

# FUNERAL INSURANCE

PRODUCT DISCLOSURE STATEMENT  
ISSUE DATE 1 JUNE 2013

## FUNERAL INSURANCE FOR GREAT AUSTRALIANS



INSURANCELINE

## ABOUT THIS PRODUCT DISCLOSURE STATEMENT

The Product Disclosure Statement (PDS) is an important legal document. Before you decide to take out Funeral Insurance, please read it carefully. If you take out a policy, please keep a copy of this booklet together with your policy document and policy schedule in a safe place.

The PDS is designed to help you decide whether to buy InsuranceLine Funeral Insurance. This is general information only and does not take into account your individual objectives or financial situation. You should consider how appropriate this insurance is with regard to your objectives, financial situation and needs before making a decision whether to buy this product.

There are risks involved with taking out insurance that you should be aware of, please refer to page 18 for more information. From time to time updates about our products which are not materially adverse to you, may be found on the InsuranceLine website at [insuranceline.com.au](http://insuranceline.com.au). We do not intend to make any adverse changes. You can call us on 1300 880 750 for a copy to be sent to you.

## ABOUT THE ISSUER

TAL Life Limited ABN 70 050 109 450 AFSL 237848 of Level 16, 363 George Street, Sydney NSW 2000 is the issuer of the life insurance benefits outlined in this PDS. TAL is responsible for the entirety of this PDS.

## ABOUT THE DISTRIBUTOR

InsuranceLine, a trading name of TAL Direct Pty Limited ABN 39 084 666 017 AFSL 243260, promotes and distributes the product outlined in this document. TAL Direct Pty Limited and TAL Life Limited are part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies.

## IMPORTANT INFORMATION

The information in this PDS is current as at the date of issue. In this PDS, 'you' and 'your' refers to the policy owner or life insured, or both as applicable. 'TAL', 'we', 'us' or 'our' refers to InsuranceLine or TAL Life Limited as applicable.

# CONTENTS

<b>1. CHOOSING THE RIGHT POLICY</b>	<b>5</b>
Step 1. Choose the amount of cover	5
Step 2. Choose your payment option	5
Step 3. Choose whether you'd like to add Extra benefits to your policy	7
Step 4. Choose whether to add others to your Funeral Insurance	10
Step 5. Choose your billing schedule and date	10
<b>2. TAKING OUT COVER</b>	<b>11</b>
How can I take out a Funeral Insurance Policy?	11
If I change my mind, am I entitled to a refund?	11
<b>3. MAKING A CLAIM</b>	<b>12</b>
How do my loved ones make a claim if they ever need to?	12
Who receives the claim payout?	12
<b>4. UNDERSTANDING YOUR POLICY</b>	<b>13</b>
What isn't covered?	13
What is accidental death?	14
What if I pass away in the accidental death period?	15
Can I make alterations to my policy after it has commenced?	15
When does my cover end?	15
What happens if I stop paying?	15
Will my premiums go up?	16
Are my premiums tax deductible?	16
30-day money back guarantee (cooling off period)	16
<b>5. IMPORTANT INFORMATION</b>	<b>17</b>
Why choose InsuranceLine?	17
What do I do if I have a complaint or concern?	17
Any questions?	17
Risks	18
Personal information	19

## WHY FUNERAL INSURANCE?

Your funeral is a chance for friends and family to gather and say goodbye. Yet even the most modest funeral can cost over \$6,000. InsuranceLine is committed to offering flexible and affordable Funeral Insurance to make sure your loved ones receive the financial assistance they need to cover your funeral costs and other expenses, so they're not out of pocket after you've gone.

These are the benefits you can expect:

### PREMIUMS REMAIN THE SAME FOR LIFE – GUARANTEED

You can choose a payment option that guarantees that the premium you pay when you first take out your Funeral Insurance always stays the same, so you'll always know how much you need to pay, as long as your cover is current. See pages 5 and 16.

### FAST PAYOUTS

Your Funeral Insurance claim is paid to your nominated beneficiary fast – within 24 hours of us receiving completed claim requirements – and they are free to use the money however they wish. See page 12.

