



let's[®]
INSURE

Accident Cover

Product Disclosure Statement Issue 4: 2 January 2018

Let's Insure Accident Cover

Let's Insure Accident Cover is distributed and promoted by Let's Insure which is a trading name of Select AFSL Pty Limited ABN 34 151 931 618, Australian Financial Services Licence 408647 (Select AFSL) of PO Box 1192, Chatswood NSW 2057.

Let's Insure Accident Cover is issued by St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243, AFSL 281731 (St Andrew's) of PO Box 7395, Cloisters Square WA 6850.

Let's Insure and St Andrew's

Let's Insure is an Australian-based life insurance specialist, dedicated to distributing high quality life insurance products which are affordably priced and easily available to singles, couples and families all around Australia.

St Andrew's is the insurer of Let's Insure Accident Cover. Helping to protect Australians since 1998, St Andrew's is a leading provider of consumer credit insurance and life insurance products. Each Let's Insure Accident Cover Policy is written out of St Andrew's statutory fund No.1.

Life Insurance Code of Practice

St Andrew's has willingly adopted the Life Insurance Code of Practice. The code has been designed to promote high standards of service to consumers, provide a benchmark of consistency within the industry and establish a framework for professional behavior and responsibilities. It is designed to protect you, the consumer. Please refer to our website www.standrews.com.au or the FSC website www.fsc.org.au if you would like more information about the code.

Explaining this Product Disclosure Statement (PDS)

This PDS has been designed to help you decide if Let's Insure Accident Cover is right for you. It contains important information, including a description of the cover, terms and conditions of the **Policy**, information about how to make a claim and premium information.

In this PDS, 'we', 'us' and 'our' refer to St Andrew's, the insurer of Let's Insure Accident Cover and issuer of this PDS.

'You' refers to the **Policy Owner** of a Let's Insure Accident Cover **Policy**. In addition, some words are bolded and start with a capital letter. These words have defined meanings and these are explained in the definitions on page 19-21.

Let's Insure Accident Cover is distributed by Let's Insure. Please note, Let's Insure does not guarantee the performance of, nor has any liability for the assessment or payment of claims under, a Let's Insure Accident Cover Policy. This is the responsibility of St Andrew's as the insurer.

Let's Insure has given its consent to being named in this PDS, and to the statements attributed to it, in the form and context in which they appear and has not withdrawn this consent before the date of this PDS.

If your application for Let's Insure Accident Cover is accepted, you will be issued a **Policy Schedule** which provides details of the cover provided. Your **Policy Schedule**, your application, the PDS current at the time of your application, as well as any future applications accepted by us, form your insurance contract with us. These documents should be retained for future reference.

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Great reasons to choose Let's Insure Accident Cover

- A payout of up to \$350,000 in the event of your Accidental Death or Accidental Serious Injury.
- Premiums don't increase because you get older.
- Guaranteed policy acceptance for all Australian Residents aged 18 - 70 years.

plus...

- Use your payout to suit your needs - to pay off the mortgage or other loans, provide medical or other assistance during a difficult time, or provide ongoing financial support to you or your family.
- Cover available to protect your Partner - for added peace of mind.
- Optional Children's Cover - there's no limit to the number of children covered.
- Easy to apply insurance - no health questions, medicals or blood tests.
- Worldwide cover, 24 hours a day, 7 days a week - you're always protected, even when travelling.
- Automatic cost of living increases - your benefit increases 5% p.a. to help your cover retain its future value.
- Single and Family Policies are available to suit your lifestyle.



what is accident cover?

Let's Insure Accident Cover is flexible to meet your and your family's needs. Cover ranges from \$100,000 up to \$350,000, helping your family focus on what's important during a difficult time.

