td>Accident within the first 12 months of your policy</td>
<td>Your sum insured</td>
</tr>
<tr>
<td></td>
<td>Sickness within the first 12 months of your policy</td>
<td>Your premiums refunded</td>
</tr>
<tr>
<td></td>
<td>Any cause after the first 12 months of your policy</td>
<td>Your sum insured</td>
</tr>
</tbody>
</table>

Early Payment Benefit (full details Section 4.2)

This policy pays a benefit if you are terminally ill, allowing you to arrange your financial affairs. The below table explains the benefit payable depending on the timing of your terminal illness.

<table>
<thead>
<tr>
<th>Event</th>
<th>Timing of event</th>
<th>Benefit payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your terminal illness</td>
<td>Before or during the first 12 months of your policy</td>
<td>No payment. Your policy continues and you will become eligible for payment of your sum insured from your first policy anniversary.</td>
</tr>
<tr>
<td></td>
<td>After the first 12 months of your policy</td>
<td>Your sum insured</td>
</tr>
</tbody>
</table>
Your premiums (full details Section 8)

You have a choice of premium options and you should think about which suits you and your budget. You can choose between the following:

– A stepped premium which increases each year as you age; or
– A level premium which starts out higher but does not increase each year as you get older.

Regardless of your choice between stepped or level premiums, we offer the Automatic Indexation Benefit (see Section 4.4) which increases your sum insured each year in line with inflation (to a maximum of 10%). Your premium will increase to reflect any increase to your sum insured, unless you choose to decline it.

For both premium options, you will not pay any premiums after the policy anniversary when you are aged 85. Your cover will continue at no cost to you.

Value Promise (full details Section 4.7)

Depending on how long you hold your Suncorp Funeral Insurance policy, you may pay more in premiums than your sum insured. At claim time, we will compare your sum insured to the amount you have paid in premiums and, if eligible for payment of the Funeral Benefit or Early Payment Benefit, we will pay whichever amount is greater. This means that you will never pay more in premiums than will be received at claim time.

Now that you know the key facts, read on to learn more detail about your cover and other benefits available on your Funeral Insurance policy.
1.0 Important information

This is the combined Product Disclosure Statement and Policy Document (together referred to as ‘PDS’) for Suncorp Funeral Insurance. Suncorp Funeral Insurance, this PDS and your schedule are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (Suncorp).

When reading this PDS, please refer to Section 14 Glossary which shows the meaning of various terms italicised throughout.

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 Funeral Insurance. This product is not a bank deposit or other bank liability.

If you are issued a Suncorp Funeral Insurance policy, this PDS, together with the schedule, and information provided in your application, constitutes your insurance policy and is evidence of your insurance with us. You should read this document in conjunction with the schedule because together they contain important information relating to your policy. Please keep this PDS and your schedule in a safe place. Your schedule is issued to you based on the information provided by you, to us on your application for insurance.

Suncorp Funeral Insurance is not a savings plan. The primary purpose is to provide a benefit under the terms and conditions of the policy in the event of a claimable event.

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

If you are issued a Suncorp Funeral Insurance policy, you are the policy owner and insured person listed on the schedule. You are covered for the insured events under your policy 24 hours a day, every day of the year. If premiums payable under the policy are paid (please refer to Section 8 Your premium), your policy will continue, unless your policy stops earlier (please refer to Section 6 When will cover stop?).

Before you buy this insurance, please read this PDS carefully, including Section 7 When we won’t pay. Any information contained in this document 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 regard to your own circumstances.

For details on how to contact us, please refer to the back cover.

2.0 Who can apply?

Applicants for a single life or a joint life Suncorp Funeral Insurance policy must:

— be aged between 45 and 75 (inclusive);
— be an Australian or New Zealand citizen or permanent resident and residing in Australia at the time of application; and
— have received this PDS in Australia.

Once you have provided us correct payment details and we have accepted your application, you will be covered for the benefits outlined in this document 24 hours a day, every day of the year, anywhere in the world.

We guarantee to renew your policy every year, but you should be aware there are times when your policy will stop earlier (please refer to Section 6 When will cover stop?).

3.0 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.
You can cancel your policy during this cooling off period by notifying us, and confirming your identity, in writing or verbally. Provided you have not made a claim, you will receive a refund in full of any money you have paid.