### COVER UP TO \$15,000

You can choose cover up to \$15,000, which covers you for Accidental Death straight away, and then for any cause of death after 12 months. Other causes of death, such as cancer or a heart attack, are not covered immediately but all causes of death are covered after 12 months of your policy or any additional cover being taken out. See pages 5 and 13.

### OUR LIFETIME PROTECTION PROMISE

Once you've held and paid for a Funeral Insurance policy for 5 years, your beneficiary/ies will be eligible for a partial payout once you pass away, even if you have cancelled your cover or stopped paying your premiums. If you choose not to take this benefit your premiums will be less.

Plus, if you live a long and healthy life, as we hope you do, then we'll continue your full cover for free after you turn 90. See page 15.

### CAPPED PREMIUMS

We'll make sure you don't pay too much by capping, or limiting the total amount you'll pay. Once you've reached your premium cap, your Funeral Insurance cover will continue for free. See pages 5 and 6.

# 1 | CHOOSING THE RIGHT POLICY

Everyone's lifestyle and circumstances are different, and that's why our Funeral Insurance is flexible with two different payment options to choose from.

The cost of your policy depends on your age, the Funeral Insurance payment option, the amount of cover you choose, and whether you select the Lifetime Protection Promise option. From here, you can choose the payment option to best suit your needs.

## STEP 1. CHOOSE THE AMOUNT OF COVER

We provide cover for funeral expenses from \$2,000 up to \$15,000 – simply choose the amount that best suits you. You can also add other people to your policy as long as they have the same cover amount.

Don't forget that if your circumstances change, you have the flexibility to adjust the cover amount – just give us a call on 1300 880 750.

## STEP 2. CHOOSE YOUR PAYMENT OPTION

We understand how important it is for your funeral cover to fit within your budget. We've made our insurance flexible so you can choose your payment option. With both our payment options, your premiums are guaranteed to remain level for life. That means that the premium you pay when you first take out your Funeral Insurance will stay the same throughout the life of your policy. Your premium will only go up if you later add Extra benefits or more people to your policy or increase the cover amount. If you miss a payment and your cover lapses and you take out new cover, your new cover will be repriced at the time it starts again. Unless you've reached your premium cap, you'll pay for your Funeral Insurance until you reach age 90, and after that, your cover continues for free.

### Payment Option 1: Level

Any Australian Resident between the ages of 21-80 can take out a Level payment option.

As with any insurance product, it's possible that you may pay more in premiums than you are covered for. To make sure you don't pay too much, we've put a limit on the amount you pay in premiums. Now you'll never pay more in Funeral Insurance premiums than twice the value of your insured amount unless you later make changes to your cover.

### Payment Option 2: Level Advantage

Would you like to pay a little more when you commence your policy, to know that overall you won't pay more in premiums than you're covered for?

With our Level Advantage option, your total premiums paid over the life of your Funeral Insurance won't exceed the amount of cover you have as long as you don't change your level of cover, add Extra benefits (see step 3) or add additional people to your policy.

Any Australian Resident between the ages of 21-70 can take out the Level Advantage payment option.

Compare and choose the right payment option for you:

	Level	Level Advantage
At what age can I take out cover?	21-80	21-70
How does the cost compare? Based on \$6,000 cover for a 60 year old, the following weekly premiums will apply:	\$9.44	\$12.45
How do my premiums work? Your premiums will be displayed on your Policy Schedule	Level premiums guaranteed for life – unless you make changes to your policy*	Level premiums guaranteed for life – unless you make changes to your policy*
How long will I be paying premiums for my Funeral Insurance?	Until you reach 90 or the amount that you pay in premiums equals twice your cover amount, provided you don't make changes to your policy	Until the amount that you pay in premiums equals your cover amount, provided you don't make changes to your policy
How do I know which payment option works best for me?	<ul style="list-style-type: none"><li>You're aged 80 or under</li><li>You'd like to pay less in premiums knowing that your premiums will be capped at twice the amount of your chosen cover amount</li></ul>	<ul style="list-style-type: none"><li>You're aged 70 or under</li><li>You can afford to pay a little more in premiums so that you won't pay more in premiums than your cover amount</li></ul>

\* Changes include:

- Adding people or removing people from your policy
- Adding Extra benefits or removing Extra benefits from your policy
- Increasing or decreasing your cover amount

The weekly premium amounts above include our Lifetime Protection Promise. Lower premiums apply if not selected.