Whilst the **Policy** is in force, Let's Insure Accident Cover provides insurance for:

Accidental Death Cover

- If you or your **Partner** die as a direct result of an **Accident** it could place a financial burden on your family.
- To ease the financial worry, a lump sum benefit is paid, helping with expenses such as mortgage or rent payments, car payments, or children's school expenses.

and

Accidental Serious Injury Cover

- If you or your **Partner** are accidentally seriously injured, it could mean months off work and considerable medical bills, or difficulty paying for the mortgage, car payment or other household expenses.
- To ease the financial worry, a lump sum benefit is paid if a **Life Insured** is seriously injured as a direct result of an **Accident**.

You can also take up:

Optional Children's Cover

- If the worst were to happen and your child dies or is accidentally seriously injured, a lump sum benefit is provided to help with anything you choose, such as a funeral, medical bills or ongoing expenses.

WHO CAN APPLY FOR ACCIDENT COVER?

You can apply for a Single **Policy** on your own life or a **Family Policy**, which includes your **Partner**. To be covered, you and your **Partner** must be an **Australian Resident** aged between 18 and 70 years of age.

WHEN WILL WE PAY THE ACCIDENT COVER BENEFIT AMOUNT?

Accidental Death benefit

We will pay the Accidental Death **Benefit Amount**, as noted on your **Policy Schedule** in the event that a **Life Insured** suffers an **Accidental Death** whilst the **Policy** is in force.

Whilst a claim is being assessed for a **Life Insured** we will advance \$16,000 of the Accidental Death **Benefit Amount**, to assist with the costs associated with funeral expenses. Please note, we must receive satisfactory evidence of the **Life Insured's** identity, age and cause of death, in order to advance these funds. We will only pay an advanced funeral amount if the death is a result of an **Accident**.

Accidental Serious Injury benefit

We will pay the Accidental Serious Injury **Benefit Amount**, as noted on your **Policy Schedule** in the event that a **Life Insured**

suffers an **Accident** whilst the **Policy** is in force that results in **Accidental Serious Injury**, whilst the **Policy** is in force.

Your Accidental Serious Injury **Benefit Amount** is equal to your Accidental Death **Benefit Amount**. Where we pay an **Accidental Serious Injury** benefit then we won't also pay an **Accidental Death** benefit and likewise if we have paid an **Accidental Death** benefit then we won't also pay an **Accidental Serious Injury** benefit.

The following are **Accidental Serious Injuries** which are covered under this benefit:

- **Blindness**
- **Coma**
- **Loss of Hearing**
- **Loss of or Paralysis of 2 or more Limbs**
- **Loss of Speech**
- **Major Burns**
- **Major Head Trauma**
- **Paralysis**

Please ensure you read and understand the definitions for these conditions as set out on pages 19 - 21.

OPTIONAL CHILDREN'S COVER

If you select the optional Children's Cover, we will pay the Children's Cover **Benefit Amount**, as noted on your **Policy Schedule**, in the event that an **Insured Child** suffers an **Accidental Death** or an **Accidental Serious Injury**, whilst the **Policy** is in force.

You can select cover between \$10,000 up to \$60,000 per **Insured Child**, aged between

2 to 18 years. There's no limit to the number of children you can cover.

WHAT IS NOT COVERED UNDER ACCIDENT COVER?

We will not pay an Accidental Death or Accidental Serious Injury benefit if the death or injury of a **Life Insured** or **Insured Child** occurs, directly or indirectly, as a result of:

- natural causes, illness, an intentionally self-inflicted injury, suicide, or attempted suicide;
- war (whether declared or not), war-like activity or taking part in a riot or civil commotion;
- engaging in criminal activity or illegal acts;
- consumption of intoxicating liquor (including having a blood alcohol content over the prescribed legal limit whilst driving) or drugs (unless under the direction of a **Medical Practitioner** but not in connection with treatment for substance abuse, drug addiction or dependence);
- engagement in any professional sport (where livelihood is substantially dependent upon income received as a result of playing such sport) or any motor sport as a rider, driver or passenger; or
- being a pilot or crew member of any aircraft, or engaging in any aerial activity, except being a fare-paying passenger on a recognised airline which is not listed as an airline banned or restricted by the European Commission.

