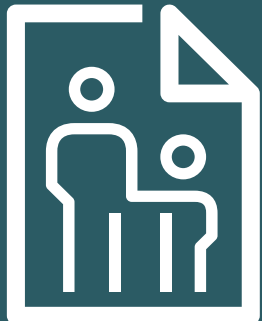


Suncorp Life Protect Express

Combined Product Disclosure Statement and Policy Document

Prepared on: 20 February 2015

Effective date: 30 March 2015



1 Important information

This is the combined Product Disclosure Statement and Policy Document (together referred to as 'PDS') for Suncorp Life Protect Express. Suncorp Life Protect Express, 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 the Glossary on pages 23-25 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 Life Protect Express. This product is not a bank deposit or other bank liability.

If you are issued a Suncorp Life Protect Express policy, this PDS, together with the schedule, 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 Life Protect Express 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/express. You can also obtain a printed copy of this free of charge by contacting us (please refer to the back page 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 Life Protect Express *policy*, *you* are the sole *policy owner* and *insured person* listed on the *schedule*. *You* are covered for the insured events under *your policy* 24 hours a day, 365 days a year. If *premiums* payable under the *policy* are paid (please refer to Your premium on page 11), *your policy* will continue until *your* 99th birthday, unless *your policy* stops earlier (please refer to When does cover stop? on page 9).

Before *you* buy this insurance, please read this PDS carefully, including 'When we won't pay' on page 10. 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 regards to *your* own circumstances.

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



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About Suncorp Life Protect Express

Suncorp Life Protect Express is designed to provide affordable, easy-to-obtain life insurance cover for *you*. It can pay a lump sum payment if *you* die or are diagnosed with a *terminal illness* – which may help *your* family eliminate debts and give them financial security.

Here are some great reasons to choose Suncorp Life Protect Express. For full details, please refer to pages 6-13.

1. Provided *you* are an Australian citizen or permanent resident of Australia, are aged between 18 and 60, and *you* receive this PDS in Australia, cover is guaranteed and *your* application can be completed within minutes over the phone.
2. *You* can apply for up to \$500,000 cover without any medical tests.
3. If *you* apply for \$200,000 or more of cover, *you'll* be eligible for a Large Sum Insured Discount. A Family Discount is also available if multiple family members each purchase a Life Protect Express policy.
4. Fortnightly, monthly or annual premiums are available to suit *your* budget.
5. *You* can maintain *your* Suncorp Life Protect Express policy up to age 99.
6. *You* can choose to increase *your* amount of cover each year to keep up with inflation.
7. Nominate beneficiaries to speed up the process at claim time and make sure that the benefit is paid as *you'd* like it to be.
8. After *you* have held *your* policy for one year, *we'll* add the Funeral Advancement Loyalty Benefit which provides a quick payment to help cover the cost of *your* funeral and other immediate expenses.



2 Who can apply?

You can apply for Suncorp Life Protect Express if you:

- are aged between 18 and 60 (inclusive);
- are an Australian or New Zealand citizen or permanent resident and residing in Australia at the time of application; and
- receive this PDS in Australia.

We consider certain factors (such as *your* age and smoking status) when determining the *premium* you pay for this insurance. No medical tests are required when you apply and once *your* application is accepted, you will be covered for the benefits outlined below 24 hours a day, 365 days a year.

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 9).

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

3 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 the cooling off period by contacting us. If you notify us verbally, you will need to answer certain questions to confirm *your* identity. Provided you have not made a claim, you will receive a full refund of any money you have paid.

4 Details of cover and benefits under this policy

This section outlines the benefits payable under *your* Suncorp Life Protect Express *policy*. If you are issued a Suncorp Life Protect Express *policy*, entitlement to all benefits is listed below.

Depending on the level of cover you think you need, you can apply for as little as \$50,000 or as much as \$500,000 in increments of \$50,000.

Payment of a benefit is subject to *our* acceptance of *your* claim (please refer to Claims on page 16, and When we won't pay on page 9). Benefits under this *policy* stop on *your* 99th birthday, unless cover stops earlier (please refer to When does cover stop? on page 9).

The most we will pay under your Suncorp Life Protect Express policy is the sum insured. The maximum amount we will pay across all life insurance Express policies issued by us for the same insured person is \$500,000 (plus indexation – please refer to Automatic Indexation Benefit on page 8).

4.1 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 via *your legal personal representative*.

We must receive notice of any claim for payment of a Death Benefit as soon as reasonably possible.

The Death Benefit stops on *your* 99th birthday, unless cover stops earlier (please refer to When does cover stop? on page 9).