## STEP 3. CHOOSE WHETHER YOU'D LIKE TO ADD EXTRA BENEFITS TO YOUR POLICY

### What Extra benefits can I choose?

Your Funeral Insurance covers you for Accidental Death straight away and any forms of death after 12 months. However, if you'd like even more protection, you can increase your cover by adding Extra benefits such as Extra Accidental Death Cover for a higher payout, and Extra Accidental Injury Cover to protect yourself in the case of serious or permanent injury. If you choose to add Extra benefits to your policy, these Extra benefits will be in place (as long as your premiums are up to date) until you reach age 90. Thereafter, your Funeral Insurance continues for free but you are no longer eligible for these Extra benefits (and won't be charged for them after that time).

#### + Extra Accidental Death Cover

Your Funeral Insurance already covers you for Accidental Death the minute your application is accepted. In fact, because of the financial impact an accidental death can have, in the event of your accidental death (while premiums are payable for Funeral Insurance cover), your loved ones will receive a double payout – your Funeral Insurance cover and the same amount again as an Accidental Death benefit.

However, if you'd like to be covered for even more, you can take out up to \$50,000 Extra Accidental Death Cover. We'll pay out the claim if the resulting death occurs within six months of the accident.

This option is available to all Australian Residents aged 21 to 80 and you will continue to be covered until the policy anniversary after you turn 90, as long as premiums are paid when they are due.

#### + Extra Accidental Injury Cover

Extra Accidental Injury Cover gives you added financial support if you're out of action due to an accidental injury. You will receive fixed dollar payouts of up to \$50,000, depending on the type of injury. These include common accidental injuries such as broken bones, bed care confinement, burns and serious impairments such as paralysis and blindness that are the result of an accident. Your registered medical practitioner will need to confirm the nature of your injury and how it affects you.

Here's a sample of the Accidental Injury payouts you could receive:

Type of injury directly resulting in being out of action	Amount payable per injury
Fractures of the ankle, leg (below the knee), knee cap, foot other than toe, arm, elbow or wrist, collarbone, shoulder bone, hand other than finger or thumb, or jaw	\$1,000
Fractures of the hip, thigh, pelvis, skull or spine	\$2,500
Injury requiring bed confinement for 5 or more days as advised by your registered medical practitioner	\$2,500
3rd degree burns to at least 2.5% of the body surface	\$2,500 to \$50,000 (depending on how much of the body is burned)
Permanent loss of use of one arm or one leg	\$25,000
Permanent loss of use of two limbs	\$50,000
Paralysis, Major Head Trauma, Blindness or Deafness	\$50,000

The full list of injury payouts is available online at [insuranceline.com.au](http://insuranceline.com.au) and will be contained in your Policy Document if you take out Funeral Insurance.

Acceptance for Extra Accidental Injury Extra Cover is guaranteed for Australian Residents aged 21 to 80. As long as you keep your premiums up to date, you will continue to be covered until either the full cover amount of \$50,000 has been paid out, until you chose to cancel this cover, or until the policy anniversary after you turn 90 (whichever happens first).

The total amount payable under Extra Accidental Injury Cover is \$50,000 paid over the life of the policy. For example, if you make a claim for a fractured hip and receive a payout of \$2,500, your remaining benefit amount is \$47,500. Only one Accidental Injury claim is payable per injury type per year.



## Examples of payment options and weekly cost

The table below shows you some examples of the weekly cost based on the cover amount and payment option chosen.

	Single policy	Single policy	Joint Policy	Single Policy	Single Policy
Customer	Norman	Kate	Pete	Sally	Phil
Age	72	56	61	62	65
Payment Option	Level	Level	Level Advantage	Level Advantage	Level Advantage
Funeral Insurance Cover Amount	\$3,000	\$10,000	\$6,000	\$6,000	\$8,000
Extra Accidental Death Cover Amount	n/a	\$10,000	n/a	n/a	35,000
Extra Accidental Injury Cover	n/a	n/a	n/a	Yes	n/a
Funeral Insurance Weekly Premium	\$9.57	\$13.43	\$11.39	\$12.28	\$16.07
Extra Accidental Death Cover Weekly Premium	n/a	\$0.32	n/a	n/a	2.29
Extra Accidental Injury Cover Weekly Premium	n/a	n/a	n/a	\$5.28	n/a
Total	\$9.57	\$13.75	\$11.39	\$17.56	\$18.36

**Please note:** You can add children (under 21) to your policy for \$3 per month for \$10,000 cover. Weekly costs above include our Lifetime Protection Promise.

