

# Funeral Plan

## Product Disclosure Statement

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Rewarding experience



This product and product disclosure statement are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 under the brand, Apia.

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## Important Information

This is the Product Disclosure Statement (PDS) for Apia Funeral Plan. Apia Funeral Plan and this PDS are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (Suncorp).

Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 (Apia) does not provide any financial product advice in relation to Apia Funeral Plan, and does not issue, guarantee or underwrite Apia Funeral Plan.

Apia and Suncorp are related bodies corporate of Suncorp-Metway Limited ABN 66 010 831 722 (Suncorp-Metway). Various products and services are provided by different entities in the Suncorp Group. The different entities of the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products and services provided by other entities in the Suncorp Group. Suncorp-Metway does not guarantee and is not liable for Apia Funeral Plan. This product is not a bank deposit or other bank liability.

Apia Funeral Plan is not a savings plan. For full terms and conditions, please refer to the policy issued by Suncorp. You can request a copy from us free of charge.

We may change any information in this PDS. If the change is a material or significant one, we will generally notify you within 3 months of the change occurring. We may also make improvements to your policy without any increase to your premium. If we make a change to your policy which in your opinion was adverse to you, we will, if you make a claim, assess your claim on the terms of the policy before the change took place.

All the information contained in this PDS is current at the time of issue. We may change or update information from time to time. If the change is not materially adverse, we may notify you about the change by preparing an update on [www.apia.com.au/funeralplan](http://www.apia.com.au/funeralplan). You can also obtain a printed copy of this free of charge by contacting us (please refer to the back page for details).

**Before you buy this insurance, please read this PDS carefully. Any information contained in this PDS has been prepared by Suncorp without taking into account your particular objectives, financial situation or needs. For that reason, before acting on the information, you should consider the appropriateness of the information in regards to your own circumstances.**

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

When reading this PDS, please refer to the Glossary on pages 15-17 which shows the meaning of various terms used throughout.

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## About Apia Funeral Plan

Apia Funeral Plan is designed to provide an affordable, easy-to-obtain financial safety net for you and your loved ones. It pays a lump sum benefit to cover the costs of a funeral and other associated expenses incurred by your loved ones should you die.

Here are some great reasons to choose Apia Funeral Plan. For full details, please refer to pages 3-12.

### Convenience

- You can apply for up to \$30,000 cover without any medical tests.
- Your application can be completed in minutes online, over the phone or by completing the paper application form.
- Fortnightly, monthly or annual premiums are available to suit your budget.

### Peace of Mind

- You can choose to increase your amount of cover each year to keep up with inflation or freeze your premium at a level you can afford.
- If you experience a period of financial difficulty, you don't have to cancel your cover – the Premium Pause Benefit allows you to cease paying premiums for up to 3 months while still retaining cover for death by accident.

### Savings

- We reward your loyalty: receive a 10% refund of all premiums you have paid every 3 years.
- If you apply for \$20,000 or more of cover, you'll be eligible for a Large Sum Insured Discount.
- A Family Discount is available if multiple family members each purchase a Funeral Plan policy.
- Once you reach age 85, your premiums will reduce to only \$5.00 per month

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## **Who can apply?**

Up to two people can apply for an Apia Funeral Plan policy. Both applicants must be aged between 18 and 75 (inclusive), be Australian citizens or permanent residents of Australia and have received this PDS in Australia.

If the persons to be insured meet these criteria and the completed application (including correct payment details) has been accepted by us, you will be covered for the benefits outlined below 24 hours a day, 365 days a year anywhere in the world. We guarantee to renew your policy every year until your 120th birthday, unless your cover stops earlier (please refer to [When will cover stop?](#) on page 7).

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## Your cooling off period

You have 30 days from the policy commencement date to check that this insurance meets your needs. This is the cooling off period.

If you wish, you can cancel your policy during the cooling off period by contacting us. Provided you have not made a claim, you will receive a refund in full of any money you have paid.

## Details of cover

If there is only one insured person listed on the schedule, you are the sole owner of the policy. If there are two insured persons listed on the schedule, both insured persons will be joint policy owners.

