

Life Cover

Policy Document
Sample



Issued by St Andrew's Life Insurance Pty Ltd
ABN 98 105 176 243 AFSL 281731

Once[®]

Promoted by Once Life Pty Limited
ABN 79 124 538 414 AFSL 320165

policy document : life cover

Congratulations on purchasing Life Cover... Life Cover is issued by St Andrew's Life Insurance Pty Ltd (St Andrew's). Life Cover is promoted and distributed by Once Life Pty Limited (Once Life). In addition to promoting Life Cover, Once Life is responsible for the administration of Life Cover policies under an agreement with St Andrew's. In this policy document a reference to "St Andrew's", "our", "us", "we" is a reference to St Andrew's Life Insurance Pty Ltd. Reference to "Once Life" is a reference to Once Life Pty Limited. Together with the PDS this policy document contains all the terms and conditions of this policy, including when we will pay a benefit under the policy, so please keep it, along with the PDS, in a safe place. If you have any questions about Life Cover just call Once Life on 1300 66 23 54 or +61 2 8507 7177 outside Australia, 8.30 am to 5.30 pm Monday to Friday (AEST) or email life@onceaustralia.com.au

your cover

this policy	Policy number 100594 Issued 18 May 2009 Last updated 18 May 2009
'you', the policy owner	Jessica Jane Sample , born 26 Nov 1976 , living in Australia . As policy owner, you're the only person who can authorise changes to this policy and the proceeds of any claim under this policy will only be paid to you or to your estate.
the 'insured person'	Jessica Jane Sample , a female , born 26 Nov 1976 , living in Australia , insured as a non-smoker . The insured person is the person whose life is insured under this policy.
what you're covered for	We'll pay you a lump sum of AUD\$500,000 if the insured person; <ul style="list-style-type: none"> dies, or is diagnosed with a terminal illness (and we accept the medical evidence that in all probability the insured person's life expectancy is 12 months or less), whichever occurs first.
what you're <u>not</u> covered for	You're not covered for the insured person's death or terminal illness if; <ul style="list-style-type: none"> The insured person has reached 79 years of age You have not complied with your duty of disclosure The insured person's death results directly or indirectly from any of the following: <ul style="list-style-type: none"> Suicide or attempted suicide within the first 13 months of the start date of cover Base jumping, trans-ocean solo-sailing, caving, canyoning Deployment in the armed forces/peace corps or as a journalist or news cameraman outside Australia, NZ, UK, Republic of Ireland, USA, Canada, Hong Kong or Singapore.
cover starts	On 18 May 2009 if we receive your first payment within 14 days of this date. Otherwise the cover starts when we receive your first payment. If your first payment isn't received by 17 Jun 2009 this offer lapses and you'll need to reapply.
your premium	Your payment is AUD\$21.31 No GST is charged on Life Insurance. An additional 1.00% will apply if you pay by credit card.
premium change	Each year, your premium will automatically change to take account of the insured person's advancing age. In addition, premiums will change with any increase in the benefit or any change to the base premium calculated to take into account a change in the CPI. You will be notified in writing of the premium each year.
cover ends automatically	On 26 Nov 2055 , being the day the insured person turns 79, or on the day we pay out your claim, whichever occurs first.

policy terms

eligibility

who can buy this policy?	This policy can be purchased by people aged 20 to 59 who are Australian citizens and who permanently reside in Australia, NZ, Republic of Ireland, UK, USA, Canada, Hong Kong or Singapore. You can also purchase this policy if you hold an Australian Permanent Resident visa or you are a NZ passport holder living in Australia. Only one person can be insured under this policy. A partner or spouse will need to be insured under a separate policy.
how much cover you can buy	If you are between 20 – 45 years of age you can buy up to \$1 million cover, between 46 – 55 years up to \$750,000 cover and between 56 – 59 up to \$500,000 cover. You can buy as many Life Cover policies from us as you wish. However, if any insured person has combined cover with us of more than the maximum amount allowed for their age without our written consent, we'll only pay out the maximum amount allowed for their age.

