

Apia Funeral Insurance

Product Disclosure Statement and Policy Document

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Rewarding experience

This product and combined Product Disclosure Statement and Policy Document are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 under the brand, Apia.



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Quick facts about Apia Funeral Insurance

Sometimes it's tempting to not read insurance documents from cover to cover. **We** appreciate that, but **we** encourage **you** to read this document because understanding **your** Apia Funeral Insurance **policy** is important. To help **you** out, below are some quick facts about **your** cover and **premium**. **We've** also included references to where, in this document, **you** can find more detail.

Funeral Benefit (full details Section 4.1)

This **policy** pays a benefit if **you** die, providing financial help to cover the cost of **your** funeral and other associated expenses. The below table explains the benefit that is payable depending on the timing and cause of **your** death.

Event	Type and timing of event	Benefit Payable
Your death	Accident within the first 12 months of your policy	Your sum insured
	Sickness within the first 12 months of your policy	Your premiums refunded
	Any cause after the first 12 months of your policy	Your sum insured

Early Payment Benefit (full details Section 4.2)

This **policy** pays a benefit if **you** are **terminally ill**, allowing **you** to arrange **your** financial affairs. The below table explains the benefit payable depending on the timing of **your** terminal illness.

Event	Timing of event	Benefit Payable
Your terminal illness	Before or during the first 12 months of your policy	No payment. Your policy continues and you will become eligible for payment from your first policy anniversary.
	After the first 12 months of your policy	Your sum insured

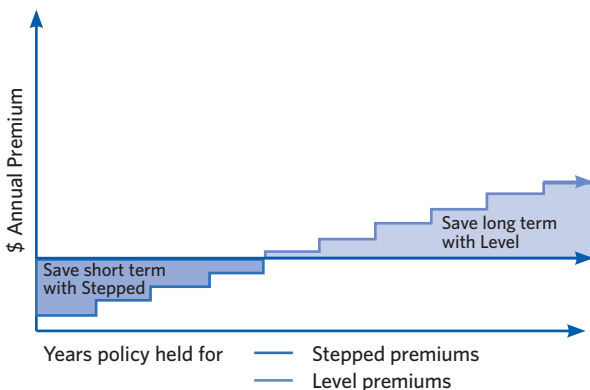
Your premiums (full details Section 8)

You have a choice of **premium options** and you should think about which suits you and your budget. You can choose between the following:

- A stepped **premium** which increases each year as you age; or
- A level **premium** which starts out higher but does not increase each year as you get older.

Regardless of your choice between stepped or level premiums, we offer the Automatic Indexation Benefit (see Section 4.4) which increases your **sum insured** each year in line with inflation (to a maximum of 10%). Your **premium** will increase to reflect any increase to your **sum insured** unless you choose to decline it.

For both **premium options**, you will not pay any **premiums** after the **policy anniversary** when you are aged 85. Your cover will continue at no cost to you.



Value Promise (full details Section 4.7)

Depending on how long you hold your Apia Funeral Insurance policy, you may pay more in premiums than your sum insured. At claim time, we will compare your cover amount to the amount you have paid in premiums and, if eligible for payment of the Funeral Benefit or Early Payment Benefit, we will pay whichever amount is greater. This means that you will never pay more in premiums than will be received at claim time.

Now that you know the key facts, read on to learn more detail about your cover and other benefits available on your Funeral Insurance policy.

1.0 Important information

This is the combined Product Disclosure Statement and Policy Document (together herein referred to as 'PDS') for Apia Funeral Insurance. Apia Funeral Insurance, this PDS and **your schedule** are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (Suncorp).

When reading this PDS, please refer to Section 14 Glossary which shows the meaning of various terms bolded throughout.

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

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 Insurance. This product is not a bank deposit or other bank liability.

If **you** are issued an Apia Funeral Insurance **policy**, this PDS, together with the **schedule**, constitutes **your** insurance **policy** and is evidence of **your** insurance with **us**. **You** should read this document in conjunction with the **schedule** because together they contain important information relating to **your policy**. Please keep this PDS and **your schedule** in a safe place. **Your schedule** is issued to **you** based on the information provided by **you**, to **us** on **your** application for insurance.

Apia Funeral Insurance is not a savings plan. The primary purpose is to provide a benefit under the terms and conditions of the **policy** in the event of a claimable event.