**STEP 4. CHOOSE WHETHER TO ADD OTHERS TO YOUR FUNERAL INSURANCE**

We never know what lies ahead for ourselves or our loved ones. Which is why your policy allows you to add cover for others – adults under age 80 (age 70 for our Level Advantage option) and children under age 21. Everyone you add on to your policy will have the same Funeral Insurance cover amount.

When you cover more than 1 adult, each adult receives a 15% discount off the Funeral Insurance premium (this doesn't apply to Extra Accidental Death Cover and Extra Accidental Injury Cover).

We know every customer has different needs which is why we have Extra benefits that you can choose to add to your policy, the diagram below shows you how you can add Extra benefits or people to your policy.

FUNERAL INSURANCE POLICY	ACCIDENTAL DEATH BENEFIT	EXTRA ACCIDENTAL DEATH COVER	EXTRA ACCIDENTAL INJURY COVER
1 Adult only	Included	Optional Extra	Optional Extra
+ Add Adults on Policy	Included	Optional Extra	Optional Extra
+ Add Children on Policy	Included	Does not apply	Does not apply

**STEP 5. CHOOSE YOUR BILLING SCHEDULE AND DATE**

Not every household budget is the same, which is why we've also made it easier for you to budget Funeral Insurance into your lifestyle, with a choice of billing options.

We offer you the flexibility of paying by direct debit (fortnightly, monthly or annually) or by credit card (monthly).

Plus, if you pay annually, you get one month absolutely free!

## 2 | TAKING OUT COVER

### HOW CAN I TAKE OUT A FUNERAL INSURANCE POLICY?

If you're an Australian Resident aged 21 to 80 (or 21 to 70 for the Level Advantage option), you can take out Funeral Insurance over the phone or request more information online. Just call 1300 880 750 between 8am and 8pm (AEST), Monday to Friday or go to [insuranceline.com.au](https://insuranceline.com.au) for more information.

Taking out Funeral Insurance is quick and easy, and you're guaranteed to be accepted in just a few minutes. You're covered on the spot for Accidental Death (other causes of death are not covered in the first 12 months). After signing up, we'll send you some important information such as the Policy Document and Financial Services Guide. Please take a moment to read it and put it in a safe place, so your loved ones can easily find it if they need to.

### IF I CHANGE MY MIND, AM I ENTITLED TO A REFUND?

We offer a full 30-day money back guarantee, giving you time to go over your policy, and make sure it's the right one for you. There are no hidden catches – cancel your policy within 30 days, and unless you've made a claim, you'll get a full refund, no questions asked.

If you do cancel your policy after 30 days, you won't receive your money back. Funeral Insurance works just like your car and home insurance – it's not a savings plan and has no cash value.

# 3 | MAKING A CLAIM

## HOW DO MY LOVED ONES MAKE A CLAIM IF THEY EVER NEED TO?

A Funeral Insurance policy helps take the financial difficulty out of what can be a very stressful time. That's why, if your loved ones need to make a claim, we've kept the process as straightforward as possible:

### STEP 1.

Call us on 1300 880 750 and we will send a claim form or go to [insuranceline.com.au](https://insuranceline.com.au) to download one. The sooner a claim is made, the sooner your loved ones can receive the financial assistance they need.

### STEP 2.

Complete the relevant form and return it, together with any requested documents we need to validate the claim. Depending on the claim, we'll let them know what we need when they call us. For example, we may request birth and death certificates or evidence from a registered medical practitioner.

Once we've received the completed claim, your loved ones will receive the money fast; we generally pay out Funeral Insurance within 24 hours of receiving completed claim requirements. Some Accidental Death and Accidental Injury claims will take longer to assess, but we'll make sure we keep them informed throughout the process.