If your policy is jointly owned, any benefit payable on your death under your policy will be paid to the surviving policy owner. If you are the last surviving policy owner, any benefit payable on your death will be paid to your nominated beneficiary or to the legal personal representative of your Estate.

If your policy is a single life policy, any benefit payable on your death will be paid to your nominated beneficiary (if applicable), otherwise to the legal personal representative of your Estate.

Depending on the level of cover you think you need, you can apply for as little as \$5,000 or as much as \$30,000 for each insured person, in increments of \$5,000. If you are applying for a policy with another insured person, the sum insured for each insured person does not need to be the same. This means each insured person can apply for a different sum insured, depending on their own circumstances.

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The most we will pay under your Apia Funeral Plan policy is the sum insured. The maximum amount we will pay across all Funeral Plan policies issued by us for the same insured person is \$30,000 (plus indexation).

Benefits under this policy (please refer to pages 5-6) stop on your 120th birthday, unless cover stops earlier (please refer to When will cover stop? on page 7).

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Each insured person listed on the schedule is entitled to the following benefits under your policy:

## **Funeral Benefit**

If you die during the first 12 months after your policy commencement date as a result of an accident that occurs after cover commences, we will pay your sum insured as a lump sum payment. If your death occurs after 12 months from your policy commencement date, we will pay your sum insured as a lump sum if you die as a result of any cause.

If you die during the first 12 months after your policy commencement date as a result of:

- an accident that occurred prior to the policy commencement date;
- a sickness; or
- an intentional self-inflicted act

and no benefit is payable, we will refund all premiums paid under your policy.

## **Premium Pause Benefit**

If you are unable to pay your premiums, for example due to financial hardship, you can contact us and request your premium be paused for up to 3 months over the life of the policy. To activate your Premium Pause Benefit, you must have paid premiums for the previous 12 consecutive months and your policy must have no outstanding premium payable at the time of your request.

During the period your premiums are paused, your Apia Funeral Plan policy will only cover you in the event you die as a result of an accident. After the premium pause has ended and you have started paying your premiums, your Funeral Benefit will again become payable in the event of your death as a result of any cause.

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## **10% Cash Back Benefit**

If you have continuously held your policy for 3 years, we will refund 10% of the premiums you have paid during the previous 3 years. If you continue to hold the policy, we will do this every 3 years – this means on the 3rd, 6th, 9th etc anniversary after your policy commencement date you can receive 10% of the premiums back that you have paid in the previous 3 years!

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For example, if you have paid us \$1,000 in premiums in the first 3 years since your policy commencement date, we will refund \$100. If you pay \$1,500 in the next 3 years, we will refund \$150 after the 6th anniversary of your policy commencement date. It is as simple as that!

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## **Managing your cover**

To ensure your policy continues to meet your changing circumstances, we offer you the following ways to help you maintain affordable cover.

### **Automatic Indexation Benefit**

To help keep your insurance in line with inflation, we will automatically increase your sum insured each year on your policy anniversary by the indexation factor to a maximum of 10%. Unless you decline the increase, we will recalculate your premium to reflect the increase in your sum insured as a result of the indexation factor (and your age) and we will advise you of your new premium prior to your policy anniversary.

### **Premium Freeze Benefit**

You can ask us not to increase the cost of your premium, in which case your future premiums will remain the same as the amount you froze them at, resulting in your sum insured decreasing as you get older. We will advise you of your reduced sum insured prior to each policy anniversary. You can ask us to end the premium freeze at any time by contacting us.

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## **Nominate a beneficiary**

The distribution of your Estate on your death can take time and could be delayed depending on the circumstances. To help avoid any potential delay in the payment of your Funeral Benefit, if you have a single life policy you can nominate a beneficiary (for example your spouse or child) to receive the proceeds of your policy.

If you have made a valid nomination and that nominee cannot be located or they died before you, the benefit otherwise payable to them will be payable to the legal personal representative of your Estate.

If a nominated beneficiary is a minor, the payment will be made to the minor's legal guardian, a trust for the benefit of the minor or to any person we are authorised to pay under the relevant law.

If you change your mind you can alter your nomination at any stage, however a nomination is not effective until it is confirmed in writing by us.