changes

change policy owner	When this policy is first issued you are automatically both the policy owner and the insured person. You can change the owner of this policy to someone else at any time by completing a 'change of ownership' form.
increase your cover	You can apply at any time to increase your cover; however there is no obligation to approve the increase. Approval will depend on several factors such as the insured person's state of health and your reasons for seeking the increase. The insured person's written consent will also be required. Additionally, from time to time Once Life may approach you with an offer to increase your cover on favourable terms.
inflation	Each year, until you reach age 60, your cover will automatically increase by 5% or the change in the CPI, whichever is the greater, to keep pace with inflation. You can choose not to accept the increase in any given year, and it will not affect your entitlement to accept increases in the future. In addition, the base premium payable on all Life Cover policies will be amended annually in line with the CPI.
decrease your cover	Your cover can always be reduced if you request it. There are no conditions or penalties. A decrease in your cover will decrease your ongoing payments.
stop smoking	If the insured person is currently insured as a smoker and they stop smoking for 12 months or more, you can request a reduction in your monthly payments. The insured person will need to complete a non-smoking declaration before payments can be reduced.
law changes	If the law or its interpretation changes after this policy has been issued and these changes increase the costs we incur in managing your policy then, at our discretion, we can increase your payments to absorb these additional costs. If this occurs you'll be notified at least 30 days ahead of any increase.

cancellation

30-day free look	If you change your mind and cancel this policy within 30 days of it first being issued, your cover will stop immediately and your payments refunded.
cancelling this policy	After the 30-day free look you can cancel this policy at any time, however your payments are not refundable unless you have paid more than 30 days in advance.
no cash value	This policy contains no savings or investment, nor does it participate in the profits of St Andrew's. The policy has no cash value if cancelled.

premiums

how we calculate your premiums	One component of the amount you pay is a base premium which is the same for all Life Cover policies. The remaining component of the amount you pay will be determined depending on the insured person's sum insured, age, gender and smoking status. We also take into account the insured person's declared medical history, occupation and pastimes. Each year on the anniversary of this policy your premium is automatically changed to take account of the insured person's advancing age and any increase in the amount of cover. The base premium will also increase according to the change in CPI each year. We'll notify you at least 30 days ahead of a change in premium. If the insured person's health deteriorates from year to year, it has no impact on what you pay.
currency	All transactions are in Australian Dollars.
premium frequency & due-date	Your payments follow a monthly cycle. They are due each month on the day you have nominated. Your first premium will however be processed on the day that you apply and cover is accepted. For example, if you apply and cover is accepted on the 20 th January and you have nominated the 25 th of each month for your deductions, then your first premium will be processed on the 20 th January and this will cover you for the period 20 th January to 19 th February. On the 25 th February, your second premium will be processed and this will cover you for the period 20 th February to 19 th March.
premium methods	You can pay by direct debit or credit card. You can switch between payment methods at any time. To pay by direct debit you'll need an Australian bank account. If you wish to change payment methods simply complete and return the direct debit form that can be downloaded from the Once Life website, www.oncelife.com.au .
additional bank charges	There are no additional charges if you pay by direct debit. If you pay by credit card you'll pay an additional fee of 1.00%. If you pay in a currency other than Australian Dollars, your bank may charge an additional fee for exchanging your currency.
policy terminated for non-payment	If you fail to pay any premium when it is due and that premium remains unpaid for more than one month then this policy will be terminated and you will no longer be covered from the date the premium was due.

claims

information we need to assess your claim

For death claims we'll need an original or certified copies of the death and birth certificates and any records or evidence of the insured person's medical history as we may reasonably require. For terminal illness claims we'll need a written opinion from a medical specialist stating the nature of the insured person's illness, when it was first diagnosed and that as a result of this illness their life expectancy is 12 months or less. We may need further information, including information directly from the insured person's medical specialist. It's your obligation to provide the information or gain consents for us to obtain it. In the case of a terminal illness claim, we may seek a second opinion which we'll pay for. We're not obliged to pay a claim until we receive all the information we require.

who we pay

The proceeds of either a death claim or a terminal illness claim will only be paid to the policy owner, or to your estate if you are deceased.

compliance

we protect your privacy

All information you provide us or Once Life will be held securely and confidentially. The only use of this information will be to process your application, to administer this policy and ultimately to assess any claim. From time to time marketing offers for other products may be made to you by Once Life or other Once related companies, however if you don't want this information you can request that we don't send it to you by contacting Once Life on 1300 662 354 or email life@onceaustralia.com.au.

