

WeProtect funeral protection

Cover for final expenses



WeProtect Funeral Protection

WeProtect Funeral Protection is distributed and promoted by WeProtect 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.

WeProtect Funeral Protection is issued by Hannover Life Re of Australasia Ltd ABN 37 062 395 484 (Hannover) of Level 7, 70 Phillip Street, Sydney NSW 2000.

WeProtect and Hannover

WeProtect is an Australian-based life insurance specialist, dedicated to distributing high quality life insurance products that are ethically designed, affordably priced and easily available to families all around Australia.

Hannover is the insurer of WeProtect Funeral Protection.

Hannover is a wholly owned subsidiary of the Hannover Re Group, one of the largest life reinsurers in the world. The life insurance business of Hannover has been operating in the Australian market since 1958 and, as at 31 December 2011, had total annual in force premium in excess of \$600 million. Hannover is rated by Standard & Poor's as 'AA-(very strong)'. Each WeProtect Funeral Protection Policy is referable to the Hannover Australian statutory fund.

Explaining this Product Disclosure Statement (PDS)

This PDS has been designed to help you decide if WeProtect Funeral Protection 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.

Any information given in this PDS is general information only and has been prepared without taking into account your individual objectives, financial situation or needs. You should consider whether this product is right for you, with regard to your personal objectives, financial situation and needs, and read this PDS and all documents which are sent to you, carefully.

In this PDS, references to 'we', 'us' and 'our' refer to Hannover, the insurer of WeProtect Funeral Protection and issuer of this PDS. References to 'you' refer to the Policy Owner of a WeProtect Funeral Protection Policy. In addition, some words have defined meanings and these are explained in the definitions on page 9.

WeProtect Funeral Protection is distributed by WeProtect. WeProtect does not guarantee the performance of, nor has any liability for the assessment or payment of claims under, a WeProtect Funeral Protection Policy. This is the responsibility of Hannover as the insurer.

WeProtect and Standard & Poor's Financial Services LLC have given their consent to being named in this PDS, and to the statements attributed to them, in the form and context in which they appear and have not withdrawn this consent before the date of this PDS.

If your application for WeProtect Funeral Protection insurance 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.

Updating this PDS

Hannover may change or update information in this PDS from time to time. If the updated information is not materially adverse from the point of view of a reasonable person deciding whether or not to purchase this product, you may be advised of the change by notice posted on the WeProtect website, weprotect.com.au. You can also obtain a paper copy of the updated information free of charge upon request, by contacting WeProtect on 1300 773 773 or writing to PO Box 1192, Chatswood, NSW 2057. Hannover may also choose to issue a new or supplementary PDS in other circumstances.

Contents

Protect your loved ones with WeProtect Funeral Protection	2
WeProtect Funeral Protection summary	3
Funeral Protection	4
Premium and taxation information	5
Claims	6
Other information you should know	7
Definitions	9
Direct Debit Service Agreement	10
Nomination of Beneficiaries Form	11

Would you like your family to have the financial support they need, to cover your funeral or other final expenses?

With WeProtect Funeral Protection, a benefit is paid without delay. Your family can focus on saying goodbye, the way they want.



Protect your loved ones with WeProtect Funeral Protection

- ▶ A payout of up to \$15,000 to assist your family in paying for your funeral and other final expenses
- ▶ Guaranteed acceptance for all Australians aged 18-80 years
- ▶ Optional cover available for Accidental Death and/or Accidental Serious Injury, in each case the cover is 2 times your Funeral Benefit Amount
- ▶ Family cover available to protect your Partner and dependent children, for added peace of mind
- ▶ Easy to apply insurance - no health questions, medicals or blood tests
- ▶ Premiums stop once you turn 90
- ▶ 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

Depending on your age, \$5,000 cover can cost as little as 20c a day or 38c a day for your whole family.*

* Based on a Policy Owner aged 18 to 41.