## **When does cover start?**

As long as each person to be insured satisfies the eligibility requirements (please refer to Who can apply? on page 3) and we have accepted your application and received correct payment details, cover under your Apia Funeral Plan policy will commence immediately.

If we accept your application for cover under Apia Funeral Plan, we will send you a schedule and policy document confirming our acceptance. These documents, together, set out the full terms and conditions of your insurance with us. Please read these documents carefully and store them in a safe place.

## **When will cover stop?**

Once the insured person reaches their 120th birthday, your cover will stop. Cover will also stop under this policy on the earlier of the date the Funeral Benefit is paid or the insured person dies.

If there is more than one insured person listed on the schedule and cover stops for one of them because they have reached their 120th birthday or they have had a Funeral Benefit paid, the premium will be adjusted to cover the remaining insured person only.

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Cover will also stop for all insured persons under the policy on the earlier of the following events:

- you asking us to cancel the policy (please note if there is more than one policy owner, each must make the request); and
- the date your policy is cancelled due to non-payment of outstanding premiums.

If cover stops we will not consider any claim, unless the event giving rise to the claim occurred before cover stopped..

## **Taxation**

Usually premiums are not tax deductible and any benefit payments are not assessable for tax purposes. These comments are a guide only and do not take into account changes in taxation laws or your particular circumstances. Please ask your tax adviser or the Australian Taxation Office about your own circumstances.

## **Your premium**

Your premium pays for your cover, government fees and charges and administration costs.

You can choose to pay your premium fortnightly, monthly or annually from the bank account or credit card you nominate and you have up to 14 days (or 30 days if you pay monthly) from the date each premium is due to pay your premium. If you do not pay a premium within this period, we will send a notice to you at the address last advised to us specifying the date we will cancel the policy without any refund of premium. We will not be liable for any claims after the date of cancellation.

If we cancel your policy due to non-payment of premiums, you can ask us to reinstate your policy up to 3 months after the date of cancellation. In order for us to process your Application for Reinstatement, all outstanding premiums must be paid by you.

Your premium is guaranteed not to change for 12 months from your policy commencement date. After this period, your premium will generally increase with age and increase as a result of the Automatic Indexation Benefit (explained on page 6). We can also change the premium rate for all policies of the same kind by providing you with at least 30 days' written notice. You will be charged the new premium from your next policy anniversary.

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Premiums received are paid into our No. 1 statutory fund. A policy issued in relation to Apia Funeral Plan does not participate in any surplus arising in our statutory funds.

## **Are you eligible for a discount?**

There are two types of discounts available under the Apia Funeral Plan: the Large Sum Insured and Family Discounts. You may be eligible for one or both of them.

### **Large Sum Insured Discount**

With the Large Sum Insured Discount, the higher the sum insured you choose, the better value Apia Funeral Plan becomes. If your sum insured is \$20,000 or more, a 10% discount will apply.

### **Family Discount**

With the Family Discount, should an immediate family member also purchase an Apia Funeral Plan policy (including as joint owners), both you and your immediate family member will enjoy a 20% discount. The discount will apply to the premium payable (please refer to How to calculate your premium on page 10).

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

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## How to calculate your premium

When you apply, your premium is based on the applicable premium rate for your current age and gender, multiplied by your sum insured. Premiums payable during the subsequent years will be based on your age at the time of your policy anniversary, your age at the time of policy commencement and gender, multiplied by your sum insured.

Please use the following table to determine your monthly premium or for a personalised quote, please contact us on 1800 608 549 or go to [www.apia.com.au/funeralplan](http://www.apia.com.au/funeralplan). Discounts may apply. To calculate the premium using the tables on the next pages, please use your age at the time of application. If you are eligible for a Family Discount, this will reduce your premium by up to 20% (the Large Sum Insured Discount has already been calculated in the following premiums).

### Please Note:

- To calculate your fortnightly premium, simply multiply the applicable monthly premium by 12 and then divide by 26
- To calculate your annual premium, simply multiply the applicable monthly premium by 12
- If you are applying for a joint life policy, simply add the applicable monthly premiums together

The tables on pages 11-12 contain premiums which apply during the first 12 months after your policy commencement date. These tables do not contain renewal premiums.

