



Essential Life Accidental Death Cover

Because you never know what may be around the corner

**insure
me now**
QUICK. SMART.

Product Disclosure Statement
Issued: 11 August 2017



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Information in this PDS, that is not materially adverse to you, may change from time to time and may be updated by notice posted on the Insure Me Now website at insuremenow.com.au. This notice will identify the changes and an updated PDS will be provided to you on request, free of charge.

Essential Life Accidental Death Cover is issued by Hannover Life Re of Australasia Ltd (Hannover)
ABN 37 062 395 484 of Level 7, 70 Phillip Street, Sydney NSW 2000.

Essential Life Accidental Death Cover is distributed by Insure Me Now Pty Ltd (Insure Me Now or IMN)
ACN 126 486 566 AFSL 416019 of Suite 9, 235 Spit Road Mosman NSW 2088.

About...

Insure Me Now

Insure Me Now was created to meet the needs of Australians wishing to buy life protection products that are easy to understand, simple to get and affordable.

Insure Me Now's wide range of insurance solutions give you peace of mind by helping to protect your future financial security and the wealth and assets you have worked hard to create.

Best of all, Insure Me Now is 100% Australian owned and operated. Get to know us and you will find that you are dealing with people you can trust.

Hannover

Hannover, the insurer of Essential Life Accidental Death Cover, is a wholly owned subsidiary of one of the largest reinsurers in the world, Hannover Life Re.

Hannover has been operating in the Australian Life Insurance market since 1958 and as at 31 December 2016, had total annual in force premium of approximately A\$1 billion covering life and disability risk business across the reinsurance, direct retail and direct group insurance markets. Hannover's strong financial strength is visible in Standard & Poor's rating of "AA- (very strong)".

Explaining this Product Disclosure Statement (PDS)

This PDS is designed to help you decide if Essential Life Accidental Death Cover is right for you and includes important information, including terms and conditions of the Policy, premium payment information and details of how to make a claim.

Any information given in this PDS has been prepared without taking into account your individual objectives or financial situation. You should therefore consider whether Essential Life Accidental Death Cover is right for you, in regards to your objectives, financial situation and needs, and you should carefully read this PDS and all other documentation we send to you.

In this PDS references to 'we', 'us' and 'our' refer to Hannover and references to 'you' refer to the owner of, and person whose life is insured under, an Essential Life Accidental Death Cover Policy. In addition, some words or expressions have special meaning and their meaning is explained in the 'Definitions' section on page 16.

Each Essential Life Accidental Death Cover Policy is issued by Hannover from the Hannover Australian statutory fund. Hannover is responsible for the issue of this PDS. Both Insure Me Now and Standard & Poor's Financial Services LLC have given their consent to Hannover to be named and referred to in this PDS.

Why you should consider Essential Life Accidental Death Cover



1. **Simple, cost effective cover** - as little as \$1 a day for \$220,000 cover.
2. **From \$100,000 up to \$1,000,000** cover to help protect your family's financial future in the event of your Accidental Death.
3. **Advance Funeral benefit payment of \$10,000**, paid from your Accidental Death Benefit Amount, to assist with the immediate costs of a funeral.
4. **Option to apply for up to \$250,000 Accidental Serious Injury cover** to help safeguard your family's lifestyle in the event that an Accident leaves you seriously injured.
5. **Easy to obtain cover** is available online in just a few simple steps.
6. **Guaranteed acceptance** for all Australian Residents aged 18-64 years, with absolutely no medical or blood tests.
7. **Worldwide cover, 24 hours a day, 7 days a week** so you are always protected.
8. **Automatic cost of living increases** – up to 5% p.a. automatic benefit increase to help your cover retain its future value (age limits apply).
9. **Premiums do not increase with age** making it easy to budget for your cover.
10. **Enjoy a significant premium discount** when you buy through an Insure Me Now Referral Partner.

Insure Me Now is a name you can trust – fully Australian-owned and run.

Essential Life Accidental Death cover - an overview

Essential Life Accidental Death Cover (Essential Life) is Life Insurance cover which pays a lump sum benefit to help your family or other loved ones cope with the financial impact of your Accidental Death. Plus, with Essential Life you have the option to apply for additional cover for Accidental Serious Injury, for even greater protection and peace of mind.



With this valuable protection, you are covered worldwide, 7 days a week, 24 hours a day and your benefit payment can be used however needed – to pay off the mortgage, to provide medical or other assistance during a difficult time, or to provide ongoing financial support.