WeProtect Funeral Protection summary

Product feature	Protection summary		
	Benefit		
	Funeral	Accidental Death (optional)	Accidental Serious Injury (optional)
Minimum cover level	\$3,000	\$6,000	\$6,000
Maximum cover level (at Policy Commencement Date)	\$15,000	\$30,000	\$30,000
Minimum and maximum age at entry	Life Insured: 18 – 80 years Insured Child: under 21 years	Life Insured: 18 – 80 years Insured Child: under 21 years	Life Insured: 18 – 69 years Insured Child: 2 – 17 years
Accidental Serious Injuries covered	n/a	n/a	<ul style="list-style-type: none"> • Blindness • Paralysis • Major Head Trauma • Loss of Speech • Coma • Major Burns • Loss of Hearing • Loss of Use of Limbs
Premium waiver	No premiums payable after age 90	No premiums payable after age 90	n/a
Policy type	Single or Family Policy		

Cover examples

- ▶ John, aged 41, takes out \$10,000 Funeral Protection single cover, costing just 41c a day. John unfortunately dies from cancer 18 months later. A \$10,000 benefit is paid to his mother, who he nominated as his beneficiary, helping her meet his funeral costs and final expenses.
- ▶ Sue, aged 38, is married to Paul, aged 40, and they have 3 children. She takes out \$12,000 Funeral Protection family cover and \$24,000 optional Accidental Death cover, costing just \$1.17 a day. Sadly, Paul dies in a tragic accident 6 months later. A \$36,000 benefit (made up of \$12,000 Funeral benefit and \$24,000 Accidental Death benefit) is paid to Sue to help meet Paul's funeral costs and final expenses.
- ▶ Jill, aged 34, has 2 children aged 4 and 6, and takes out family cover with \$15,000 Funeral Protection and \$30,000 optional Accidental Serious Injury cover, costing just \$1.40 a day. The family is unfortunately involved in a car accident and all 3 family members suffer Major Burns. Jill receives a \$90,000 benefit, made up of \$30,000 for herself and each Insured Child, to help her to meet the medical expenses.

WeProtect Funeral Protection

WeProtect Funeral Protection provides insurance for:

- Funeral benefit cover for final expenses;
- Optional Accidental Death; and
- Optional Accidental Serious Injury cover;

whilst the Policy is in force.

You can apply for a Single Policy or a Family Policy, which includes your Partner and/or any of your, or your Partner's, dependent children. To be covered you must be an Australian and be within the minimum and maximum age of entry as specified in the "Protection Summary" on page 3.

You can apply for a Funeral benefit of \$3,000 through to \$15,000 cover. If you choose to take optional cover for Accidental Death (AD) and/or Accidental Serious Injury (ASI), your AD and/or ASI Benefit Amount will be 2 times your Funeral Benefit Amount. Under a Family Policy all lives insured will have the same level of cover.

Funeral benefit

Limitation on Funeral benefit:

First 12 months of cover

During the first 12 months following:

- the Acceptance Date;
- the date cover starts for a family member added to your Policy (in relation to that person);
- the date cover is reinstated after the cover or the Policy is cancelled; and
- the date that the Benefit Amount increases (but only in respect of the increase);

we will only pay the Benefit Amount if the applicable Life Insured or Insured Child dies as a direct result of an Accident.

After 12 months of cover

After the first 12 months following:

- the Acceptance Date;
- the date cover starts for a family member added to your Policy (in relation to that person);
- the date cover is reinstated after the cover or the Policy is cancelled; and
- the date that the Benefit Amount increases (but only in respect of the increase);

we will pay the Benefit Amount if the applicable Life Insured or Insured Child dies from any cause.

Optional Accidental Death benefit

If you select the optional Accidental Death benefit, in the event that a Life Insured or Insured Child dies as a direct result of an Accident, whilst the Policy is in force, we will pay the Accidental Death Benefit Amount, as noted on your Policy Schedule.

Optional Accidental Serious Injury benefit

If you select the optional Accidental Serious Injury benefit, in the event that a Life Insured or Insured Child suffers an Accidental Serious Injury, whilst the Policy is in force, we will pay the Accidental Serious Injury Benefit Amount, as noted on your Policy Schedule.

The following serious injuries are covered under this benefit:

- Blindness
- Paralysis
- Major Head Trauma
- Loss of Speech
- Coma
- Major Burns
- Loss of Hearing
- Loss of Use of Limbs

These medical conditions are defined on page 9.

What is not covered

During the first 12 months following:

- the Acceptance Date;
- the date cover starts for a family member added to your Policy (in relation to that person);
- the date cover is reinstated after the cover or the Policy is cancelled; and
- the date that the Benefit Amount increases (but only in respect of the increase);

the Funeral Benefit Amount and if applicable, the Accidental Death Benefit Amount, is not payable if the applicable Life Insured or Insured Child dies other than as the direct result of an Accident.

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

- natural causes, illness, an intentionally self-inflicted injury or attempted suicide;
- war (whether declared or not), war-like activity or taking part in a riot or civil commotion;
- engagement in any unlawful activity;
- 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 as a passenger in a properly licensed aircraft.

General limitations that apply to the Policy are explained on page 8.