4.2 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 Express.

We must receive notice of any claim for payment of a Terminal Illness Benefit as soon as reasonably possible after *you* have been diagnosed with a *terminal illness*.

The Terminal Illness Benefit stops on *your* 99th birthday, unless cover stops earlier (please refer to When does cover stop? on page 9).

4.3 Funeral Advancement Loyalty Benefit

From *your* first *policy anniversary*, the Funeral Advancement Loyalty Benefit will apply to *your policy* at no additional charge to *you*. This means if *you* die during the life of *your policy*, we will advance \$10,000 of the Death Benefit to *your primary nominated beneficiary* (if applicable), otherwise

to *your* estate via *your legal personal representative*. This payment will be made as soon as possible after we receive the necessary claim requirements (please refer to Claims on page 16).

The Funeral Advancement Loyalty Benefit is an advance on *your* Death Benefit and will therefore reduce the value of the final Death Benefit payable by \$10,000. The payment of the Funeral Advancement Loyalty Benefit is not an admission of any liability to pay the balance of the Death Benefit.

The Funeral Advancement Loyalty Benefit stops on *your* 99th birthday, unless cover stops earlier (please refer to When does cover stop? on page 9).

4.4 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* or 5%. Unless *you* decline the increase, we will recalculate *your premium* to reflect the increase as a result of the *indexation factor* (and *your* age) and we will advise *you* of *your* new *premium* prior to *your policy anniversary*.

You can ask *us* to not apply the *indexation factor* to *your sum insured*. If *you* request this, *your sum insured* will not change.

The Automatic Indexation Benefit stops on *your* 99th birthday, unless cover stops earlier (please refer to When does cover stop? on page 9).

4.5 Nominate up to 5 beneficiaries

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*.

5 When does cover start?

Your policy will start on the *policy commencement date* shown on *your schedule*. As long as *you* satisfy the eligibility requirements (please refer to Who can apply? on page 6) cover will commence on the date we accept *your* application and receive correct payment details.



Once we accept *your* application for cover under Suncorp Life Protect Express, 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 When does cover stop?

Cover will stop under this *policy* on the earliest of the following events:

- *your* 99th birthday;
- the date *you* ask *us* to cancel the *policy*;
- the date *your policy* is cancelled due to the non-payment of outstanding *premiums*;
- the *expiry date* as stated on *your schedule*;
- the date the Terminal Illness Benefit is paid; or
- the date of *your* death.

If cover stops we will not consider any claim, unless the event giving rise to the claim occurred before cover stopped. We may also cancel this *policy* on any grounds permitted under relevant law by advising *you* in writing.

7 When we won't pay

We will not pay a *benefit* or refund any *premiums* under *your policy* if the claim, directly or indirectly, is as a result of:

- *your* intentional self-inflicted act;
- a *pre-existing condition* (please refer to section 7.1) at *your policy commencement date*;
- *you* working in an occupation:
 - at heights above 15 metres;
 - underground in the mining industry;
 - while carrying a firearm;
 - with explosives;
 - offshore in the oil, gas or petroleum industry; or
 - overseas as part of *your* service in the armed forces.
- *you* attempting to engage in or engaging in:
 - aviation or aerial pursuit activities other than as a fare paying passenger on a commercial airline on regular scheduled flights;

- riding on or driving in any self-propelled vehicle engaged in any race, speed or reliability trial on any waterway, racing course, speedway or racing track;
 - mountaineering, abseiling, rock climbing or canyoning; or
 - diving to a depth of 45 metres or more, pothole diving, wreck diving or diving in a cave.
- *your* consumption of alcohol or drugs, other than those prescribed by a *registered doctor* and taken as directed.

7.1 Pre-existing conditions

Suncorp Life Protect Express will not pay a claim that is directly or indirectly related to a *pre-existing condition*.

A *pre-existing condition* is:

- a medical condition that *you* have been diagnosed with but not recovered from; or
- any *sickness or injury* or medical condition for which, in the five years before *your policy commencement date*:
 - symptoms existed that would cause a reasonable person to seek advice, care or treatment from a *registered doctor/health professional*; or
 - medical advice or treatment was recommended by, or received from, a *registered doctor/health professional*.

In addition, if the claim is for the effects of:

- stroke;
- brain haemorrhage;
- heart attack; or
- coronary heart disease,

we will not pay a benefit or refund any *premium* if in the five years before *your policy commencement date* you:

- had a Body Mass Index of 40 or greater;
- had a total blood cholesterol above 7.0 mmol/L;
- had systolic blood pressure above 160 mmHg and diastolic blood pressure above 100 mmHg; or
- were a diabetic suffering proteinuria, kidney disease, retinopathy, neuropathy or were admitted to hospital for treatment of diabetes or any condition resulting from diabetes.