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

If **you** are issued an Apia Funeral Insurance **policy**, **you** are the **policy owner** and **insured person** listed on the **schedule**. **You** are covered for the insured events under **your policy** 24 hours a day, every day of the year. If **premiums** payable under the **policy** are paid (please refer to Section 8 Your premium), **your policy** will continue, unless **your policy** stops earlier (please refer to Section 6 When will cover stop?).

Before **you** buy this insurance, please read this PDS carefully, including Section 7 When we won't pay. Any information contained in this document 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 regard to **your** own circumstances.

For details on how to contact **us**, please refer to the back cover.

2.0 Who can apply?

Applicants for a single life or a joint life Apia Funeral Insurance **policy** must:

- be aged between 45 and 75 (inclusive),
- be an Australian or New Zealand citizen or permanent resident and residing in Australia at the time of application; and
- have received this PDS in Australia.

Once **you** have provided **us** correct payment details and **we** have accepted **your** application, **you** will be covered for the benefits outlined in this document 24 hours a day, every day of the year, anywhere in the world.

We guarantee to renew **your policy** every year, but **you** should be aware there are times when **your policy** will stop earlier (please refer to Section 6 When will cover stop?)

3.0 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.

You can cancel **your policy** during this cooling off period by notifying **us**, and confirming **your** identity, in writing or verbally. Provided **you** have not made a claim, **you** will receive a refund in full of any money **you** have paid.

4.0 Details of cover and benefits

When **you** apply for an Apia Funeral Insurance **policy**, **you** choose the level of cover **you** think **you** need. The minimum amount **you** can apply for is \$5,000 and the maximum amount, in increments of \$1,000, depends on the **premium** type **you** choose.

For stepped **premiums**, the maximum **sum insured** at application is \$30,000

For level **premiums**, the maximum **sum insured** at application is \$15,000

Payment of a benefit is subject to **our** acceptance of **your** claim (please refer to Section 12 Claims). The most **we** will pay under this Apia Funeral Insurance **policy** is the **sum insured** for each **insured person** plus any Value Promise that may be applicable (refer to section 4.7). The maximum amount **we** will pay across all funeral insurance **policies** issued by **us** for the same **insured person** is \$30,000 (plus indexation) or \$15,000 (plus indexation) if you have chosen a level **premium**.

For single life policies

If **you** are the only **insured person** listed on the **schedule**, **you** are the sole owner of the **policy**. **You** will be asked to nominate a beneficiary to receive any benefit payable on **your** death. If **you** do not nominate a beneficiary, any benefit payable on **your** death will be paid to the **legal personal representative** of **your** estate.

For joint life policies

If **you** are applying for a joint **policy**, **your schedule** will show two **insured persons** who are also joint **policy owners**. The **sum insured** for each **insured person** can be different but the **premium option** **you** choose must be the same. If **you** would like to choose different **premium options**, each applicant should apply for a single life **policy**.

Joint **policy owners** will be asked to nominate a beneficiary to receive any benefit payable upon the death of one or both of the **insured persons**. If **you** choose to nominate a beneficiary, each **insured person** must sign the nomination. If no beneficiary is nominated, any benefit payable under **your policy** following the death of a **policy owner** will be paid to the surviving **policy owner** or **your** estate if there is no surviving **policy owner**.

As the joint owner of the **policy** and an **insured person**, **you** can cancel the benefits of the **policy** that are relevant to **you** without the need of the other **policy owner's** signature (please refer to Section 6 When will cover stop?).

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

4.1 Funeral Benefit

During the first 12 months of **your policy**, **we** will only pay **your** Funeral Benefit if **your** death is as a result of an **accident**. The **accident** must occur after **your policy commencement date**. After the first 12 months of **your policy**, **we** will pay **your** Funeral Benefit if **your** death is as a result of any cause.

Your Funeral Benefit will not be payable if **you** die during the first 12 months after **your policy commencement date** as a result of:

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

If this happens, **we** will refund all **premiums** paid under **your policy**.

We must receive notice of any claim for payment of the Funeral Benefit as soon as reasonably possible.

Please refer to Section 6 When will cover stop? for when the Funeral Benefit under this **policy** will cease.

4.2 Early Payment Benefit

If **you** are **terminally ill**, **we** will advance **your** full Funeral Benefit, helping **you** to arrange **your** financial affairs. The Early Payment Benefit is not payable until after **your** first **policy anniversary**.

We must receive notice of any claim for the Early Payment Benefit as soon as reasonably possible.

Please refer to Section 6 When will cover stop?, for when the Early Payment Benefit under this **policy** will cease.