How cover works

You select your level of Funeral Protection cover between the minimum and maximum cover levels as specified in the "Protection Summary" on page 3. If you choose to take out optional Accidental Death (AD) and/or optional Accidental Serious Injury (ASI) cover, the benefit amount for AD and/or ASI is 2 times your Funeral Benefit Amount.

Please refer to the following example:

WeProtect Funeral Protection Funeral Benefit Amount \$10,000 plus optional Accidental Death and optional Accidental Serious Injury cover				
	Single Policy	Family Policy		
	Life Insured	Life Insured	Partner Life Insured	Each Insured Child
Funeral Benefit Amount	\$10,000	\$10,000	\$10,000	\$10,000
AD Benefit Amount	\$20,000	\$20,000	\$20,000	\$20,000
ASI Benefit Amount	\$20,000	\$20,000	\$20,000	\$20,000

Premium and taxation information

Premium calculation

Your premium is determined by 3 factors:

- the Benefit Amount chosen – premiums increase as your level of cover increases;
- your age – premiums are generally lower for younger lives insured; and
- the type of cover chosen – family cover attracts higher premiums than single cover and an additional premium applies if optional Accidental Death and/or Accidental Serious Injury cover is included on your Policy.

You can obtain a quote for WeProtect Funeral Protection in less than a minute by calling 1300 355 355 or by visiting weprotect.com.au.

Premium payment

Your premium will be shown on your Policy Schedule. To maintain the cover under your Policy 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 WeProtect on 1300 773 773.

Changes to your premium

Your premium will be determined each year at your Policy Anniversary to reflect your age and any inflation-proofing increases in the Benefit Amount (explained on page 8), unless you decline these.

Premium rates are not guaranteed and we may change the amount we charge for your cover under this Policy at any time, but only if we change the premium rate applying to all WeProtect Funeral Protection Policy Owners (or all WeProtect Funeral

Protection Policy Owners in the same group). If we make a change to your premium rate we will send you written notice at least 90 days prior to the effective date of the change.

Stamp Duty and Tax

Your premium includes amounts for stamp duty and any other taxes that may be imposed by State or Federal Governments. 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.

GST is not charged on your premiums.

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 Partner or your legal representative need to make a claim under your Policy, you or they should contact WeProtect by one of the following:

Phone 1300 773 773 (Mon-Fri, 9am-5pm AEST)

Email claims@weprotect.com.au

Mail Claims Manager, WeProtect
PO Box 1192, Chatswood, NSW 2057

Fax Claims Manager, WeProtect
1300 361 097

A claim form can be downloaded at weprotect.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, with a confirmed diagnosis 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.

Claims payment

The Benefit Amount will be paid in Australian dollars to you, or in the event of your death, to your:

- nominated beneficiaries (where there is a valid nomination of beneficiaries – see page 7); or
- personal legal representative or other person that we are permitted to pay under the Life Insurance Act 1995 (where no valid nomination exists).

What happens after a claim has been paid

In the event of a claim under the Policy the following will occur:

Funeral or Accidental Death claim

- Single Policy - the Policy ends.
- Family Policy - the Policy ends, however if there is a surviving Life Insured, we will issue a new Policy to the surviving Life Insured.
- Insured Child - cover under the Policy for that Insured Child will end.

Accidental Serious Injury claim

- Single Policy - the Policy ends.
- Family Policy - cover under the Policy for the claiming Life Insured or Insured Child ceases. Cover for any other Life Insured and Insured Child continues.

Other information you should know

30 day cooling-off period

You have 30 days from the Commencement Date of your Policy (your "cooling-off" period) to ensure the cover meets your protection 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 WeProtect in writing within the 30-day cooling-off period requesting your Policy to be cancelled. Write to WeProtect 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 Commencement 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.

Additionally, cover under the Policy will end:

- for a Life Insured on the earliest of the following events:
 - for optional Accidental Serious Injury cover, if applicable, the Policy Anniversary following the Life Insured's 75th birthday; or
 - the date of payment of a Funeral, 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 a Funeral, Accidental Death or Accidental Serious Injury claim.

Nomination of Beneficiaries

When you apply for cover you will be asked to nominate a beneficiary or beneficiaries to receive the Funeral and, if applicable, 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 completing a Nomination of Beneficiaries Form;
- you can nominate a maximum of 5 beneficiaries (who must be natural persons);
- payment of the Funeral and/or Accidental Death Benefit Amount will be made on the basis of the latest valid nomination received and processed by WeProtect;
- if a nominated beneficiary is a minor when the payment is made, it will be made to the minor's legal guardian or placed in trust for the benefit of the minor; 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 11 of this PDS or downloading a form at weprotect.com.au or by calling 1300 773 773, then sending it to WeProtect 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 WeProtect.