Accidental Death cover is one of the simplest ways to provide insurance protection for your family as all Australian Residents aged 18- 64 years are guaranteed acceptance for this valuable cover, regardless of health or medical circumstances.

What cover is available?

With Essential Life you can apply for an Accidental Death benefit from \$100,000 up to \$1,000,000 (depending on your age at the Policy Commencement Date).



\$10,000 of your Accidental Death Benefit Amount can also be advanced as a funeral benefit to assist with immediate funeral costs.

You also have the option to apply for up to \$250,000 cover for Accidental Serious Injury. Your optional cover cannot exceed your Accidental Death Benefit Amount.

Who can take out cover?

You can apply for Essential Life if you are an Australian Resident aged 18-64 years. Cover can continue through to your Policy Anniversary following your 69th birthday (as long as premiums are paid when due).

Essential Life Accidental Death Cover Summary

Product feature		
	Accidental Death cover	Accidental Serious Injury cover
Minimum age at entry	18 years	18 years
Maximum age at entry	64 years	64 years
Benefit expiry date	Policy Anniversary following your 69th birthday	Policy Anniversary following your 69th birthday
Minimum sum insured	\$100,000	\$50,000
Maximum sum insured at Policy Commencement Date:		
Up to age 55	\$1,000,000	\$250,000
Age 55-59	\$750,000	\$250,000
Age 60-64	\$500,000	\$250,000
Inflation protection (automatic, unless you opt to decline the increase)	5% p.a. each Policy Anniversary up to age 69	5% p.a. each Policy Anniversary up to age 69
Built-in benefits	Advance Funeral benefit - an advance payment of \$10,000 to assist with funeral costs.	

Main benefit - Accidental Death cover



Essential Life provides a lump sum benefit payable to your nominated beneficiary or estate in the event that you should die as a result of an Accident whilst your Policy is in force.

You can apply for a Policy on your own life if you are an Australian Resident aged between 18 and 64 years of age (at the Policy Commencement Date). Your spouse or partner can also apply for their own Policy.

The minimum amount of cover you can apply for is \$100,000. The maximum amount of cover you can apply for is:

- up to age 55 \$1,000,000
- age 55-59 \$750,000
- age 60-64 \$500,000

While your claim is being assessed we will advance \$10,000 of the Accidental Death Benefit Amount to assist with the costs associated with funeral and other final expenses (we must have satisfactory evidence of your age and death).

Some exclusions apply, as explained on page 13.

Limitations under the Policy

The total benefit payable under the Policy cannot exceed the maximum Benefit Amount for Accidental Death insurance for your age at the Commencement Date plus any inflation-proofing sum insured increases under the Policy.

If you are covered under more than one Essential Life Policy, we will apply this limit (determined

by reference to your first Essential Life Policy) to the total of the benefits payable under all your Essential Life policies. In this event we will refund any premiums paid which correspond with any reduction in the Benefit Amount.

What happens in the event of a claim?

In the event of a valid claim under the Accidental Death benefit, the Benefit Amount is reduced to zero and the Policy ends. If you have taken out optional cover for Accidental Serious Injury, this cover will also cease.

Optional benefit - Accidental Serious Injury

When you take out Essential Life, you also have the option to apply to add a benefit for Accidental Serious Injury (ASI). This important benefit helps

to safeguard your lifestyle with the protection of a lump sum benefit paid to you should you, as the direct result of an Accident (and within 12 months of that Accident), suffer one of the following:

- Quadriplegia
- Paraplegia
- Hemiplegia
- Total and Permanent Loss of Use of Two Limbs
- Severe Burns
- Major Head Trauma

See page 16 for an explanation of these terms.

You can apply for this optional benefit if you are 18-64 years. The minimum amount of cover you can apply for is \$50,000. The maximum amount of cover which cannot exceed your Accidental Death Benefit Amount is \$250,000. If your Policy includes ASI cover, it will be shown on your Policy Schedule.

In the event of your Accidental Serious Injury, while your Policy is in force, we will pay the ASI Benefit Amount, as noted on your Policy Schedule, as a lump sum to you. Your ASI must be certified by a Medical Practitioner and confirmed by our medical advisers and claims assessors, within 12 months of the Accident giving rise to the claim.

Some exclusions apply, as explained on page 13.

Limitations under the Policy

Only one ASI Benefit Amount is payable under the Policy. The ASI Benefit Amount payable cannot exceed the lesser of:

- the ASI maximum sum insured, and
- the Accidental Death Benefit Amount, plus any inflation-proofing increases.