General limitations that apply to the **Policy** are explained on page 14 - 15.

advance \$16,000 funeral
benefit while your claim
is being assessed



Accident Cover Summary

Product feature	Benefit
Minimum cover level	Accidental Death Cover
Maximum cover level	\$100,000
Minimum & maximum age at entry	\$350,000
Accidental Serious Injuries covered	Life Insured: 18 - 70 years
Policy type	N/A
	Single or Family Policy

Benefit

Accidental Serious Injury Cover

\$100,000

Equal to **Accidental Death Cover Benefit Amount**

\$350,000

Equal to **Accidental Death Cover Benefit Amount**

Life Insured: 18 - 70 years

- **Blindness**
- **Coma**
- **Loss of Hearing**
- **Major Burns**
- **Major Head Trauma**
- **Loss of or Paralysis of 2 or more Limbs**
- **Loss of Speech**
- **Paralysis**

Single or **Family Policy**

Children's Cover (Optional)

\$10,000 Per **Insured Child**

\$60,000 Per **Insured Child**

Insured Child: 2 - 18 years

- **Blindness**
- **Coma**
- **Loss of Hearing**
- **Major Burns**
- **Major Head Trauma**
- **Loss of or Paralysis of 2 or more Limbs**
- **Loss of Speech**
- **Paralysis**

Family Policy



general information

PREMIUM AND TAXATION INFORMATION

Premium calculation

Your premium is determined by 2 factors:

- the **Benefit Amount** chosen - premiums increase as your level of cover increases; and
- the number of **Life Insureds** under the **Policy**.

An additional premium applies per **Insured Child** if optional Children's Cover is included on your **Policy**.

You can obtain a quote for Let's Insure Accident Cover in less than a minute by calling 1300 355 355 or by visiting letsinsure.com.au.

Premium payment

Your premium will be shown on your **Policy Schedule**. You must pay your premiums when due. To assist with your budgeting, you can choose to pay your premiums annually, monthly or fortnightly, at no additional cost to you. Your premium will be charged to your nominated credit card or bank or credit union account. Premium payments must be made in advance, in Australian dollars.

You can change your nominated account at any time by calling Let's Insure on 1300 355 355.

Changes to your premium

Your premium will be determined each year at your **Policy Anniversary** to reflect any inflation-protection increases in the **Benefit**

Amount (explained on page 14), unless you decline the inflation-protection increase.

Premium rates are not guaranteed and we may change the amount we charge for your cover under this **Policy**, but only if we change the premium rate applying to all Let's Insure Accident Cover policy owners (or all Let's Insure Accident Cover policy owners in the same group). If we make a change to your premium rate we will send you written notice at least 30 days prior to the effective date of the change, and that change will only be effective from the next anniversary date of your **Policy**.

Stamp Duty and Tax

Your premium includes amounts for stamp duty and any other taxes that may be imposed by State, Territory or Federal Governments. GST is not charged on your premiums. In the event that any of these amounts are altered, we reserve the right to alter your premium amount to reflect this and will advise you of such in writing.

Generally no tax is payable on benefits paid under this **Policy** and your premiums will not be tax deductible.

Any tax information given is of a general nature only and is based on current tax laws and our interpretation of them.

We recommend you consult a professional taxation adviser for information on your own tax situation or if you are purchasing this cover for business purposes.

CLAIMS

How to make a claim

Your **Policy** must be in force at the time the insured event occurs.