Changing your cover

From time to time your protection needs or budget may change. You can decrease your cover level at any time by calling WeProtect on 1300 773 773 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 WeProtect on 1300 773 773. Any increased or new cover in the Funeral benefit is subject to the first 12 months limitation, specified on page 4.

Cancelling your Policy

You can cancel your Policy at any time by writing to WeProtect and providing 30 days notice. Write to WeProtect at PO Box 1192, Chatswood, NSW 2057. It is important you consider your protection 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.



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-proofing increases

To assist you in maintaining the real value of your insurance protection your benefit level will be increased by 5% on each Policy Anniversary before you reach age 80.

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-proofing increase by advising WeProtect 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-proofing increases in the future.

General Limitations 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 Commencement Date; plus
- any inflation-proofing Benefit Amount increases applied to the Policy.

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

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 protection 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;
- a benefit may not be paid if, in the event of a claim, an exclusion applies (see "What is not covered" on page 4); and
- 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

When you apply for this insurance, you are consenting to both WeProtect and Hannover collecting your personal information, from your application or other sources (if applicable), and using it to process your application, administer your Policy and assess any claims.

We may give access to your personal information to other organisations who work with us to provide services such as advisers, claims personnel, medical service providers, our reinsurance partners and any other third parties as required by law. We may also provide information to underwriters to assist them in creating new products and services. We will never disclose your personal information for any other purpose and we have agreements which prevent any third parties from using your personal information for purposes other than those for which it was supplied. If you have any query in relation to your privacy or would like to make a complaint about a breach of your privacy please contact WeProtect by one of the following:

Phone 1300 773 773 (Mon-Fri, 9am-5pm AEST)

Email customerservice@weprotect.com.au

Mail Customer Service, WeProtect
PO Box 1192, Chatswood, NSW 2057

You can reasonably access your personal information at any time by contacting WeProtect in writing.

Complaints

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

Phone 1300 773 773 (Mon-Fri, 9am-5pm AEST)

Email complaints@weprotect.com.au

Mail Customer Service Manager, WeProtect
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) by one of the following:

Phone 1300 780 808

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 Hannover and WeProtect.

Governing Law

Your Policy, including this PDS, is governed by the law that applies within the State of New South Wales, 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 means a person who 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
- Paralysis
- Major Head Trauma
- Loss of Speech
- Coma
- Major Burns
- Loss of Hearing
- Loss of Use of Limbs

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.

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

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

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

Life Insured means the person accepted for cover under the Policy and who is 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 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.

Loss of Use of 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.

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. Your Partner may be of the same gender as you.

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 Commencement Date of your Policy.

Policy Owner, you, your 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

- Hannover Life Re of Australasia Ltd ABN 37 062 395 484 ('Debit User') will initiate direct premium debit payments in the manner referred to in the Schedule (contained in the Direct Debit Request).
- Debit payments will be made when due. The Debit User will not issue individual confirmation of payments made.
- 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.
- 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 773 773 or write to the Debit User at PO Box 1192, Chatswood, NSW 2057.
- 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 8. 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.



detach and send

Nomination of Beneficiaries Form



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 WeProtect 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 WeProtect at PO Box 1192, Chatswood, NSW 2057. The variation takes effect when it is received and processed by WeProtect
- Payment of benefits will be made on the basis of the latest valid nomination received and processed by WeProtect
- If a nominated beneficiary is a minor when the payment is made, it will be made to the minor's legal guardian or placed in trust for the benefit of the minor
- 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.

Your Policy Number			
Name of Policy Owner			
Full Name of Beneficiary	Address	Date of Birth	Relationship to Policy Owner
			Proportion of Benefit (%)
		/ /	
		/ /	
		/ /	
		/ /	
		/ /	
Signature of Policy Owner			Date
			/ /

Please return your completed form to WeProtect. You can:

- Scan and email (with your name and Policy Number as the subject line) to customerservice@weprotect.com.au
- Mail to PO Box 1192, Chatswood NSW 2057
- Fax to 1300 361 097.

Apply now for immediate cover

You can apply for WeProtect Funeral Protection in just minutes

- ▶ go to weprotect.com.au and click on "Get a quote" or
- ▶ call **1300 355 355** and apply for cover over the phone with a WeProtect customer service representative (Monday-Friday, 9am-5pm AEST)

protect tomorrow

1300 355 355 | weprotect.com.au