4.3 Premium Pause Benefit

You may choose to activate the Premium Pause Benefit which allows **you** to stop paying **your premium** payments for up to 3 months over the life of the **policy**. While **your premiums** are paused, **your** Apia Funeral Insurance **policy** will only cover **you** in the event **you** die as a result of an **accident**. After the pause has ended, and **you** have restarted paying **your premiums**, **your** Funeral Benefit will again become payable in the event of **your** death as a result of any cause.

While **premiums** are paused, cover under the Early Payment Benefit will not apply. After the **premium** pause has ended, and **you** have restarted paying **your premiums**, cover under the Early Payment Benefit will again become payable if **you** are **terminally ill**.

To activate **your** Premium Pause Benefit, **you** must have paid **premiums** for the previous 12 consecutive months.

The Premium Pause Benefit stops on the **policy anniversary** after **your** 85th birthday, unless cover stops earlier (please refer to Section 6 When will cover stop?).

4.4 Automatic Indexation Benefit

To help keep **your** insurance in line with the cost of living, **your sum insured** will be increased on **your policy anniversary** each year by the **indexation factor** to a maximum of 10%. This means **your premium** will be recalculated to reflect the increased **sum insured** and **your** age if **you** have chosen the stepped **premium option**. If **you** have chosen the level **premium option**, any increased amount as a result of the Automatic Indexation Benefit will be calculated on the rate for **your** age at the time of the increase.

We will advise **you** of **your** new **premium** prior to **your policy anniversary**, and give **you** the opportunity to decline the increase. If **you** ask **us** to not apply the **indexation factor**, **your sum insured** will not change.

The Automatic Indexation Benefit stops on **your** 85th birthday, unless cover stops earlier (please refer to Section 6 When will cover stop?).

4.5 10% Cash Back Benefit

Once **you** have continuously held **your policy** for three years, **we** will refund 10% of the **premiums you** have paid. **We** will do this every three years if **you** continue to hold **your policy**, meaning that **you** will receive a 10% refund on every third **policy anniversary**.

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**.

4.6 Premium Freeze Benefit (stepped premium option only)

If **you** choose the stepped **premium option**, your **premium** will be recalculated each year as a result of **your** age. The Premium Freeze Benefit allows **you** to stop this increase, meaning **your premium** will remain the same but **your sum insured** will decrease 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**.

The Premium Freeze Benefit stops on the **policy anniversary** after **your** 85th birthday, unless cover stops earlier (please refer to Section 6 When will cover stop?).

4.7 Value Promise

At time of claim for the Funeral Benefit or the Early Payment Benefit, **we** will compare **your sum insured** to the amount **you** have paid in **premiums** (less any 10% Cash Back Benefit) over the life of **your policy** and, if eligible for payment, **we** will pay whichever amount is greater.

For example, if **your sum insured** is \$8,000 and, over the life of **your policy**, **you** pay \$9,000 in **premiums**, **we** will pay \$9,000 at claim time. This means **you** will never pay **us** more than the amount received at claim time.

4.8 Nominate a beneficiary

Nominating a beneficiary (for example **your** spouse) to receive the proceeds of **your policy** may help avoid any potential delay in the payment of **your** Funeral Benefit. **You** can nominate a beneficiary by completing the form **you** will receive in **your** Welcome Pack and returning it to **us**. If **you** are joint **policy owners**, **you** may make a joint beneficiary nomination, signed by both **policy owners**, so that any payment under the Funeral Benefit can be made to the person **you** both nominate.

If **you** have made a valid nomination and a 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** beneficiary nomination at any stage by completing a new Nomination of Beneficiary form. A nomination is effective once it is confirmed by **us** in writing.

If **you** have a jointly owned **policy** and do not make a nomination, any payment made under the **policy** will be paid to the surviving **policy owner** or **your** estate if there is no surviving **policy owner**.

5.0 When does cover start?

Your policy will start on the **policy commencement date** shown on **your schedule**. As long as each person to be insured satisfies the eligibility requirements (please refer to Section 2 Who can apply?), cover under **your** Apia Funeral Insurance **policy** will commence on the date **we** accept **your** application and receive correct payment details.

Once **we** accept **your** application for cover under Apia Funeral Insurance, **we** will send **you** a **schedule** confirming **our** acceptance. This PDS and **your schedule** set out the full terms and conditions of **your** insurance with **us**. Please read these documents carefully and store them in a safe place.

6.0 When will cover stop?

Your policy has no expiry date but there are some circumstances under which cover will stop.