If you are covered for the ASI benefit under more than one Essential Life Policy, we will apply this limit to the total ASI Benefit Amount payable under all your Essential Life policies. In this event we will refund any premiums paid which correspond with any reduction in the Benefit Amount.

What happens in the event of a claim?

In the event of a valid claim under the ASI benefit, the Benefit Amount is reduced to zero and cover under that benefit ceases. Where the ASI Benefit Amount paid is equal to the Accidental Death Benefit Amount, the Accidental Death Benefit Amount reduces to zero and the Policy ends.

Where the ASI Benefit Amount paid is less than the Accidental Death Benefit Amount, the Accidental Death Benefit Amount will be reduced by the ASI Benefit Amount paid and the Policy will continue. Premiums remain payable for the reduced Benefit Amount.

Premium and taxation information

What does cover cost?

Your premium is dependent upon the amount of cover you choose. Your Advance Funeral benefit is built into your Essential Life cover and no additional premium is payable for this benefit. Optional ASI cover can be applied for, at an additional premium.

For your convenience premiums can be paid annually or monthly, at no additional cost, whichever is more convenient for you. Premiums are payable, in advance, by credit card or direct debit. To maintain the Policy and your cover you must pay your premiums when due. Your premium will be shown on your Policy Schedule.

You can obtain a quote and apply for Essential Life at insuremenow.com.au

Premiums

Your premium is determined by:

- your chosen Benefit Amount, and
- any optional cover included.

Our premiums are level which means they don't increase with your age but only as your level of cover increases with our inflation proofing increases.

There are no Policy or other fees applying to your Essential Life Policy. Plus your premium rates do not increase with age, making it easy to manage your budget.

Annual increase to your premium

Your premium will only increase to reflect any inflation-proofing increases or if there is an increase in the premium rates.

Inflation-proofing increases

To assist you in maintaining the real value of your insurance protection your benefit level will be increased on each Policy Anniversary by 5%, up to age 69. A new Policy Schedule will be issued prior to your Policy Anniversary outlining your new Benefit Amount and premium.

You can choose not to accept the automatic increase by advising IMN in writing in which case you will be sent a replacement Policy Schedule. You should write to Insure Me Now at **PO Box 471, Seaforth NSW 2092**.

By choosing not to accept the automatic increase you may not be able to opt in at a later date as this is subject to our approval and written confirmation by us.

Paying your premiums

Your premium is charged to your nominated credit card or bank or credit union account either monthly or annually, as you have elected.

You can change your nominated account at any time by calling IMN on **1300 466 466**. An email confirming the change to your payment details will be sent to you.

All payments for your cover under this Policy must be made in Australian currency.

Changes to your premium rates

Premium rates are not guaranteed and we may change the amount that we charge for your cover under this Policy at any time, but only if we change the premium rate applying to all Essential Life Policy Owners (or all Essential Life Policy Owners in the same group).

If we do make a change to your premium we will send you written notice of such change at least 90 days before the effective date of the change.



Financial hardship

If you are having trouble meeting your premium payments, we have the following options available to you;

- Premium Freeze Benefit
- Reduce your sums insured in order to reduce your premium
- Remove the inflation-proofing increase.

Premium Freeze Benefit

You can fix the cost of your cover at any time by writing to us with a request to freeze the premium amount.

This means that 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 write to us at any time to request to end the Premium Freeze Benefit however this is subject to our approval and written confirmation by us

Stamp Duty and other government charges

Your premium will also include amounts for Stamp Duty and any other taxes that may be imposed by State or Federal Governments. In the event that any of these amounts are altered we reserve the right to alter your premium amount to reflect this amount and, if we do this, we will advise you in writing.

Tax

Any tax information given is of a general nature only and is based on current tax laws and our interpretation of them. We recommend that you consult a professional taxation adviser for information on your own tax situation or if you are purchasing this cover for business purposes.

Generally no tax is payable on any benefit paid under this Policy and your premiums will not be tax deductible.


GST is not charged on your premiums.

How to make a claim

Insure Me Now understands how difficult this time can be and IMN's experienced claims co-ordinators will be there to assist you throughout the process with any questions or difficulties you may have.