## WHO RECEIVES THE CLAIM PAYOUT?

You can nominate one or more beneficiaries over the age of 18 to receive the claim payout if you were to pass away. If you do not nominate a beneficiary, the claim will be paid to the policy owner or the policy owner's estate.

# 4 | UNDERSTANDING YOUR POLICY

With InsuranceLine, there's no small print or nasty surprises. We encourage our customers to make sure they understand all aspects of their Funeral Insurance, so here are a few things you need to know before you take out your cover.

## WHAT ISN'T COVERED?

### Funeral Insurance

For the first 12 months of your Funeral Insurance policy, you're covered for accidental death only. After that, you're covered for any cause of death – with no exceptions.

### Extra Accidental Death Cover

If you choose to add the Extra Accidental Death Cover, please be aware that you are not covered for that Extra Accidental Death Cover in any of the following circumstances:

- Actual or attempted intentional self-injury or suicide.
- Participation in any criminal or unlawful activity.
- Being under the influence of alcohol (over the prescribed legal limit for driving a motor vehicle according to the relevant state of territory limit) or any drug not prescribed by a medical practitioner and taken in the correct dosage.
- War, hostilities or war-like operations (whether war is declared or not), civil commotion, civil war or rebellion, but not terrorism, outside of Australia or New Zealand.
- Undertaking a dangerous occupation. Dangerous occupations are those occupations that would ordinarily be regarded as dangerous including, but not limited to, test pilot, explosives workers, underground miners, bomb disposal workers and over 20 metre high window cleaners. This does not include normal travel to and from dangerous occupations.
- Participation in dangerous pursuits. Dangerous pursuits are those activities that would ordinarily be regarded as dangerous, including but not limited to professional sports, hang gliding, underwater diving beyond 30 metres, motor car or motor cycle sports, speed contests, skydiving, parachuting and flying in an aircraft (except as a fare paying passenger or aircrew traveling in a licensed commercial aircraft engaged in public transport service). This does not include normal travel to and from dangerous pursuits.

## Extra Accidental Injury Cover

If you choose to add the Extra Accidental Injury Cover, please be aware that you are not covered for that Extra Accidental Injury Cover in any of the following circumstances:

- An accidental injury, which occurred prior to the start date of your policy.
- Any intentionally self-inflicted act, including attempted suicide.
- Participation in any criminal or unlawful activity.
- Being under the influence of alcohol (over the prescribed legal limit for driving a motor vehicle according to relevant state of territory limit) or any drug not prescribed by a medical practitioner and taken in the correct dosage.
- Any injury directly brought about by any cause other than an accident.
- War, hostilities or war-like operations (whether war is declared or not), civil commotion, civil war or rebellion, but not terrorism, outside of Australia or New Zealand.
- Undertaking a dangerous occupation. Dangerous occupations are those occupations that would ordinarily be regarded as dangerous including, but not limited to, test pilot, explosives workers, underground miners, bomb disposal workers and over 20 metre high window cleaners. This does not include normal travel to and from dangerous occupations.
- Participation in dangerous pursuits. Dangerous pursuits are those activities that would ordinarily be regarded as dangerous, including but not limited to professional sports, hang gliding, underwater diving beyond 30 metres, motor car or motor cycle sports, speed contests, skydiving, parachuting and flying in an aircraft (except as a fare paying passenger or aircrew traveling in a duly licensed aircraft engaged in public transport service). This does not include normal travel to and from dangerous pursuits.

## WHAT IS ACCIDENTAL DEATH?

'Accidental Death' means death from a physical injury caused directly by violent, external and visible means. You're covered for Accidental Death from the minute you take out your policy.

Accidental Death does not include and we will not pay any Accidental Death benefit for a death caused by:

- Actual or attempted intentional self-injury or suicide;
- Sickness, medical or surgical treatment; or
- The taking of intoxicating liquor or drugs other than those prescribed for the Life Insured and taken in the correct dosage.

## WHAT IF I PASS AWAY IN THE ACCIDENTAL DEATH PERIOD?

If you pass away from a non-accidental death within the first 12 months, we will refund all the premiums that had been paid towards your Funeral Insurance cover.