Cover will stop under this **policy** on the earliest of:

- the date the Funeral Benefit is paid;
- the date the Early Payment Benefit is paid; or
- the date the **insured person** dies.

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

- **you** ask for **your policy** to be cancelled; or
- the date **your policy** is cancelled due to non-payment of outstanding **premiums**.

If there is more than one **insured person** listed on the **schedule** and cover stops or is cancelled for one of them, cover will continue for the remaining **policy owner** and the **premium** will be adjusted to cover the remaining **insured person** only.

We will not consider any claim, unless the event giving rise to the claim occurred while **your policy** was still in force. **We** may also cancel this **policy** on any grounds permitted under relevant law by telling **you** in writing.

7.0 When we won't pay

We will not pay the Funeral Benefit if **you** die during the first 12 months after **your policy commencement date** as a result of:

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

We will not pay the Early Payment Benefit during the first 12 months of **your policy**. If **you** are **terminally ill** before this time, **your policy** will continue provided **you** continue to pay **premiums**.

8.0 Your premium

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

The **premium you** pay is determined by multiplying **your sum insured** by the applicable **premium** rate. A discount may also be applied. Please refer to section 8.1 to determine if **you** are eligible for a discount.

When **you** reach the **policy anniversary** after **your** 85th birthday, **we** will stop charging **you** a **premium** and **your** cover will continue at no cost to **you** unless cover stops earlier (please refer to Section 6 When will cover stop?).

We guarantee that **we** will not change **your premium** for 12 months from **your policy commencement date**. After this, **your premium** may increase depending on whether **you** select the stepped or level **premium option** (explained on the next page) and whether **you** accept indexation (refer to section 4.4). **We** can also change the **premium** rate for all **policies** of the same kind at any time. In the event **we** apply an increase to **policies** of the same kind, **we** will provide **you** with at least 30 days' notice and **you** will be charged the new **premium** from **your** next **policy anniversary**.

We will send **you** a notice prior to each **policy anniversary** confirming **your premium**.

Premiums received are paid into **our** No. 1 statutory fund. A **policy** issued in relation to Apia Funeral Insurance is not eligible to participate in any surplus arising in **our** statutory fund.

Premium options

You can choose between the following **premium options**:

Stepped premiums

If **you** choose the stepped **premium option**, **your premium** is based on **your** age, gender and **your sum insured**. The **premium** stated on **your schedule** applies during the first 12 months after **your policy commencement date**. Ongoing **premiums** will be recalculated each year based on **your** age at the time of each **policy anniversary**. This means **your premiums** will increase with age.

Level premiums

If **you** choose the level **premium option**, **your premium** is based on **your** age at **your policy commencement date**, **your** gender and **your sum insured**. If **you** choose level **premiums**, ongoing **premiums** will not increase each year as a direct result of **your** age but will increase due to any increase to **your sum insured**, including as a result of the Automatic Indexation Benefit.

If **you** accept the Automatic Indexation Benefit or apply to increase **your sum insured**, the increased portion of the **sum insured** will be calculated based on the applicable **premium** rate for **your** age at the time of applying for the increase. If **you** have had a birthday since **your policy commencement date**, the **premium** rate that applies to the increased **sum insured** will generally be higher than when **you** applied for the original **sum insured**.

For Example: Sonia was 62 years of age when she applied for her Apia Funeral Insurance **policy** with a **sum insured** of \$7,000 paying a **premium** of \$38.52 per month.

Sonia has just turned 65 years of age and is applying to increase her **sum insured** by \$3,000 to a total of \$10,000. The **premium** payable for the additional \$3,000 will be calculated based on the **premium** rate for her current age of 65, bringing her total monthly **premium** to \$58.30.

\$7,000 - **premium** calculated on age 62

\$3,000 - **premium** calculated on age 65

8.1. Are you eligible for a discount?

Family Discount

A 20% discount is available for **immediate family members** who each purchase an Apia Funeral Insurance **policy** (including as joint owners). The discount will apply to the **premium** payable (please refer to Section 8.2 How to calculate your premium).

Large Sum Insured Discount

A 10% discount is available if **you** choose the stepped **premium option** with a **sum insured** of \$20,000 or more.

8.2. How to calculate your premium

When **you** apply, **your premium** is based on the applicable **premium rate** for **your** gender and current age, multiplied by **your sum insured**. A discount may also apply.