If you, your family or your legal representative need to make a claim under your Policy, you or they should contact IMN as soon as possible by:

 claims@insuremenow.com.au

 1300 466 466

 Mon-Fri 9am to 5pm EST

 Claims Manager Insure Me Now
PO Box 471
Seaforth NSW 2092

In addition to the completed claim form, we may also require the following, at the claimant's expense, in support of the claim:

- your treating doctor or specialist to complete a form;
- sufficient proof (to our satisfaction) of the claim to be provided. Proof must be supported by appropriate certification with a confirmed diagnosis by a Medical Practitioner who is a specialist in the field approved by us;
- relevant medical information, including any tests or medical results that we request.



A claim form will be sent for completion and return.



Alternatively you can download a form at insuremenow.com.au

Your Policy, and the applicable benefit, must be in force at the time that the event giving rise to the claim occurs.

We reserve the right to require you to undergo, at our expense, any medical tests (or, in the event of death, to request a post-mortem examination) to confirm the occurrence of an insured event and we may additionally undertake investigations into your claim as we require.

The Benefit Amount will be paid in Australian dollars to you or, in the event of your death, will be paid (less any amount advanced to assist with the costs associated with funeral and other final expenses) in accordance with a valid nomination (see over).

Where no valid nomination applies, the Benefit Amount (less any amount advanced to assist with the costs associated with funeral and other final expenses) will be paid to your personal legal representative or other person that we are permitted to pay under the Life Insurance Act 1995.

Nomination of Beneficiaries

When you apply you will be asked to nominate a beneficiary or beneficiaries to receive the Life Insurance Benefit Amount payable under your Policy if you die.

The following conditions apply:

- nominations must be made in the initial application or in writing on our Nomination of Beneficiaries Form;
- there can be a maximum of 5 nominees and nominations must be of a natural person;
- you may vary the nomination at any time by completing and signing a new Nomination of Beneficiaries Form and sending it to IMN at **PO Box 471, Seaforth NSW 2092**. The variation takes effect when your properly completed and signed Nomination of Beneficiaries Form is received and processed by IMN;
- payment of the Life Insurance Benefit Amount will be made on the basis of the latest valid nomination received and processed by IMN;
- if a nominee is a minor when payment is made, the payment will be made to the minor's legal guardian or in trust for the benefit of the minor; and
- if a nominee pre-deceases the Policy Owner, that nominee's share is payable to the Policy Owner's legal personal representative, or such other person that we are permitted to pay under the Life Insurance Act 1995.

You can contact IMN at any time to obtain a



Nomination
of Beneficiaries Form



or Download a form at **insuremenow.com.au**
if you wish to make a new, or change your
current, Nomination of Beneficiaries.

Other information you should know

Your 30 day money back guarantee

You have 30 days from the Commencement Date of your Policy to make sure you are happy with your cover and to decide whether you want to keep your Policy. This is known as your 'cooling-off' period. You can cancel your Policy at any time during this period, if you have not made, or are not intending to make, a claim under the Policy, and receive a full refund of any premiums paid.

To cancel your cover during your cooling-off period, please write to Insure Me Now at **PO Box 471, Seaforth NSW 2092**, enclosing your Policy Schedule. When your letter and Policy Schedule are received, your Policy will be cancelled and any premiums you have paid will be refunded.



You have 30 days from the Commencement Date of your Policy to make sure you are happy with your cover.

When your cover starts and ends

If your application for cover is accepted by us, we will send you a Policy Schedule which specifies the type and amount of your cover and any special conditions or endorsements attached to your Policy. Your Policy Schedule, your application, the PDS current at the time of your application, as well as any future application accepted by us, form your insurance contract with us. Please keep these documents in a safe place for future reference.

Your cover starts on the Acceptance Date as set out in the Policy Schedule. Your first premium is deducted from the Commencement Date, which is also set out in the Policy Schedule. Cover for the optional ASI benefit if added after the Acceptance Date will commence when you are notified by us and you are provided with an updated Policy Schedule.

We guarantee to renew your Essential Life Policy (provided you pay your premiums when due) until the earliest of:

- the Policy Anniversary following your 69th birthday;
- the date of payment of an Accidental Death claim;
- the date of payment of an optional ASI benefit, where the Benefit Amount is equal to 100% of your Accidental Death Benefit Amount;
- the date you cancel the Policy; or
- the date we cancel the Policy, due to non-payment of premiums.

You can cancel the optional ASI benefit at any time prior to this date, and your Accidental Death cover, under your Essential Life Policy, can continue.

Exclusions under the Policy

To keep premiums affordable, certain exclusions are applied to this Policy.