If you, your nominated beneficiary or your legal representative need to make a claim under your **Policy**, you or they should contact Let's Insure by one of the following:

Phone: 1300 355 355

(Mon-Fri, 9am-5pm AEST)

Email: claims@letsinsure.com.au

Mail: Claims Manager, Let's Insure,
PO Box 1192, Chatswood NSW 2057

Fax: Claims Manager, Let's Insure
1300 361 097

A claim form can be downloaded at letsinsure.com.au or if requested we will send one to the claimant. We may also require the following, at the claimant's expense, in support of the claim:

- the treating doctor or, if requested, specialist to complete a form;
- relevant medical information, including any tests or medical results that we request; and/or
- sufficient proof (to our satisfaction) of the claim, supported by appropriate certification eg. death certificate and/or a confirmed diagnosis of death/injury by a **Medical Practitioner** who is a specialist in the field and approved by us.

We reserve the right to require the **Life Insured** or **Insured Child** to undergo any medical tests or, in the event of death, to request a post-mortem examination and we may additionally undertake investigations

into your claim as we require. We will meet the cost of any of these requirements.

Any unpaid premium due to us will be deducted from any benefit payment made.

Claims payment

The **Benefit Amount** or Advance Funeral **Benefit Amount** will be paid in **Australian** dollars to you, or in the event of your **Accidental Death**, will be paid (less any amount paid in accordance with the Advance Funeral Benefit) to your:

- nominated beneficiaries (where there is a valid nomination of beneficiaries - see page 13); or
- personal legal representative or other person that we are permitted to pay under the Life Insurance Act 1995 (where there is no valid nomination of beneficiaries).

OTHER INFORMATION YOU SHOULD KNOW

30 day cooling-off period

You have 30 days from the **First Premium Payment Date** of your **Policy** (your "cooling-off" period) to ensure the cover meets your insurance needs and to decide whether you want to keep your **Policy**. You can cancel your **Policy** during this time, if you have not made, and are not intending to make, a claim under the **Policy**, and receive a full refund of premiums paid. To cancel your **Policy** during the cooling-off period, please notify Let's Insure in writing within the 30-day cooling-off period requesting your **Policy** to be cancelled. Write to Let's Insure at PO Box 1192, Chatswood NSW 2057.

When cover starts

Your cover starts on the **Acceptance Date**.

If your application is accepted, you will be notified in a **Policy Schedule** sent to you, which specifies:

- the type of cover;
- the amount of cover;
- the date that your cover starts (the **Acceptance Date**); and
- the date that your first premium is deducted (the **First Premium Payment Date**).

Your **Policy Schedule**, your application, the PDS current at the time of your application, as well as any future applications accepted, form your insurance contract with us. These documents should be retained for future reference.

When cover ends

The **Policy** will end upon the earliest of the following events:

- the date you cancel your **Policy**; or
- the date we cancel your **Policy**, due to non-payment of premiums or when entitled to do so under the Insurance Contracts Act 1984 (Cth) or the Life Insurance Act 1995 (Cth).

Additionally, cover under the **Policy** will end:

- for a **Life Insured** on the earliest of the following events:
 - the **Policy Anniversary** following that **Life Insured's** 75th birthday; or
 - the date of payment of an **Accidental Death** or **Accidental Serious Injury** claim.

- for an **Insured Child** on the earliest of the following events:
 - the **Policy Anniversary** following that **Insured Child's** 21st birthday; or
 - the date of payment of an **Accidental Death** or **Accidental Serious Injury** claim.

In the event there is/are any surviving **Life Insured/s** under a **Family Policy**, we will issue a new **Policy** to a surviving **Life Insured**.

Nomination of Beneficiaries

When you apply for cover you will be asked to nominate a beneficiary or beneficiaries to receive the **Accidental Death Benefit Amount** in the event of your death.

The following conditions apply to your nomination:

- nominations can only be made in the initial application or by subsequently completing a Nomination of Beneficiaries Form;
- you can nominate a maximum of 5 beneficiaries (who must be natural persons);
- payment of the **Accidental Death Benefit Amount** will be made on the basis of the latest valid nomination received and processed by Let's Insure;
- if a nominated beneficiary is a minor when the payment is made, it will be made to the minor's legal guardian; and
- if a nominated beneficiary pre-deceases the **Policy Owner**, their share is payable to the **Policy Owner's** legal representative, or such other person that we are permitted to pay under the Life Insurance Act 1995.