The following tables contain some sample **premiums** only for Apia Funeral Insurance. To obtain a personalised quote please contact **us** on 1800 608 549 or go online to www.apia.com.au/funeral

Sample premiums for males

Sum Insured	\$ 5,000		\$10,000	
	Stepped	Level	Stepped	Level
50	\$16.15	\$24.40	\$32.29	\$48.80
60	\$28.13	\$30.59	\$56.26	\$61.91
70	\$48.77	\$63.25	\$97.53	\$126.49

Sample premiums for females

Sum Insured	\$ 5,000		\$10,000	
	Stepped	Level	Stepped	Level
50	\$10.60	\$21.28	\$21.20	\$42.57
60	\$18.96	\$24.40	\$37.91	\$48.80
70	\$36.17	\$46.16	\$72.33	\$92.33

8.3. Paying your premium

You can choose to pay **your premium** fortnightly, monthly or annually from the financial institution or credit card **you** nominate. **Your premium** and the frequency **you** have chosen to pay **your premium** are detailed on **your schedule**.

You have up to 30 days from the date each **premium** is due to pay **your premium**. This period is called the days of grace. 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**. If **you** are entitled to claim before the date **we** cancel the **policy**, **we** will pay the benefit that would otherwise be payable on the terms explained in this PDS, less the amount of any unpaid **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 contact **us** to reinstate **your policy** up to 3 months after the date of cancellation. In order for **us** to process **your** reinstatement, all outstanding **premiums** must be paid by **you**.

If **we** accept **your** reinstatement application and **you** repay outstanding **premiums**, cover will continue and **your** 12 month **accident** only period under **your** Funeral Benefit will not restart.

8.4. 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.

9.0 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.

10.0 How can I apply?

- Contact **us** on 1800 608 549 between 8am and 6pm (AEST) and talk to one of **our** Customer Service Consultants.
- Visit www.apia.com.au/funeral and complete an online application

11.0 How to contact us

11.1. Administration queries and changes

If **you** have any questions about **your policy** or **you** would like to make any changes to **your policy**, including a change to **your** level of cover or to **your** payment type, please contact **us** (please refer to the back cover for contact details). A change to this **policy** will only apply if **we** confirm the change in writing.

During the life of this **policy**, **you** cannot assign ownership of this **policy** to any other person or party. However, if this is a joint life **policy**, **you** can convert to single life **policies** and the **insured person** will be the **policy owner** on each **policy**. If **you** need to do this, please contact **us**.

You can apply to increase **your** cover up to the age of 75. If **you** wish to apply for an increase to **your** existing **sum insured**, the maximum **sum insured** limits will apply (please refer to Section 4 Details of cover and benefits). With respect to any increased amount, if **you** die as a result of:

- an **accident** that occurs prior to the increase;
- a **sickness**; or
- an intentional self inflicted act

during the first 12 months after **we** accept **your** application for increase, no benefit will be payable, however **we** will refund all

premiums paid with respect to the increased amount. Following an increase to **your sum insured you** will receive a **schedule** showing **your** updated **policy** information.

11.2. Complaints

If **you** have a complaint about this product or **our** services, **you** can contact **us** (please refer to back cover for details).

If **you** are dissatisfied with **our** decision or the way **we** handled **your** complaint, **you** can also contact the Financial Ombudsman Service (FOS) Australia. FOS is an external dispute resolution scheme that provides free services to customers, and is a totally 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:

- phoning 1800 367 287
or (03) 9613 7366
- faxing (03) 9613 6399
- emailing info@fos.org.au
- writing to
Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001
- visiting www.fos.org.au

12.0 Claims

If entitled to make a claim, the **policy owner, nominated beneficiary or legal personal representative** can contact **us** on 1800 608 549 and **we** will then send a claims pack that needs to be completed to **our** satisfaction and returned to **us**.

If **you** have made a valid nomination, which **we** will confirm with **you** in writing, **we** will pay any benefit payable as a consequence of **your** death in accordance with **your** nomination.

In order to assess a claim, **we** can ask for information **we** might reasonably need and obtain medical and other records to ensure that the terms and conditions of the **policy** as set out in this PDS are satisfied.

To make a claim under the Funeral Benefit, the surviving **policy owner, nominated beneficiary or legal personal representative** is required to notify **us** as soon as reasonably possible after the date of **your** death. The following information will be required:

- claim form completed by the surviving **policy owner, legal personal representative or nominated beneficiary**;
- certified copy of the death certificate or other satisfactory evidence;
- certified proof of identity (birth certificate, drivers licence or passport); and
- if there is no joint **policy owner** and **you** did not make a valid beneficiary nomination, a certified copy of **your** will.