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For example, if the chosen level of cover is \$20,000 and the insured person is a female aged 48, the monthly premium will be \$34.16 or the fortnightly premium will be  $\$34.16 \times 12/26$  totalling \$15.77 per fortnight.

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Your Age	\$5,000		\$10,000		\$15,000	
	Male	Female	Male	Female	Male	Female
18-44	\$12.08	\$8.52	\$24.16	\$17.04	\$36.25	\$25.55
45	\$12.51	\$8.81	\$25.02	\$17.62	\$37.54	\$26.43
46	\$12.91	\$9.10	\$25.82	\$18.19	\$38.73	\$27.29
47	\$13.27	\$9.30	\$26.53	\$18.60	\$39.80	\$27.91
48	\$13.63	\$9.49	\$27.25	\$18.98	\$40.88	\$28.47
49	\$13.92	\$9.65	\$27.85	\$19.29	\$41.77	\$28.94
50	\$14.38	\$10.18	\$28.77	\$20.37	\$43.15	\$30.55
51	\$14.85	\$10.79	\$29.69	\$21.58	\$44.54	\$32.36
52	\$15.34	\$11.40	\$30.68	\$22.80	\$46.01	\$34.20
53	\$15.89	\$12.07	\$31.77	\$24.14	\$47.65	\$36.21
54	\$16.42	\$12.79	\$32.85	\$25.58	\$49.27	\$38.37
55	\$17.46	\$13.57	\$34.91	\$27.14	\$52.37	\$40.71
56	\$18.64	\$14.37	\$37.28	\$28.75	\$55.92	\$43.12
57	\$19.92	\$15.28	\$39.83	\$30.57	\$59.75	\$45.86
58	\$21.34	\$16.20	\$42.69	\$32.40	\$64.03	\$48.59
59	\$22.90	\$17.19	\$45.80	\$34.38	\$68.70	\$51.56
60	\$24.35	\$18.16	\$48.70	\$36.32	\$73.05	\$54.48
61	\$25.88	\$19.17	\$51.76	\$38.34	\$77.63	\$57.50
62	\$27.48	\$20.24	\$54.96	\$40.47	\$82.44	\$60.71
63	\$29.15	\$21.27	\$58.31	\$42.53	\$87.46	\$63.80
64	\$30.83	\$22.35	\$61.66	\$44.70	\$92.50	\$67.05
65	\$32.74	\$23.94	\$65.47	\$47.87	\$98.21	\$71.81
66	\$34.67	\$25.67	\$69.33	\$51.33	\$104.00	\$77.00
67	\$36.61	\$27.62	\$73.21	\$55.24	\$109.82	\$82.85
68	\$38.62	\$29.74	\$77.23	\$59.48	\$115.85	\$89.21
69	\$40.68	\$32.16	\$81.36	\$64.32	\$122.05	\$96.49
70	\$43.16	\$34.73	\$86.31	\$69.46	\$129.47	\$104.18
71	\$45.78	\$37.59	\$91.55	\$75.19	\$137.33	\$112.78
72	\$48.54	\$40.77	\$97.09	\$81.54	\$145.63	\$122.31
73	\$51.42	\$44.24	\$102.84	\$88.48	\$154.25	\$132.72
74	\$54.40	\$48.03	\$108.80	\$96.05	\$163.19	\$144.08
75	\$58.19	\$50.90	\$116.37	\$101.79	\$174.55	\$152.69