## CAN I MAKE ALTERATIONS TO MY POLICY AFTER IT HAS COMMENCED?

You have the flexibility to make changes to your policy at any time. For example, you can add additional people to your policy or remove existing ones, change your cover amount, switch between premium payment options or change your billing information.

Please note these changes may have an impact on your policy. By adding people to your policy or increasing your cover amount, your premiums may go up. If you reduce your cover amount it will also reduce the proportion of your premiums that count towards your premium cap. We understand that situations can change. If you find yourself having trouble budgeting for your policy, please call us – we'll go through your options and work out the best way for you to manage your premiums, while still keeping your cover.

## WHEN DOES MY COVER END?

As long as you keep your premiums up to date and pay when due, you'll continue to be covered. Funeral Insurance has no specific end date. And remember, once the premiums you've paid reach the cap for your chosen payment option, you'll no longer have to make payments, yet you'll still be covered for the rest of your life. We'll let you know when that time comes.

If you choose to add the Extra Accidental Death Cover or Extra Accidental Injury Cover to your policy, please be aware that these additional Extra benefits will only cover you while premiums are up to date until you've reached age 90.

## WHAT HAPPENS IF I STOP PAYING?

Your cover only continues while premiums are paid when due, so if you stop paying, your cover will end. As Funeral Insurance is an insurance policy, not a savings plan, it works in the same way as other insurance, such as car insurance. If you stop paying or cancel outside of the first 30 days, there will be no refund of any of the money you've paid in premiums.

Remember, unless you have opted out of our Lifetime Protection Promise, you're protected for life as long as you keep your premiums up to date and pay when due. This means that once you've been covered for 5 years, even if you cancel, a portion of your Funeral Insurance cover can still be paid at the time of a claim, even if you are no longer paying. The proportion that will be payable is based on how long your Funeral Insurance was current: cover for

5–9 years receives a 25% payout; cover for 10–14 years will get a 50% payout; and cover for over 15 years plus is a 75% payout of the Funeral Insurance cover amount at the time of your death. If you wish to obtain full cover again, please contact us about taking out a new policy. Please note that if you have opted out of our Lifetime Protection Promise, no portion will be payable if your cover is cancelled at any time.

Number of years continuously active from cover commencement	% sum insured paid on death
Less than 5	0%
5-9	25%
10-14	50%
15+	75%

Of course, we understand that today’s financial demands can be tough, so if you’re having trouble paying, please contact us immediately to talk it over. We may be able to provide an alternative that better suits your budget, whilst allowing you to help maintain the financial assistance your loved ones could receive if you were to pass away.

**WILL MY PREMIUMS GO UP?**

Your premiums are guaranteed to remain unchanged for life as long as your policy is active and you don’t, at a later date, make changes to your cover amount or add Extra benefits. For example, your premiums will go up if you add another person to your policy or increase the level of cover.

**ARE MY PREMIUMS TAX DEDUCTIBLE?**

Generally, the premiums paid will not be tax deductible nor will the benefits be assessable for income tax purposes. The taxation information in this Product Disclosure Statement is based on the continuation of present laws and their current interpretation and is a general statement only. For comprehensive advice regarding taxation please contact your registered accountant or the Australian Taxation Office.

**30-DAY MONEY BACK GUARANTEE**

Our 30-day money back guarantee means you can take out your Funeral Insurance with complete peace of mind. Simply contact us within the first 30 days of your policy, and we’ll give you a complete refund – no questions asked! To take out cover, call us on 1300 880 750 between 8am and 8pm (AEST), Monday to Friday, or for more information go to [insuranceline.com.au](http://insuranceline.com.au)

We’ll let you know as soon as your Funeral Insurance is in place. Please take a moment to read through the policy information we send you after your policy has been approved, then call us for anything further you may need.



# 5 | IMPORTANT INFORMATION

## WHY CHOOSE INSURANCELINE?

InsuranceLine is Australia's number one choice for direct life insurance\*. Why? Because above all, we believe that all Australians have the right to be protected and that this peace of mind should not be a luxury, but an affordable part of everyday life.

\*Source: Direct Life Insurance 2012, Rice Warner Actuaries' Pty Ltd.