You can make a new nomination at any time by completing the Nomination of

Beneficiaries Form, on page 23 of this PDS, or downloading a form at letsinsure.com.au or by calling 1300 355 355, then sending it to Let's Insure at PO Box 1192, Chatswood NSW 2057. Your new nomination takes effect when a properly completed and signed Nomination of Beneficiaries Form is received and processed by Let's Insure.

Changing your cover

From time to time your insurance needs or budget may change. You can decrease your cover level at any time by calling Let's Insure on 1300 355 355 or writing to PO Box 1192, Chatswood NSW 2057.

In the event that you want to increase your cover level (up to the maximum benefit level) or add additional family members to your **Policy**, you can call Let's Insure on 1300 355 355. Any increased or new cover will commence when you receive notification in the form of an updated **Policy Schedule**.

Cancelling your Policy

You can cancel your **Policy** within the first 30 days by written notice (per page 12) and after that at any time by writing to Let's Insure and providing 30 days notice. Write to Let's Insure at PO Box 1192, Chatswood NSW 2057. It is important you consider your insurance needs before you do this, as you will need to reapply for cover if you change your mind at a later date. We can cancel your **Policy** if you don't pay your premium when it is due and it remains unpaid for more than one month. In this event we will notify you in writing of our intention to cancel and give you the opportunity to rectify this situation. If we cancel due to non-payment of premiums or if you cancel outside of the 'cooling-off' period no refund of premiums will be paid.

Financial Hardship

In the event that you are facing financial hardship and have difficulties meeting your premium payment obligations please contact us on 1300 355 355 to discuss what options are available to you.

Additional insurance benefits

From time to time we may give you the option to apply to add additional benefits to your **Policy** or to increase the amount of cover under your **Policy**. If your application for an additional benefit or increased cover is accepted you will be sent an updated **Policy Schedule** outlining the details of your new cover.

Inflation-protection increases

To assist you in maintaining the real value of your insurance your benefit level will be increased by 5% on each **Policy Anniversary** before you reach age 70.

A new **Policy Schedule** will be issued prior to your **Policy Anniversary** outlining your new **Benefit Amount** and premium. You can choose not to accept an inflation-protection increase by advising Let's Insure in writing at PO Box 1192, Chatswood NSW 2057. You will be sent a replacement **Policy Schedule**. If you choose not to accept an increase in any given year, it will not affect your entitlement to inflation protection increases in the future.

General limitations and conditions under the Policy

- The total **Benefit Amount** payable for each benefit under the **Policy** cannot exceed:
 - the maximum **Benefit Amount** for the **Life Insured** or **Insured Child** at the **Policy Acceptance Date**; plus

- any inflation-protection **Benefit Amount** increases applied to the **Policy**.

If a **Life Insured** or **Insured Child** is covered under more than one Let's Insure Accident Cover **Policy**, we will apply this limit (determined by reference to the first Let's Insure Accident Cover **Policy**) to the total of the benefits payable under all relevant Let's Insure Accident Cover **Policies**. In this event we will refund any premiums paid which correspond with any reduction to the **Benefit Amount**.

- You may not transfer your rights under this **Policy**.
- This **Policy** has no surrender value.
- Any notices we send to you regarding this **Policy** will be sent to the address you last notified to us. If you change your address you must notify Let's Insure by calling 1300 355 355 or writing to PO Box 1192, Chatswood NSW 2057.