Australian law applies

This policy is governed by the law of the State of Western Australia (as amended or affected by statutes of the Commonwealth of Australia). Any legal action in relation to this policy must be conducted in Australia.

being truthful

It's your responsibility to be absolutely truthful with us. We rely on your information to issue this policy and pay any claim. If you're not absolutely truthful or if you fail to disclose all relevant information to us, we can at our discretion void this policy or change the terms of this policy as we deem appropriate. If your claim is based on false or incomplete information we won't be liable to pay the claim and we can, at our discretion, void this policy. If, after we pay any claim, we find that it was based on false or incomplete information, all claim payments must be refunded to us.

definitions

we, our, us	'We', 'our' or 'us' means St Andrew's Life Insurance Pty Ltd.
Once Life	Once Life Pty Limited, promoter, distributor and administrator of life insurance products.
you, your	'You' or 'your' means the policy owner.
policy owner	The 'policy owner' is the person responsible for complying with all legal requirements for cover under this policy including paying premiums as and when they fall due. The policy owner or their estate will be the recipient of any benefit due under this policy.
smoker/ non-smoker	If the insured person has smoked a cigarette or any other substance in the past 12 months, they're a 'smoker'. If not, they're a 'non-smoker'.
medical specialist	A practicing medical specialist, licensed to practice his or her medical specialty within Australia, NZ, UK, Republic of Ireland, USA, Canada, Hong Kong or Singapore, and whose specialty qualifies him or her to make a prognosis related to the terminal illness.
terminal illness	A 'terminal illness' is deemed any illness for which a medical specialist diagnoses that the life expectancy of the insured person is 12 months or less as a direct result of acquiring the illness.
corporate partner	A corporate partner is a company, club, union or other association that refers its employees, members or associates to Once Life. If you're referred by a corporate partner, you'll receive a specific additional benefit which they've negotiated on your behalf.
accidental death	The insured person's death is 'accidental' if they die within 365 days of sustaining damage to their body and we are satisfied that the damage was the direct and sole result of external, violent and accidental means.
CPI	The Consumer Price Index (CPI) is the annual rate of inflation taken as at 30 th September each year and applied on the next policy anniversary on or after 1 st March in the following year.
to 'void' this policy	This means this policy will be considered never to have existed, payments you have made will not be refunded and no claim will ever be paid.

how you answered your application - online

when you applied for this policy on [18 May 2009](#) we asked you, [Jessica Jane Sample](#), the following questions and these were your answers;

1	where do you live now ?	Australia
2	you have	an AUS passport / AUS citizenship
3	your date of birth	26 Nov 1976
4	your height ?	164 cm
5	your weight ?	56 kg
6	do you currently have symptoms for which you are considering seeking medical advice or for which you may be required to undergo medical tests?	no
7	have you had cancer of any kind, including melanoma, skin cancer, a malignant tumour, leukaemia or lymphoma?	no
8	have you ever been diagnosed with diabetes ?	no
9	have you ever had a heart or vascular problem including a heart attack, stroke, rheumatic fever, heart murmur, chest pain or heart palpitations?	no
10	have you ever been diagnosed with high blood pressure ?	no
11	have you ever been diagnosed with high cholesterol ?	no
12	do you have any blood disorder including haemophilia, anaemia or haemochromatosis?	no
13	have you suffered from asthma in the past 2 years?	no
14	have you been diagnosed with any other respiratory problem including emphysema, chronic bronchitis, TB, cystic fibrosis or sleep apnoea? (this does not include upper respiratory tract infection, common colds or flu)	no
15	have you had any gastro-intestinal problems associated with your liver, gall bladder, stomach, bowel or colon, including chronic hepatitis B or C?	no
16	have you been diagnosed with a kidney or bladder problem including kidney failure, nephritis, pyelitis or lupus nephritis?	no
17	have you had any neuromuscular problems including paralysis, Multiple Sclerosis, Alzheimer's disease, Parkinson's disease or any related degenerative condition or disorder?	no
18	have you ever been diagnosed with epilepsy or suffered a seizure?	no
19	within the last 5 years have you had a mental illness or psychological condition including depression, anxiety or stress that required professional advice, treatment or time off work?	no
20	have you injected or otherwise used illegal drugs in the past 5 years?	no
21	do you drink on average more than 4 standard alcoholic drinks on a daily basis?	no
22	to the best of your knowledge, are you infected with HIV or are you carrying antibodies to HIV, or have you ever engaged in any high risk activity related to HIV?	no