8 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 which is based on *your* age, gender and smoking status. Discounts may also be applied. The *premium* stated in *your schedule* applies during the first 12 months after *your policy commencement date*.

Your premium is guaranteed not to change for 12 months from *your policy commencement date*. After this period, *your premium* will generally increase each year with age and as a result of the Automatic Indexation Benefit as explained on page 8. We can also change the *premium* rate for all *policies* of the same kind by providing *you* with at least 30 days' written notice. If we adjust *our premium* rates, *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 Express does not participate in any surplus arising in *our* statutory funds.

8.1 Are you eligible for a discount?

There are two types of discounts available under Suncorp Life Protect Express: the Large Sum Insured Discount and Family Discount. *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
Up to \$150,000	Nil
\$200,000 & \$250,000	10%
\$300,000 to \$500,000	20%



Family Discount

With the Family Discount, should an *immediate family member* also purchase a Suncorp Life Protect Express *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 13) and the maximum Family Discount that can be applied to *your policy* is 10%.

For example, if *you* and *your spouse* each purchase a *policy* with a *sum insured* of \$300,000, *you* will both be eligible for a Large Sum Insured Discount (20%) and a Family Discount (10%), totaling a 30% 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.

8.2 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.

The following tables provide *you* with a sample of monthly *premiums* only and include the Large Sum Insured Discount explained in section 8.1. For a personalised quote, please contact *us*.

Sample monthly premiums for males:

Sum Insured	\$100,000		\$250,000		\$500,000	
	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker
Age 25	\$26.85	\$18.31	\$60.41	\$41.19	\$107.40	\$73.23
Age 35	\$31.81	\$16.69	\$71.57	\$37.56	\$127.23	\$66.77
Age 45	\$73.76	\$33.12	\$165.96	\$74.51	\$295.03	\$132.47



Sample monthly premiums for females:

Sum Insured	\$100,000		\$250,000		\$500,000	
	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker
Age 25	\$26.16	\$14.04	\$58.86	\$31.59	\$104.63	\$56.17
Age 35	\$27.16	\$15.77	\$61.11	\$35.48	\$108.63	\$63.07
Age 45	\$55.80	\$29.44	\$125.55	\$66.24	\$223.20	\$117.77

The premiums in these tables are a sample 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 and do not include any renewal premiums.

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 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. 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 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 contact us to reinstate your policy up to 30 days after the date of cancellation. In order for us to process your reinstatement, all outstanding premiums must be paid by you.

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 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 (please refer to Section 7.0 When we won't pay).

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 How can I apply?

You can apply for Suncorp Life Protect Express by:

- Contacting *us* on 1800 639 065 between 8am and 6pm (AEST) and talking to one of *our* consultants.



11 How to contact us

11.1 Administration queries and changes

If *you* have any questions about, or would like to make any changes to *your policy*, for example to adjust *your sum insured*, or to change *your* address or *your* payment type, please contact *us*. *We* will confirm in writing any changes to *your policy*, including any impact the change may have to *your premium*. A change to this *policy* will only apply if *we* confirm the change in writing. *You* can apply to increase or decrease *your sum insured* on *your policy* by contacting *us*.

During the life of this *policy*, *you* cannot assign ownership of this *policy* to any other person or party.

11.2 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 639 065 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 (FOS) Australia (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 1800 367 287 or write to Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001 or fax on (03) 9613 6399.



12 Claims

If entitled to make a claim, *you, your nominated beneficiary or legal personal representative* can contact *us* on 1800 639 065 and *we* will 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, subject to any relevant terms and conditions which may apply as explained on *your* Nomination of Beneficiaries form.

We may 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, *you* are required to notify *us* as soon as reasonably possible after the date *you* are diagnosed with a *terminal illness*. 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).

To make a claim under the Funeral Advancement Loyalty Benefit, *your primary 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 *your primary nominated beneficiary or legal personal representative*; and
- a certified copy of the death certificate or other evidence satisfactory to *us*.



To make a claim under the Death Benefit, *your 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 *your nominated beneficiary or legal personal representative*;
- certified copy of the death certificate or other evidence satisfactory to *us*;
- certified proof of identity (birth certificate, driver's licence or passport); and
- if *you* did not make a valid nomination, a certified copy of *your* Will and Probate or Letters of Administration (whichever is applicable).

Payment of benefits 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*.