Some risks in taking out this cover

When you take out cover under this **Policy**, please be aware that:

- your **Policy** may not suit your needs. You are responsible for ensuring you choose the appropriate type and amount of cover for your insurance needs;
- if you currently hold another insurance policy, you should carefully consider the terms and conditions of both policies before you replace it with this **Policy**;
- the type of cover or the **Benefit Amount** payable may be insufficient for your individual needs;

- this **Policy** only covers death or serious injury which occurs as a direct result of an **Accident**;
- a benefit may not be paid if, in the event of a claim, an exclusion applies (see "What is not covered under **Accident Cover**?" on page 6);
- Receiving claim payments may impact your entitlement for other benefits or income you may receive including but not limited to the following:
 - Where we pay an **Accidental Serious Injury** benefit then we won't also pay an **Accidental Death** benefit under this **Policy** and vice versa.
 - Other insurance policies you have may reduce any benefit amounts payable to you if a claim is paid under this **Policy**.
 - Benefits received under this **Policy** may reduce any entitlement to workers compensation claims.
- this **Policy** does not have any savings or investment value and is designed only as protection insurance. If you cancel your **Policy** (other than during the cooling-off period) you will not receive anything back.

Privacy

In this section 'we' refers to St Andrew's, St Andrew's Australia Services Pty Ltd ABN 75 097 464 616 and Let's Insure.

We collect personal information about you so that we can assess your application for insurance and administer any insurance products that we issue to you. For some applications or in relation to any claim made, we may collect sensitive information related to your health. We may use your personal information to let you know about some

products and services provided by Let's Insure, which we think may be of interest to you. If you do not want your personal information to be used in this way, you can always let us know by contacting Let's Insure via the contact details below. Subject to the Privacy Act 1988 (Cth), you can have access to your personal information by using these same contact details.

We also need to let you know that without your personal information we cannot process your application for insurance or a claim.

By applying for Let's Insure Accident Cover insurance, you consent to this. We may exchange your personal information with each other, third parties such as those that may assist with insurance administration, product development and marketing of our products and services. Those third parties may include agents, representatives, organisations or contractors who provide services to us in connection with the marketing and administration of products or services and for the purpose of customer satisfaction surveys. We do not send your personal information offshore.

The St Andrew's Privacy Policy (also applicable to St Andrew's Australia Services Pty Ltd) is available at www.standrews.com.au. If you have any query in relation to your privacy please contact St Andrew's on 1300 363 159, standrews@standrewsaus.com.au or PO Box 7395, Cloisters Square WA 6850.

The Let's Insure Privacy Policy is available at www.letsinsure.com.au. These Privacy Policies contain information about how you can have access to your personal information and seek the correction of your personal information, and how you can complain

about a breach of the privacy laws that bind us and how your complaint will be handled.

If you have any query in relation to your privacy please contact Let's Insure by one of the following:

Phone: 1300 355 355
(Mon-Fri, 9am-5pm AEST)

Email: customerservice@letsinsure.com.au

Mail: Customer Service, Let's Insure,
PO Box 1192, Chatswood NSW 2057

Complaints

If you need to make a complaint, please contact Let's Insure's Customer Service Manager, who will work with you to resolve your concerns by one of the following:

Phone: 1300 355 355
(Mon-Fri, 9am-5pm AEST)

Email: complaints@letsinsure.com.au

Mail: Customer Service Manager,
Let's Insure, PO Box 1192, Chatswood
NSW 2057

Receipt of your complaint will be acknowledged within 2 business days.

If additional information is required, it will be requested in writing. If your complaint remains unresolved within 45 business days, you can contact the Financial Ombudsman Service (FOS) Australia by one of the following:

Phone: 1800 367 287

Email: info@fos.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Web: fos.org.au

The FOS is a free service to you and its independent assessment of your complaint is binding on St Andrew's and Let's Insure.

Governing Law

Your **Policy**, including this PDS, is governed by the law that applies in the State of Western Australia, Australia.





definitions

In this PDS and the **Policy** some words have defined meanings as explained below:

Acceptance Date means the date your application is accepted and your cover begins as set out in the **Policy Schedule**.

Accident means an event resulting in bodily injury occurring while this **Policy** is in force, where the injury is directly and solely caused by accidental, violent, external and visible means without any other contributing causes and where the injury is not self-inflicted.