3.1 Cancelling your policy after the cooling off period

You may cancel your policy at any time after the cooling off period. If you pay premiums fortnightly or monthly, your cover will continue up until the date the policy is paid up to.

If you pay premiums annually and your request is to cancel prior to your next policy anniversary date (example, you cancel mid-year), you will be refunded any unused premium. We will confirm, your policy has been cancelled from the date of your request.

You may wish to discuss other financial options by contacting us.

4.0 Details of cover and benefits

When you apply for a Suncorp Funeral Insurance policy, you choose the level of cover you think you need. The minimum amount you can apply for is $5,000 and the maximum amount, in increments of $1,000, depends on the premium type you choose.

For stepped premiums, the maximum sum insured at application is $30,000

For level premiums, the maximum sum insured at application is $15,000

Payment of a benefit is subject to our acceptance of your claim (please refer to Section 12 Claims). The most we will pay under this Suncorp Funeral Insurance policy is the sum insured for each insured person plus any Value Promise that may be applicable (please refer to Section 4.7). The maximum amount we will pay across all funeral insurance policies issued by us for the same insured person is $30,000 (plus indexation) or $15,000 (plus indexation) if you have chosen a level premium.
For single life policies

If you are the only insured person listed on the schedule, you are the sole owner of the policy. You will be asked to nominate a beneficiary to receive any benefit payable on your death. If you do not nominate a beneficiary, any benefit payable on your death will be paid to the estate.

For joint life policies

If you are applying for a joint policy, your schedule will show two insured persons who are also joint policy owners. The sum insured for each insured person can be different but the premium option you choose must be the same. If you would like to choose different premium options, each applicant must apply for a single life policy.

Joint policy owners will be asked to nominate a beneficiary to receive any benefit payable upon the death of one or both of the insured persons. If you choose to nominate a beneficiary, each insured person must sign the nomination. If no beneficiary is nominated, any benefit payable under your policy following the death of a policy owner will be paid to the surviving policy owner, or your estate if there is no surviving policy owner.

As the joint owner of the policy and an insured person, you can cancel the benefits of the policy that are relevant to you without the need to obtain consent from the other policy owner’s (please refer to Section 6 When will cover stop?).

Each insured person listed on the schedule is entitled to the following benefits under your policy:

4.1 Funeral Benefit

During the first 12 months of your policy, we will only pay your Funeral Benefit sum insured if your death is as a result of an accident. The accident must occur after your policy commencement date. After the first 12 months of your policy, we will pay your Funeral Benefit sum insured if your death is as a result of any cause.

Your Funeral Benefit sum insured will not be payable if you die during the first 12 months after your policy commencement date as a result of:
— an accident that occurred prior to your policy commencement date;
— a sickness; or
— an intentional self-inflicted act.
If this happens, we will refund all premiums paid under your policy.

We must receive notice of any claim for payment of the Funeral Benefit sum insured as soon as reasonably possible.

Please refer to Section 6 When will cover stop? for when the Funeral Benefit sum insured under this policy will cease.

4.2 Early Payment Benefit

If you are terminally ill, we will advance your full Funeral Benefit sum insured, helping you to arrange your financial affairs. The Early Payment Benefit is not payable until after your first policy anniversary.

We must receive notice of any claim for the Early Payment Benefit as soon as reasonably possible.

Please refer to Section 6 When will cover stop? for when the Early Payment Benefit under this policy will cease.

4.3 Premium Pause Benefit

You may choose to activate the Premium Pause Benefit which allows you to stop paying your premium payments for up to 3 months over the life of the policy. While your premiums are paused, your Suncorp Funeral Insurance policy will only cover you in the event you die as a result of an accident. After the pause has ended, and you have restarted paying your premiums, your Funeral Benefit sum insured will again become payable in the event of your death as a result of any cause.

While premiums are paused, cover under the Early Payment Benefit will not apply. After the premium pause has ended, and you have restarted paying your premiums, cover under the Early Payment Benefit will again become payable if you are terminally ill.

To activate your Premium Pause Benefit, you must have paid premiums for the previous 12 consecutive months.