## WHAT DO I DO IF I HAVE A COMPLAINT OR CONCERN?

If you ever have a complaint about your policy, please contact the InsuranceLine Customer Service Centre on 1300 880 750 or write to us at Reply Paid 62, Carlton South VIC 3053. If you feel your problem has still not been resolved, you can speak with the Complaints Officer who will personally handle your matter. We take all grievances very seriously, and will always aim to resolve any issues our customers' experience.

If you feel your complaint hasn't been resolved within 45 days of reporting it to InsuranceLine, you can contact the Financial Ombudsman Service on 1300 78 08 08 or write to them at GPO Box 3, Melbourne VIC 3001. Please be aware that this free external service is only available to members of the public who have first tried to resolve their complaint via the company's internal dispute resolution service.

## ANY QUESTIONS?

If there's anything we haven't answered for you here, or even if there's anything you're not completely sure about, please don't hesitate to contact us. We'd love to hear from you! Here's how to contact us:

1300 880 750 8am – 8pm (AEST) Monday to Friday  
questions@insuranceline.com.au  
Reply Paid 62, Carlton South VIC 3053

For legal purposes and quality control, all phone calls are recorded. If you don't want your call recorded, please tell us. In this case, we may ask that your request be put in writing.

## RISKS

There are risks involved with taking out insurance that you should be aware of. These include:

- You may not select the right insurance product and cover level for your needs.
- It is possible to pay more in premiums than you are covered for with our Level payment option. Please note that our Level payment option will cap your premiums at twice your cover amount, The Level Advantage payment option will cap your premiums at the cover amount so you won't pay more in premiums than your cover amount unless you make changes to your policy. Note that only premiums for the Funeral Insurance benefit count towards the premium cap. Premiums for the Extra Accidental Death Cover and Extra Accidental Injury Cover do not count towards the premium cap.
- Your Extra Accidental Injury Cover may not meet all of your expenses if you are injured.
- If you are replacing another insurance contract, you should consider the terms and conditions of each insurance contract before deciding to make the change.
- Our policies do not contain a savings or investment component, which means that if you cancel your policy after the 30-day cooling off period, you will not receive any money back. Please note that as part of our Lifetime Protection promise, a portion of your cover amount will be payable at the time of a claim once you have been with us for 5 years. Please refer to page 15 under the "What happens if I stop paying?" section for more information.

You should consider if the policy meets your needs both now and in the future. You may need to seek assistance from a financial adviser to assist you to determine if the terms are consistent with your objectives, financial situation and needs.

## PERSONAL INFORMATION

Personal and sensitive information is collected from you to enable TAL to provide its products or services to you. Further information may be requested from you at a later time, such as if you want to make alterations to your insurance policy or at claim time.

The way in which we collect, use and disclose your information is described in our Privacy Policy available at [insuranceline.com.au/privacy-policy](https://insuranceline.com.au/privacy-policy) or on request. If you have any questions regarding your privacy please contact our Privacy Officer. You may be entitled to gain access to information we have on file about you. If you wish to request access please contact TAL in writing.

If you do not supply the required information to us we may not be able to provide our products and services to you or pay your claim. In processing and administering your insurance (including at the time of claim) your personal information may be disclosed to TAL and any relevant bodies corporate including the following third parties, where necessary: your employer, general practitioners or health professionals to verify any health information you may provide, your (or your employer's, if relevant) financial adviser, other companies within the TAL group of companies; organisations to whom we outsource our mailing, administration and information technologies, the Insurance Reference Service, investigators, the Trustee (if relevant), the administrator of the product or fund, reinsurers, Government departments if required or authorised to do so, or any person acting on your behalf such as a lawyer or accountant. Information regarding the privacy rights of individuals is available at [oaic.gov.au](https://oaic.gov.au) which is the website of the Office of the Australian Information Commissioner.

From time to time we may use your personal information for the purpose of marketing our products and services, together with the products and services of third parties that we think may be of interest to you. If you do not want us to use or disclose your personal information for these marketing purposes please contact us to let us know.

**1300 880 750 8am – 8pm (AEST) Monday to Friday**  
**questions@insuranceline.com.au**  
**Reply Paid 62, Carlton South VIC 3053**  
**insuranceline.com.au**