Accidental Death means death that occurs as a direct result of an **Accident**, and within 90 days of that **Accident**.

Australian Resident means a person who currently resides in **Australia** and holds either an **Australian** or New Zealand citizenship, an **Australian** permanent residency visa or has been in **Australia** continuously for 6 months or more on a temporary work visa.

Accidental Serious Injury means any of the following serious injuries which occur as a direct result of, and within 12 months of, an **Accident**:

- **Blindness**
- **Coma**
- **Loss of Hearing**
- **Loss of or Paralysis of 2 or more Limbs**
- **Loss of Speech**
- **Major Burns**
- **Major Head Trauma**
- **Paralysis**

Benefit Amount means the amount payable on the applicable insured event covered under this **Policy** and is shown in the **Policy Schedule**.

Blindness means the complete and irrecoverable loss of sight in both eyes.

Coma means a state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously with the use of a life support system for at least 4 days, but excluding comas which are medically induced or resulting from alcohol or drug abuse.

Family Policy means a **Policy** which covers a **Life Insured** and/or a **Partner Life Insured** and/or each **Insured Child**.

First Premium Payment Date means the date on which your first premium payment is deducted for your cover and is set out in your **Policy Schedule**.

Insured Child means a child insured under a **Family Policy**, as noted on the **Policy Schedule**.

Life Insured means the person/s who is/are not an **Insured Child** and who is/are accepted for cover under the **Policy** and who is/are named as such on the **Policy Schedule**.

Loss of Hearing means complete and irrecoverable loss of hearing, both natural and assisted, from both ears as measured by an audiogram.

Loss of or Paralysis of 2 or more Limbs

means total and irrecoverable loss of any of the following:

- a. Use of both hands;
- b. Use of both feet; or
- c. Use of one hand and one foot;

which is of a permanent and disabling nature.

Loss of Speech means damage to the larynx or its nerve supply, or to the speech centres of the brain, that results in the total and permanent loss of the ability to produce intelligible speech confirmed by a **Medical Practitioner**.

Major Burns means third degree burns to 20% or more of the body surface, or to the whole of the face or the whole of both hands requiring surgical debridement and/ or grafting.

Major Head Trauma means cerebral injury leading to neurological deficit causing permanent impairment of at least 25% whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 5th Edition).

Medical Practitioner means a qualified, practicing medical specialist, licensed to practice their medical specialty within Australia or New Zealand, and whose specialty qualifies them to diagnose an injury covered under this **Policy**. The **Medical Practitioner** must not be you or your partner, or your relative or business associate.

Paralysis means any of the following:

- a. Diplegia which means the total and permanent loss of function of both sides of the body;

- b. Hemiplegia which means the total and permanent loss of function of one side of the body;
- c. Paraplegia which means the total and permanent loss of use of both legs;
- d. Quadriplegia which means the total and permanent loss of use of both arms and both legs; or
- e. Tetraplegia which means the total and permanent loss of use of both arms and both legs, together with loss of head movement, due to brain injury or spinal cord injury.

Partner means a legal husband or wife, or someone living with you as your de-facto spouse regardless of gender, as noted on the **Policy Schedule**.

Policy means the legal contract between you (the **Policy Owner**) and us. The PDS current at the time you applied, your application, any future application accepted, the current **Policy Schedule**, and any special conditions, amendments or endorsements make up the **Policy**.

Policy Anniversary means the anniversary of the **First Premium Payment Date** of your **Policy**.

Policy Owner means the person noted on the **Policy Schedule** as the **Policy Owner**.