The Premium Pause Benefit stops on the policy anniversary after your 85th birthday, unless cover stops earlier (please refer to Section 6 When will cover stop?).
4.4 Automatic Indexation Benefit

To help keep your insurance in line with the cost of living, your sum insured will be increased on your policy anniversary each year by the indexation factor to a maximum of 10%. This means your premium will be recalculated to reflect the increased sum insured and your age if you have chosen the stepped premium option. If you have chosen the level premium option, any increased sum insured as a result of the Automatic Indexation Benefit will be calculated on the rate for your age at the time of the increase.

We will advise you of your new premium prior to your policy anniversary, and give you the opportunity to decline the increase. If you ask us to not apply the indexation factor, your sum insured will not change.

The Automatic Indexation Benefit stops on your 85th birthday, unless cover stops earlier (please refer to Section 6 When will cover stop?).

4.5 10% Cash Back Benefit

Once you have continuously held your policy for three years, we will refund 10% of the premiums you have paid. We will do this every three years if you continue to hold your policy, meaning that you will receive a 10% refund on every third policy anniversary.

For example, if you have paid us $1,000 in premiums in the first 3 years since your policy commencement date, we will refund $100. If you pay $1,500 in the next 3 years, we will refund $150 after the 6th anniversary of your policy commencement date.

4.6 Premium Freeze Benefit (stepped premium option only)

If you choose the stepped premium option, your premium will be recalculated each year as a result of your age. The Premium Freeze Benefit allows you to stop this increase, meaning your premium will remain the same but your sum insured will decrease as you get older. We will advise you of your reduced sum insured prior to each policy anniversary.
The Automatic Indexation Benefit will not apply while your premiums are frozen. You can ask us to end the premium freeze at any time by contacting us.

The Premium Freeze Benefit stops on the policy anniversary after your 85th birthday, unless cover stops earlier (please refer to Section 6 When will cover stop?).

4.7 Value Promise

At time of claim for the Funeral Benefit or the Early Payment Benefit, we will compare your sum insured to the amount you have paid in premiums (less any cash back benefit) over the life of your policy and, if eligible for payment, we will pay whichever amount is greater.

For example, if your sum insured is $8,000 and, over the life of your policy, you pay $9,000 in premiums, we will pay $9,000 at claim time. This means you will never pay us more than the amount received at claim time.

4.8 Nominate a beneficiary

Nominating a beneficiary (for example your spouse) to receive the proceeds of your policy may help avoid any potential delay in the payment of your Funeral Benefit sum insured.

You can nominate a beneficiary by completing the form you will receive in your Welcome Pack and returning it to us. If you are joint policy owners, you may make a joint beneficiary nomination, signed by both policy owners, so that any payment under the Funeral Benefit sum insured can be made to the person you both nominate.

If you have made a valid nomination and a nominee cannot be located or they died before you, the benefit otherwise payable to them will be payable to the legal personal representative of your estate.

If a nominated beneficiary is a minor, the payment will be made to the minor’s legal guardian, a trust for the benefit of the minor, or to any person we are authorised to pay under the relevant law.
If you change your mind, you can alter your beneficiary nomination at any stage by completing a new Nomination of Beneficiary form. A nomination is effective once it is confirmed by us in writing.

If you have a jointly owned policy and do not make a nomination, any payment made under the policy will be paid to the surviving policy owner or your estate if there is no surviving policy owner.

5.0 When does cover start?

Your policy will start on the policy commencement date shown on your schedule. As long as each person to be insured satisfies the eligibility requirements (please refer to Section 2 Who can apply?), cover under your Suncorp Funeral Insurance policy will commence on the date we accept your application and receive correct payment details.

Once we accept your application for cover under Suncorp Funeral Insurance, we will send you a schedule confirming our acceptance. This PDS and your schedule set out the full terms and conditions of your insurance with us. Please read these documents carefully and store them in a safe place.

6.0 When will cover stop?

Your policy has no expiry date but there are some circumstances under which cover will stop.

Cover will stop under this policy on the earliest of:

- the date the Funeral Benefit sum insured is paid;
- the date the Early Payment Benefit is paid; or
- the date the insured person dies.

Cover will also stop for all insured persons under the policy on the earlier of the following events:

- you ask for your policy to be cancelled; or
- the date your policy is cancelled due to non-payment of outstanding premiums.

