

BUSHFIRES 2020

Communication for Apia Life Customers

Our minds and hearts are filled with deep sadness about what has been witnessed with the bushfires across our country. To help support the victims and volunteers of the bushfires as well as the recovery efforts across Australia, the **Apia** Life team has several support services available to its Life customers.

Premium waivers

To ensure **Apia** Life customers who have been significantly impacted by the bushfires can maintain the insurance cover they need, and to provide some financial relief to customers during this difficult time, a premium waiver for up to three months is being offered. This is available to all existing **Apia** Funeral Insurance or Injury Support Plan customers who qualify for the Federal Government's Disaster Recovery Allowance or Payment.

The heroic efforts and personal sacrifice of those who are on the front-line fighting fires in a voluntary capacity is also recognised. To those who are part of the volunteer fire organisations taking unpaid leave from their regular employment and who hold a Funeral Insurance or Injury Support Plan related policy with **Apia** Life may also be eligible for a premium waiver for up to three months. While the immediate focus should be on the safety of themselves and their loved ones, when they're able, customers can call the **Apia** Life Customer Service team on **13 22 44 to apply for the Premium Waiver**.

To be eligible for the Premium Waiver the Policy Owner must at the time of application for waiver hold an **Apia** life insurance product with premiums up to date, live in a bushfire affected area and qualify for the Federal Government's Disaster Recovery Allowance or Payment or be volunteering as a firefighter in a bushfire affected area and taking unpaid leave.

Applications must be submitted by 31 March 2020.

At time of application we will require:

- **Bushfire-affected customers**
 - A copy of the confirmation letter from Centrelink or relevant government agency will be sufficient.
- **Volunteer fire fighters**
 - Copy/photograph of your volunteer firefighting ID (RFS or CFA); and
 - Confirmation from your employer that you're on unpaid leave; or
 - If self-employed, a statutory declaration will be required.

Supporting bushfire claims

Bushfire related **Apia** Life claims are being processed as quickly and pragmatically as possible, particularly where personal paperwork has been possibly destroyed or delayed. The **Apia** Life team will work with customers to determine alternatives for paperwork such as identification and death certificates to ensure their claim is assessed and processed as quickly as possible.

Supporting the health and wellbeing of our customers is a priority and the **Apia** Life team understand that in these challenging circumstances, assistance like this can make a difference.

Supporting each other

The outpouring of support across the country, and the world, has been welcome and inspiring. It is often at times like these that we see people and our community at their best. We at **Apia** Life encourage you to share this message with anyone who may need support.

Apia Life Insurance is issued by Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron). Asteron is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). Asteron is authorised to use the Apia brand.