You or your 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 and smoking status. If *we* have received any false information, *we* may refuse the claim, 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 still in force.

13 Privacy Statement

Your Privacy is Important

Suncorp Life & Superannuation Limited is a member of the Suncorp Group, which we'll refer to simply as "the Group".

13.1 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.

13.2 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.



13.3 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.

Under various laws, we may be authorised or required to collect your personal information. These laws include the: Australian Securities and Investment Commissions 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 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.

13.4 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.

13.5 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.

13.6 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**.

13.7 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 Your Duty of Disclosure

Before you enter into a contract of life insurance with *us*, you have a duty, under the Insurance Contracts Act 1984, to disclose to *us* every matter that you know, or could reasonably be expected to know, that is relevant to *our* 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 *us*;
- that is of common knowledge;
- that *we* know, or in the ordinary course of *our* business, ought to know; or
- as to which compliance with your duty is waived by *us*.

Non-disclosure

If you fail to comply with your duty of disclosure and *we* would not have entered into the contract if the failure had not occurred, *we* may avoid the contract within 3 years of entering into it.

If your non-disclosure is fraudulent, *we* may avoid the contract at any time.

We may elect not to avoid *your* contract but to vary it by:

- reducing the sum insured in accordance with a formula that takes into account the premium that would have been payable if you had complied with your duty of disclosure; or
- placing *us* in the position in which *we* would have been in if you had complied with your duty of disclosure.

The options to vary the contract are available to *us* while the contract remains in force.

Where *your* contract provides death cover, we may only apply (i) above and must do so within 3 years of you entering into the contract with *us*.

Your duty of disclosure continues to apply until the contract is entered into. It also applies when you extend, vary or reinstate a contract of life insurance.

15 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.

Expiry date means the date *your policy* ends as stated on the *schedule*.

Health professional means an individual that provides preventive, curative or rehabilitation services (e.g. physiotherapist or chiropractor). The *health professional* cannot be *you* or an *immediate family member*.

Immediate family member means *your partner*, spouse, parents, siblings or children.

Indexation factor means the percentage change in the consumer price index 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.

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 means any person(s) who is authorised by law to administer and distribute *your* estate or act on *your* behalf.

Nominated beneficiaries means the person(s) *you* nominate using the Nomination of Beneficiaries form to receive the Death and Funeral Advancement Loyalty Benefits under *your policy*.

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 Life Protect Express *policy*, 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 the *policy commencement date*.

Policy commencement date means the date as shown on the *schedule*.

Policy document means this combined Product Disclosure Statement and Policy Document which is issued by *us* and which, together with *your policy schedule*, constitutes the full terms of *your* Suncorp Life Protect Express *policy* with *us*.

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

Pre-existing condition means:

- a medical condition that *you* have been diagnosed with but not recovered from; or
- any *sickness, injury* or medical condition for which, in the five years before the *policy commencement date*:
- symptoms existed that would cause a reasonable person to seek advice, care or treatment from a *registered doctor/health professional*; or
- medical advice or treatment was recommended by, or received from a *registered doctor/health professional*.

In addition, if the claim is for the effects of:

- stroke;
- brain haemorrhage;
- heart attack; or
- coronary heart disease,

we will not pay a benefit or refund any *premium* if in the five years before *your policy commencement date* *you*:

- had a Body Mass Index of 40 or greater;
- had a total blood cholesterol above 7.0 mmol/L;
- have systolic blood pressure above 160 mmHg and

diastolic blood pressure above 100 mmHg; or

- were a diabetic suffering proteinuria, kidney disease, retinopathy, neuropathy or were admitted to hospital for treatment of diabetes or any condition resulting from diabetes.

Premium means the amount *you* pay *us* for the insurance.

Primary nominated beneficiary means the person *you* list first on *your* Nomination of Beneficiaries form.

Registered doctor means a doctor who is legally qualified and properly registered in Australia. The *registered doctor* cannot be *you* or an *immediate family member*.

If practising outside Australia, the doctor must have qualifications equivalent to Australian Standards and approved by *us*.

A *registered doctor* could be *your* general practitioner or treating medical specialist.

Schedule means a document issued by *us* which shows important information about *your policy*, including *your* policy number, *premiums*, *your policy commencement date* and *your expiry date*.

Sickness means an illness or disease *you* suffer.

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.

Suncorp Group means Suncorp Group Limited ABN: 66 145290 124 and its subsidiaries.

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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Contact us



Call **1800 639 065**



Insurance Fraud Hotline
1300 881 725



Online
suncorp.com.au/insurance/life



Local store



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

Suncorp Life Protect Express is issued by:
Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880