If there is more than one insured person listed on the schedule and cover stops for one of them, cover will continue for the surviving policy owner and the premium will be adjusted to cover the remaining insured person only.
We will not consider any claim, unless the event giving rise to the claim occurred while your policy was still in force. We may also cancel this policy on any grounds permitted under relevant law by telling you in writing.

7.0 When we won’t pay

We will not pay the Funeral Benefit sum insured if you die during the first 12 months after your policy commencement date as a result of:

- an accident that occurred prior to your policy commencement date;
- a sickness; or
- an intentional self-inflicted act.

We will not pay the Early Payment Benefit during the first 12 months of your policy. If you are terminally ill before this time, your policy will continue provided you continue to pay premiums.

8.0 Your premium

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

The premium you pay is determined by multiplying your sum insured by the applicable premium rate. A discount may also be applied. Please refer to section 8.1 to determine if you are eligible for a discount.

When you reach the policy anniversary after your 85th birthday, we will stop charging you a premium and your cover will continue at no cost to you unless cover stops earlier (please refer to Section 6 When Will Cover Stop?).

We guarantee that we will not change your premium for 12 months from your policy commencement date. After this, your premium may increase depending on whether you select the stepped or level premium option (explained below) and whether you accept indexation (please refer to Section 4.4). We can also change the premium rate for all policies of the same kind 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.
We will send you a notice prior to each policy anniversary confirming your premium.

Premiums received are paid into our No. 1 statutory fund. A policy issued in relation to Suncorp Funeral Insurance is not eligible to participate in any surplus arising in our statutory fund.

Premium options

You can choose between the following premium options:

Stepped premiums

If you choose the stepped premium option, your premium is based on your age, gender and your sum insured. The premium stated on your schedule applies during the first 12 months after your policy commencement date. Ongoing premiums will be recalculated each year based on your age at the time of each policy anniversary. This means your premiums will increase with age.

Level premiums

If you choose the level premium option, your premium is based on your age at your policy commencement date, your gender and your sum insured. If you choose level premiums, ongoing premiums will not increase each year as a direct result of your age but will increase due to any increase to your sum insured, including as a result of the Automatic Indexation Benefit.

If you accept the Automatic Indexation Benefit or apply to increase your sum insured, the increased portion of the sum insured will be calculated based on the applicable premium rate for your age at the time of applying for the increase. If you have had a birthday since your policy commencement date, the premium rate that applies to the increased sum insured will generally be higher than when you applied for the original sum insured.
For Example: Sonia was 62 years of age when she applied for her Suncorp Funeral Insurance policy with a sum insured of $7,000 paying a premium of $42.38 per month.

Sonia has just turned 65 years of age and is applying to increase her sum insured by $3,000 to a total of $10,000. The premium payable for the additional $3,000 will be calculated based on the premium rate for her current age of 65, bringing her total monthly premium to $64.14.

$7,000 - premium calculated on age 62
$3,000 - premium calculated on age 65

8.1 Are you eligible for a discount?

Family Discount

A 20% discount is available for immediate family members who each purchase a Suncorp Funeral Insurance policy (including as joint owners). The discount will apply to the premium payable (please refer to Section 8.2 How to calculate your premium).

Large Sum Insured Discount

A 10% discount is available if you choose the stepped premium option with a sum insured of $20,000 or more.

8.2 How to calculate your premium

When you apply, your premium is based on the applicable premium rate for your gender and current age, multiplied by your sum insured. A discount may also apply.

The following tables contain some sample premiums only for Suncorp Funeral Insurance. To obtain a personalised quote please contact us on 1800 602 178 or go online to www.Suncorp.com.au/funeral.
Sample premiums for males

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>$ 5,000</th>
<th>$10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Stepped</td>
<td>Level</td>
</tr>
<tr>
<td>50</td>
<td>$16.15</td>
<td>$28.06</td>
</tr>
<tr>
<td>60</td>
<td>$28.13</td>
<td>$35.18</td>
</tr>
<tr>
<td>70</td>
<td>$48.77</td>
<td>$72.73</td>
</tr>
</tbody>
</table>

Sample premiums for females

<table>
<thead>
<tr>
<th>Sum Insured</th>
<th>$ 5,000</th>
<th>$10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Stepped</td>
<td>Level</td>
</tr>
<tr>
<td>50</td>
<td>$10.60</td>
<td>$23.41</td>
</tr>
<tr>
<td>60</td>
<td>$18.96</td>
<td>$26.84</td>
</tr>
<tr>
<td>70</td>
<td>$36.17</td>
<td>$50.78</td>
</tr>
</tbody>
</table>

8.3 Paying your premium

You can choose to pay your premium fortnightly, monthly or annually from the financial institution or credit card you nominate. Your premium and the frequency you have chosen to pay your premium are detailed on your schedule.