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- 23 have you ever had a **parent, brother or sister** who was diagnosed with any of these conditions before aged 60? cancer (except skin cancer), familial polyposis, diabetes, stroke, heart disease, kidney disease, huntington's disease or none of these none of these
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- 24 do you earn your living from any of these **occupations** ?
a helicopter or charter pilot, a person handling explosives, a person working externally more than 15m above ground, a professional boxer, a professional hunter, a professional racing driver, a professional scuba diver, a professional stunt person, a steeplechase jockey, an aerial photographer, an agricultural pilot, an offshore oil, gas or petroleum worker or none of these. none of these
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- 25 do you participate in any of these **pastimes** ?
abseiling, car, bike or powerboat racing exceeding 150kph, hang gliding or other self launch flying, micro-light or ultra-light flying, mountaineering or outdoor rock climbing, private (fixed wing or helicopter) flying exceeding 80hrs per year, scuba diving deeper than 30 meters, skydiving or parachuting, trans-ocean racing or none of these. none of these
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personal details

first name	Jessica	middle name	Jane
last name	Sample		
email	life@onceaustralia.com.au		
mobile phone	+61430301111	other phone	0285077177
address	L2, 341 George Street	suburb	Sydney
state	NSW	postal code	2000
country	Australia		

declaration

It is your responsibility to be absolutely truthful with us and to disclose all information which is relevant to our decision whether to provide cover to you. We rely on the information provided by you in determining whether to provide cover and the application forms part of the policy. If you fail to disclose all relevant information to us, we may refuse to pay any claim and/or may be entitled to void this policy. Please review your Duty of Disclosure before making your declaration.

I confirm that;

- The information in this application is true and correct; and
- I am aware of no other circumstance which might render me to have longevity less than the average member of the community or to be more likely to contract a terminal illness; and
- I am aware of no other information which might be relevant to St Andrew's decision to offer me Life Cover; and
- I have read and understood this Life Cover policy and I agree to abide by the terms as set out in this policy document.
- I specifically acknowledge that this Life Cover policy excludes liability if the insured person's death results directly or indirectly from deployment in the armed forces/peace corps or as a journalist or news cameraman outside Australia, NZ, UK, Republic of Ireland, USA, Canada, Hong Kong or Singapore.
- I have accessed and considered the PDS online in conjunction with this application and I understand that the decision to purchase this policy is based on the PDS and this application.
- I have read and understood my Duty of Disclosure and I declare that all information provided is true and correct and complete and I have not withheld or omitted any information relevant to this application for insurance.
- I have accessed the Financial Services Guide (FSG) online.
- I have not received any personal advice from Once Life Pty Limited in relation to my application for insurance or whether the insurance is right for my personal objectives, financial situation or needs.
- I consent to receiving information relevant to this application in electronic format
- I have read and understood the section titled "Your privacy" within the Life Cover PDS and understand and consent to the use, storage, maintenance and disclosure of my personal information (including health information) as detailed in the PDS.

I cannot confirm, because;

I need to provide you with further information regarding my duty of disclosure, which may be relevant to St Andrew's decision to provide cover. I would like Once Life Pty Limited to contact me

Life Cover is promoted by Once Life Pty Limited, Level 2, 341 George Street, Sydney NSW 2000, ABN 79 124 538 414, AFSL No 320165

Life Cover policy is issued by St Andrew's Life Insurance Pty Ltd, PO Box 7395 Cloisters Square, WA 6850, ABN 98 105 176 243, AFSL No 281731