To make a claim under the Early Payment Benefit, **you** are required to notify **us** as soon as reasonably possible after the date **you** are **terminally ill**. The following information will be required:

- claim form completed by **you** and **your** medical practitioner; and
- certified proof of identity (birth certificate, drivers licence or passport).

Payment of a benefit under this **policy** will be subject to relevant legislative requirements being adhered to and, depending upon individual circumstances, additional information may be required by **us**. The **policy owner, nominated beneficiary or legal personal representative** will be required to pay for the cost of satisfying these claim requirements, unless **we** notify **you** otherwise.

To assess **your** claim promptly, **we** need to ensure the information provided to **us** at the time of application is correct, for example **your** age. If **we** have received any false information, **we** may refuse the claim, adjust the **premiums** paid by **you** or the benefit payable by **us**.

We may refuse the claim if **we** are disadvantaged by any delay in notifying **us** of a claim.

All payments are made as a lump sum in Australian currency.

We will not consider any claim, unless the event giving rise to the claim occurred while **your policy** was in force.

13.0 Privacy Statement

Your privacy is important

Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 is a member of the Suncorp Group, which we'll refer to simply as "the Group".

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and set up, administer and manage our products and services;
- determine eligibility for a family discount where applicable;
- manage and administer underwriting and claims, including any investigation and assessment of claims;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of, the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to

help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

Under various laws, we may be authorised or required to collect your personal information. These laws include the: Australian Securities and Investments Commission Act 2001; Corporations Act 2001 and Life Insurance Act 1995 as those Acts are amended and any associated regulations. From time to time other Acts may require, or authorise us to collect your personal information.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group and other trading divisions or departments within the same company (please see our Privacy Policy for a list of brands/companies);
 - hospitals and medical, health or wellbeing professionals;
 - other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
 - a third party that we've contracted to provide financial services, financial products or administrative services – for example:
 - information technology providers,
 - print/mail/digital service providers,
 - marketing agencies and other marketing services,
 - imaging and document management services,
 - a third party claimant or witnesses in a claim;
 - third parties authorised by you;
 - policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;
 - the Financial Ombudsman Service Australia or any other external dispute resolution body;
 - legal and any other professional advisers or consultants such as accountants;
 - customer, product, business or strategic research and development organisations;
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- data warehouse, strategic learning organisations, data partners, analytic consultants;
 - social media and other virtual communities and networks where people create, share or exchange information;
 - government, statutory or regulatory bodies and enforcement bodies; and
 - any of our Group joint ventures where authorised or required.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in 'Why do we collect personal information?'

The countries we usually disclose your personal information to have been outlined on our website suncorpgroup.com.au/privacy or you can give us a call and we will provide you a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

Your personal information and our marketing practices

Every now and then, we and any related companies that use the Apia brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under 'How we handle your personal information'). We may also collect your personal information for marketing through competitions.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact detail in Contact Us.

Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can contact us:

- 1300 137 103
- apialife@apia.com.au
- apia.com.au/privacy

14.0 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 that occurs while cover is in force under this **policy**, which solely and directly causes **injury** as a result of violent, external and visible means.

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.

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)** and the **policy owner(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**.

policy: means **your** Apia Funeral Insurance, which consists of this combined Product Disclosure Statement and Policy Document, the **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** and the **insured person(s)**.

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

premium option: means the choice of **premium** type **you** make at application, either level or stepped, as shown on the **schedule**.

registered doctor: a doctor who is legally qualified and a properly registered medical specialist. The doctor cannot be **you** or a member of **your** family. If practising outside Australia, the doctor must have qualifications equivalent to Australian standards.

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 by agreement (for example if **you** apply for a decrease or increase).

terminal illness and **terminally ill:** means a **sickness** which **you** have been diagnosed with by a registered doctor that, in **our** opinion having considered any evidence **we** may require, means that **your** life expectancy is not greater than 12 months, regardless of any available treatment.

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

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

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How to contact us

If you would like to enquire about applying for an Apia Funeral Insurance policy or if you have an existing policy, you can contact us by:

Calling us on **1800 608 549**

Faxing us on **1300 850 387**

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

Finding us on the web at **www.apia.com.au/funeral**

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

Apia Funeral Insurance and this PDS are issued by:

Suncorp Life & Superannuation Limited
ABN 87 073 979 530, AFSL 229880

Rewarding experience