You have up to 14 days (or 30 days if you pay monthly) from the date each premium is due to pay your premium. This period is called the days of grace. 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. If you are entitled to claim before the date we cancel the policy, we will pay the benefit that would otherwise be payable on the terms explained in this PDS, less the amount of any unpaid 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, we will not refund any premium. You can contact us to reinstate your policy up to 3 months after the date of cancellation. In order for us to process your reinstatement, all outstanding premiums must be paid by you.
If we accept your reinstatement application and you repay outstanding premiums, cover will continue and your 12 month accident only period under your Funeral Benefit will not restart.

8.4 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.

9.0 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.

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.

10.0 How can I apply?

Contact us on 1800 602 178 between 8am and 8pm (AEST) and talk to one of our Customer Value Specialists.

11.0 How to contact us

11.1 Administration queries and changes

If you have any questions about your policy or you would like to make any changes to your policy, including a change to your level of cover or to your payment type, please contact us (please refer to the back cover for contact details). A change to this policy will only apply if we confirm the change in writing.

During the life of this policy, you cannot assign ownership of this policy to any other person or party. However, if this is a joint life policy, you can convert to single life policies and the insured person will be the policy owner on each individual policy. If you need to do this, please contact us. If you decide to split a joint policy into two separate policies, each insured person will be issued with a new policy. Note, you may lose certain benefits such as the 10% Cash Back Benefit from the original policy and start again with your new policies.

You can apply to increase your cover up to the age of 75. If you wish to apply for an increase to your existing sum insured, the maximum sum insured limits will apply (please refer to Section 4 Details of cover and benefits under this policy). With respect to any increased amount, if you die as a result of:

— an accident that occurs prior to the increase;
— a sickness; or
— an intentional self inflicted act,
during the first 12 months after we accept your application for increase, the increased amount will not be payable, however we will refund all premiums paid with respect to the increased amount. Following an increase to your sum insured you will receive a schedule showing your updated policy information.
11.2 Complaints

If you have a complaint about this product or our services, you can contact us (please refer to back cover for details).

If you are dissatisfied with our decision or the way we handled your complaint, you can also contact the Financial Ombudsman Service (FOS) Australia. 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 1800 367 287 or (03) 9613 7366
— faxing (03) 9613 6399
— emailing info@fos.org.au
— writing to
  Financial Ombudsman Service Limited
  GPO Box 3
  MELBOURNE VIC 3001
  visiting www.fos.org.au

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

12.0 Claims

If entitled to make a claim, the policy owner, nominated beneficiary or legal personal representative can contact us on 1800 602 178 and we will then send a claim pack that needs to be completed to our satisfaction and returned to us.

If you have made a valid nomination, which we will confirm with you in writing, we will pay any benefit payable as a consequence of your death in accordance with your nomination.

In order to assess a claim, 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 Funeral Benefit, the surviving policy owner, nominated beneficiary or legal personal representative is required to notify us as soon as reasonably possible after the date of your death. The following information will be required:
— claim form completed by the surviving policy owner, legal personal representative or nominated beneficiary;
— certified copy of the death certificate or other satisfactory evidence;
— certified proof of identity (birth certificate, drivers licence or passport); and
— if there is no joint policy owner and you did not make a valid beneficiary nomination, a certified copy of your Will.

To make a claim under the Early Payment Benefit, you are required to notify us as soon as reasonably possible after the date you are terminally ill. The following information will be required:

— claim form completed by you and your registered doctor; and
— certified proof of identity (birth certificate, drivers licence or passport).

Payment of a benefit under this policy will be subject to relevant legislative requirements being adhered to and, depending upon individual circumstances, additional information may be required by us. The policy owner, nominated beneficiary or legal personal representative will be required to pay for the cost of satisfying these claim requirements, unless we notify you otherwise.

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. If we have received any false information, we may refuse the claim, avoid the policy, adjust the premiums paid by you or the benefit payable by us.