Your Age	\$20,000		\$25,000		\$30,000	
	Male	Female	Male	Female	Male	Female
18-44	\$43.50	\$30.66	\$54.37	\$38.33	\$65.24	\$45.99
45	\$45.04	\$31.71	\$56.30	\$39.64	\$67.57	\$47.57
46	\$46.48	\$32.74	\$58.09	\$40.93	\$69.71	\$49.11
47	\$47.76	\$33.49	\$59.70	\$41.86	\$71.64	\$50.23
48	\$49.06	\$34.16	\$61.32	\$42.70	\$73.58	\$51.25
49	\$50.12	\$34.73	\$62.66	\$43.41	\$75.19	\$52.10
50	\$51.78	\$36.66	\$64.73	\$45.82	\$77.67	\$54.99
51	\$53.44	\$38.84	\$66.80	\$48.54	\$80.17	\$58.25
52	\$55.22	\$41.05	\$69.02	\$51.31	\$82.83	\$61.57
53	\$57.19	\$43.46	\$71.48	\$54.32	\$85.78	\$65.18
54	\$59.12	\$46.04	\$73.90	\$57.55	\$88.68	\$69.06
55	\$62.84	\$48.85	\$78.55	\$61.06	\$94.27	\$73.27
56	\$67.10	\$51.75	\$83.88	\$64.68	\$100.65	\$77.62
57	\$71.70	\$55.03	\$89.62	\$68.78	\$107.55	\$82.54
58	\$76.83	\$58.31	\$96.04	\$72.89	\$115.25	\$87.47
59	\$82.44	\$61.88	\$103.05	\$77.34	\$123.66	\$92.81
60	\$87.66	\$65.37	\$109.58	\$81.71	\$131.49	\$98.06
61	\$93.16	\$69.00	\$116.45	\$86.26	\$139.74	\$103.51
62	\$98.93	\$72.85	\$123.66	\$91.06	\$148.39	\$109.27
63	\$104.95	\$76.56	\$131.19	\$95.70	\$157.43	\$114.83
64	\$110.99	\$80.46	\$138.74	\$100.57	\$166.49	\$120.69
65	\$117.85	\$86.17	\$147.31	\$107.72	\$176.78	\$129.26
66	\$124.80	\$92.40	\$155.99	\$115.50	\$187.19	\$138.60
67	\$131.79	\$99.42	\$164.73	\$124.28	\$197.68	\$149.14
68	\$139.02	\$107.06	\$173.77	\$133.82	\$208.52	\$160.59
69	\$146.45	\$115.78	\$183.07	\$144.73	\$219.68	\$173.68
70	\$155.37	\$125.02	\$194.21	\$156.28	\$233.05	\$187.53
71	\$164.79	\$135.34	\$205.99	\$169.17	\$247.19	\$203.00
72	\$174.76	\$146.77	\$218.45	\$183.47	\$262.13	\$220.16
73	\$185.10	\$159.26	\$231.38	\$199.08	\$277.65	\$238.89
74	\$195.83	\$172.90	\$244.79	\$216.12	\$293.75	\$259.34
75	\$209.47	\$183.22	\$261.83	\$229.03	\$314.20	\$274.84

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## Risks

You should be aware of the risks involved before buying any life insurance policy. Some of the risks associated with holding this life insurance policy include:

- your policy may not suit your needs; or
- your level of cover may be insufficient.

It's important that the policy meets your needs both now and in the future. You may need to seek assistance from an adviser if the terms are not consistent with your needs or do not suit your personal circumstances.

## How can I apply?

You can apply for Apia Funeral Plan in one of 3 ways:

- **By phone:** Contact us on 1800 608 549 between 8am and 6pm (AEST) and talk to one of our Customer Service Managers.
- **By internet:** Visit [www.apia.com.au/funeralplan](http://www.apia.com.au/funeralplan) and complete an online application
- **By paper application:** Complete the application form and return it to us for processing. .

## How to make changes to your policy

If you would like to make any changes to your policy, for example to adjust your sum insured, change your address or your payment type, please contact us. Please note that if you request an increase in the sum insured and we accept it, the same conditions will apply to the increased portion as explained under Funeral Benefit on page 5. We will confirm in writing any changes to your policy, including any impact the change may have to your premium.

## Making a claim

If entitled to make a claim, the surviving policy owner, your nominated beneficiary or legal personal representative will need to contact us as soon as possible after the event giving rise to the claim. A claims pack will be sent detailing what information is required by us to assess the claim.

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## **Commission**

The premiums you pay take into account any commissions or administration fees payable so it is not an additional charge to you. The amount of commission and administration fees may vary and could be up to 100% of your first year premium (excluding government charges).

## **Complaints resolution**

If you have a complaint about this product or our services, we have established a complaints resolution process and are committed to working with you to resolve your concerns. You can call us on 1800 608 549 or write to Apia Life Customer Service, GPO Box 3950 Sydney NSW 2001.