Policy Schedule means the Schedule issued with this **Policy** and any replacement Schedules that are issued to you throughout the life of your **Policy**. A new Schedule will be issued when the details of the cover provided under your **Policy** change. A new Schedule replaces any previous Schedule issued from the date specified on the Schedule.

direct debit service agreement

1. St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243 ('Debit User') will initiate direct premium debit payments in the manner referred to in the Schedule (contained in the Direct Debit Request).
2. Debit payments will be made when due. The Debit User will not issue individual confirmation of payments made.
3. The Debit User will give you at least 14 days' written notice if the Debit User proposes to vary details of this arrangement, including the amount and frequency of debit payments.
4. If you wish to defer any payment or alter any of the details referred to in the Policy Schedule, you must either contact the Debit User on 1300 355 355 or write to the Debit User at PO Box 1192, Chatswood NSW 2057.
5. Queries concerning disputed debit payments must be directed to the Debit User in the first instance. Details of the dispute resolution process that applies to the Debit User are described in this PDS on page 16. Queries about claims in regards to disputed debit payments should also be directed to the Debit User and may also be directed to your financial institution nominated in the Schedule.
6. Direct payment debiting is not available on the full range of accounts at all financial institutions. If in doubt, you should check with your financial institution before completing the Direct Debit Request.
7. You should ensure that your account details given in the Policy Schedule are correct by checking against a recent statement from your financial institution at which your account is held.
8. It is your responsibility to have sufficient cleared funds available, by the premium due date, in the account to be debited to enable debit payments to be made in accordance with the Direct Debit Request.
9. By authorising the Direct Debit Request, you warrant and represent that you are duly authorised to request and instruct the debiting of premium payments from the account described in the Policy Schedule.
10. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day. If you are uncertain as to when a debit payment will be processed to your account, you should make enquiries directly with the financial institution nominated in the Policy Schedule.
11. If a debit payment is returned unpaid, you may be charged a fee by the financial institution nominated in the Policy Schedule for each returned item.
12. If you wish to cancel the Direct Debit Request or to stop individual payments you must give at least 7 days' written notice to the Debit User at PO Box 1192, Chatswood NSW 2057.
13. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, the Debit User and its service providers will keep details of your account and debit payments confidential.

nomination of beneficiaries

As the Policy Owner, you have the option to nominate a beneficiary or beneficiaries to receive benefits payable under your **Policy**, upon your death. The option to nominate a beneficiary is subject to the completion and return of this Nomination of Beneficiaries Form to Let's Insure and to the conditions listed below.

CONDITIONS

The following conditions apply:

- Nominations must be in writing on a Nomination of Beneficiaries Form;
- There can be up to 5 nominees and nominations must be of a natural person;
- You may vary the nomination at any time by completing and signing a new Nomination of Beneficiaries Form and forwarding it to Let's Insure at PO Box 1192, Chatswood NSW 2057. The variation takes effect when it is received and processed by Let's Insure;
- Payment of benefits will be made on the basis of the latest valid nomination received and processed by Let's Insure;
- If a nominated beneficiary is a minor when the payment is made, it will be made to the minor's legal guardian; and
- If a nominee pre-deceases the **Policy Owner**, that nominee's share is payable to the **Policy Owner's** legal personal representative, or such other person that we are permitted to pay under the Life Insurance Act 1995.

Where no valid nomination applies:

- Benefit payments will be made to you, the **Policy Owner**; or
- If you (the **Policy Owner**) die, the **Benefit Amount** will be paid to your legal personal representative, or other person that we are permitted to pay under the Life Insurance Act 1995.

See over for form.

NOMINATION OF BENEFICIARIES FORM



Policy number				
Name of Policy Owner				
Full name of Beneficiary	Address	Date of birth	Relationship to Policy Owner	Proportion of Benefit Amount
Signature of Policy Owner			Date	/ /

PLEASE RETURN YOUR COMPLETED FORM TO LET'S INSURE. YOU CAN:

1. Scan and email (with your name and Policy Number as the subject line) to customerservice@letsinsure.com.au
2. Mail to PO Box 1192, Chatswood NSW 2057

This cover is issued by St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243, AFSL 281731 and is subject to the terms and conditions as set out in the Product Disclosure Statement which was current at the Acceptance Date.

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