We may refuse the claim if we are disadvantaged by any delay in notifying us of a claim.

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

We will not consider any claim, unless the event giving rise to the claim occurred while your policy was in force.
13.0 Privacy Statement

Your privacy is important

Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 is a member of the Suncorp Group, which we’ll refer to simply as “the Group”.

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

— identify you and conduct appropriate checks;
— understand your requirements and set up, administer and manage our products and services;
— determine eligibility for a family discount where applicable;
— manage and administer underwriting and claims, including any investigation and assessment of claims;
— manage, train and develop our employees and representatives;
— manage complaints and disputes, and report to dispute resolution bodies; and
— get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don’t give us your personal information?

If we ask for your personal information and you don’t give it to us, we may not be able to provide you with any, some, or all of, the features of our products or services.
How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in ‘Why do we collect personal information?’ in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers, but they’ll never disclose your personal information to another customer without your consent.

Under various laws, we may be authorised or required to collect your personal information. These laws include the: Australian Securities and Investments Commission Act 2001; Corporations Act 2001 and Life Insurance Act 1995 as those Acts are amended and any associated regulations. From time to time other Acts may require, or authorise us to collect your personal information.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

— other companies within the Group and other trading divisions or departments within the same company (please see our Privacy Policy for a list of brands/companies);
— hospitals and medical, health or wellbeing professionals;
— other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
— a third party that we’ve contracted to provide financial services, financial products or administrative services – for example:
  — information technology providers,
  — print/mail/digital service providers,
  — marketing agencies and other marketing services,
  — imaging and document management services.
— a third party claimant or witnesses in a claim;
— third parties authorised by you;
— policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;
— the Financial Ombudsman Service (FOS) Australia or any other external dispute resolution body;
— legal and any other professional advisers or consultants such as accountants;
— customer, product, business or strategic research and development organisations;
— data warehouse, strategic learning organisations, data partners, analytic consultants;
— social media and other virtual communities and networks where people create, share or exchange information;
— government, statutory or regulatory bodies and enforcement bodies; and
— any of our Group joint ventures where authorised or required.

We’ll use a variety of methods to collect your personal information from, and disclose your personal information to these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in ‘Why do we collect personal information?’

The countries we usually disclose your personal information to have been outlined on our website suncorpgroup.com.au/privacy or you can give us a call and we will provide you a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.
Your personal information and our marketing practices

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under ‘How we handle your personal information’). We may also collect your personal information for marketing through competitions.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we’ll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact detail in Contact Us.
Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can contact us

— 13 11 55
— Suncorplife@suncorp.com.au
— Suncorp.com.au/privacy

14.0 Glossary

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

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

**accident:** means an event that occurs while cover is in force under this policy, which solely and directly causes injury as a result of violent, external and visible means.

**immediate family members:** means 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 as a result of violent, external and visible means while this policy is active.

**insured person:** means the person(s) who has been accepted by us and is listed on the schedule as the insured person(s) under this policy and the policy owner.

**legal personal representative:** means 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: means the person you nominate to receive the Funeral Benefit under your policy that we confirm in writing.

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.

policy: means your Suncorp Funeral Insurance, which consists of this combined Product Disclosure Statement and Policy Document, the schedule and information provided in your application.

policy anniversary: means 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(s) listed on the schedule as the owner(s) of this policy and the insured person.

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

premium option: means the choice of premium type you make at application, either level or stepped, as shown on the schedule.

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

schedule: means a document issued by us which shows important information about your policy, including your policy number, premiums, sum insured 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, with any increase due to indexation under the Automatic Indexation Benefit or as varied by agreement (for example if you apply for a decrease or increase).
**terminal illness** and **terminally ill**: means a *sickness* which you have been diagnosed with by a *registered doctor* 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(s)* who is also the *insured person(s)* who has been accepted by us and is shown on the *schedule*.
Contact us

Call
1800 602 178

Insurance Fraud Hotline
1300 881 725

Online
suncorp.com.au/funeral

Local store

Write to
Suncorp Life Customer Service
GPO Box 3950 Sydney NSW 2001

Suncorp Funeral Insurance and this PDS are issued by:

Suncorp Life & Superannuation Limited
ABN 87 073 979 530, AFSL 229880