If you are not satisfied with our decision or the way we handled your complaint, you can contact the Financial Ombudsman Service Limited (FOS) (ABN 67 131 124 448). FOS is an independent and impartial body who will deal with your complaint directly or follow up the matter on your behalf in accordance with its terms of reference. You can contact FOS by phone on 1300 780 808 or in writing to Financial Ombudsman Service, GPO Box 3, Melbourne Victoria 3001 or fax 03 9613 6399 or by visiting [www.fos.org.au](http://www.fos.org.au).

## **Alternative Remuneration Register**

All payments made or received by us will be in accordance with the Financial Services Council (FSC) Industry Code of Practice. We keep a register of these payments which you can view by contacting us on 1800 608 549.

## **Your privacy is important to us**

Suncorp and Apia are each members of the Suncorp-Metway Group. As a Group, we comply with Australia's privacy laws.

Once we accept your application for Apia Funeral Plan, you will receive a full copy of our Privacy Statement in your policy documentation.

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from the Suncorp-Metway Group. Generally, the companies in our Group will use and disclose your personal information for Suncorp's marketing purposes.

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We may also use your personal information for the purpose of marketing other products and services of third parties we think may be of interest to you. If you do not want us to use and disclose your personal information for these marketing purposes, please contact us and tell us.

## Glossary

Where any words appear in this PDS, whether the first letter is in upper or lower case, their meanings are listed below.

Where applicable, with respect to the definitions, singular includes the plural and vice versa.

**accident:** means an event which solely and directly causes injury as a result of violent, external and visible means.

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

**immediate family members:** means your partner, parents, siblings or children.

**indexation factor:** means the percentage change in the consumer price index (CPI) which is the weighted average of the 8 Australian capital cities combined as published by the Australian Bureau of Statistics or any body which succeeds it and in respect of the 12 month period finishing on 30 September. The indexation factor will be applied from 1 March the following year. If the CPI is not published by this date, the indexation factor will be calculated upon a retail price index which we consider most nearly replaces it. If the percentage change in CPI, or any substitute for it, is negative, the indexation factor will be taken as zero.

**injury:** means physical damage to your body which occurs while cover for the applicable benefit was in force under this policy.

**insured person:** means the person(s) who has been accepted by us and is listed on the schedule as the insured person(s) under this policy.

**legal personal representative:** means the executor or administrator of your Estate, or any other person(s) who is authorised by law to administer and distribute your Estate.

**nominated beneficiary:** means the person you nominate to receive the Funeral Benefit under your policy that we confirm in writing.

**partner:** means your spouse or a person living with you as your spouse on a domestic basis in good faith. He or she can be the same sex as you.

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**policy:** means your Apia Funeral Plan insurance, which consists of the policy document, schedule and information provided in your application.

**policy anniversary:** means the anniversary of your policy commencement date.

**policy commencement date:** means the date we accept your application for cover as shown on the schedule.

**policy owner:** means the person(s) listed on the schedule as the owner(s) of this policy.

**premium:** means the amount you pay us for the insurance.

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

**sickness:** means an illness or disease you suffer while cover for the applicable benefit was in force under this policy.

**sum insured:** means the amount you apply for and we accept as varied (for example if you apply for a decrease or through increases under the Automatic Indexation Benefit) by agreement.

**we, us and our:** means Suncorp Life & Superannuation Limited, ABN 87 073 979 530 AFSL 229880.

**you and your:** means the policy owner who is also the insured person who has been accepted by us and is shown on the schedule.

## How to contact us

Call us on **1800 608 549**

Fax us on **1300 850 387**

Email us on **apialife@apia.com.au**

Find us on the web at **www.apia.com.au/funeralplan**

Write to us at **Apia Life Customer Service  
GPO Box 3950  
Sydney NSW 2001**

### **Apia Funeral Plan and this PDS is issued by:**

Suncorp Life & Superannuation Limited  
ABN 87 073 979 530, AFSL 229880  
Level 18 Suncorp Centre  
36 Wickham Terrace  
Brisbane QLD 4000

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**Rewarding experience**

This product disclosure statement was prepared on 08/09/2011 and is effective 28/09/2011.