We will not pay an Accidental Death benefit if you die as a result of natural causes, illness or a non-accidental event.

We will not pay an Accidental Death or ASI benefit if the claim arises directly or indirectly as a result of:

- an intentionally self-inflicted bodily injury or attempted suicide;
- war (whether declared or not), war-like activity or taking part in a riot or civil commotion;
- your engagement in any unlawful activity;
- your consumption of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving;
- your consumption of drugs (unless under the direction of a Medical Practitioner but not in connection with treatment for substance abuse, drug addiction or dependence);
- your engagement in any professional sport, where your livelihood is substantially dependent upon income received as a result of playing sport;
- your engagement in any motor sport as a rider, driver or passenger; or
- you being a pilot or crew member of any aircraft, or engaging in any aerial activity, except as a passenger in a properly licensed aircraft.

Some risks in taking out this cover

When you take out cover under this Policy, please be aware of the following:

1. before you replace other insurance with this Policy, you should consider the terms and conditions of both policies;
2. it is your responsibility to ensure that you choose appropriate cover for your protection needs and that you select the appropriate benefit level. If you select an inappropriate cover type or an insufficient level of cover and have cause to make a claim, you may still suffer financial hardship;
3. this Policy does not have any savings or investment value and is designed only as protection insurance. If you cancel your Policy at any time (other than during the 30 day cooling-off period) you will not receive anything back; and
4. this Policy only covers you in the event of your death, or serious injury (where the optional ASI benefit is included), as a result of an Accident. It does not provide cover in the event that your death or serious injury results from illness or occurs as a result of a non-accidental event.

Other information you should know



Changing your cover

If your protection needs or budget change, you can decrease your cover at any time simply by writing to IMN.

If you need to increase your cover level (up to the maximum benefit level) or add cover options, you can call IMN on **1300 466 466**. You will need to complete a new application form. The new or additional cover is subject to our acceptance. No change to your cover takes effect until you receive approval in writing from us.

Cancelling your Policy

You can request to cancel your Policy at any time by writing to IMN and giving 30 days notice. However please consider your protection needs carefully before you do this as you will need to reapply for cover if you change your mind at a later date.

We can cancel your Policy if you don't pay your premium when it is due and it remains unpaid for more than one month. In this event we will notify you in writing of our intention to cancel and give you the opportunity to rectify this situation.

Ownership

You cannot transfer or assign ownership of your Policy.





Your privacy

Hannover and Insure Me Now take your privacy very seriously. This section of the PDS applies to both of us.

When you apply for cover, you consent to us collecting personal information about you, via your application or other sources (if applicable), and using it to process your application, administer your Policy and assess your claim. We may provide access to your personal information to third party organisations who work with us to provide services such as advisers, claims personnel, medical service providers and any other organisations as required by law. We may also provide information to underwriters to assist them in creating products and services that may be relevant to you.





We will not disclose your personal information for any other purpose and we have agreements which prevent any third parties from using your personal information for purposes other than those for which we supplied it. You can have access to your information at any time by contacting IMN in writing.

If you have any query in relation to your privacy or would like to make a complaint about a breach of your privacy please contact IMN by one of the following:

-  customerservice@insuremenow.com.au
-  1300 466 466
-  Mon-Fri 9am to 5pm EST
-  Privacy Manager Insure Me Now
PO Box 471
Seaforth NSW 2092

Questions or complaints

In the event that you need to make a complaint, please phone or write to IMN's Complaints Manager, who will work with you to resolve your concerns. You can contact the Complaints Manager by:

-  customerservice@insuremenow.com.au
-  1300 466 466
-  Mon-Fri 9am to 5pm EST
-  Complaints Manager Insure Me Now
PO Box 471
Seaforth NSW 2092

Initial receipt of your complaint will be acknowledged within 2 business days. If additional information is required, it will be requested in writing.

If your complaint remains unresolved within 45 business days, you can contact the Financial Ombudsman Service (FOS) via one of the following:

-  GPO Box 3
Melbourne VIC 3001
-  1800 367 287
-  (03) 9613 6399
-  info@fos.org.au
-  www.fos.org.au

The FOS is a free service to you and its independent assessment of your complaint is binding on Hannover and Insure Me Now.

Definitions

In this PDS and Policy some words have special meanings as explained below.

Acceptance Date means the date your application is accepted by us and your cover begins as set out in the Policy Schedule.

Accident means an event resulting in bodily injury occurring while this Policy is in force, where the injury is directly and solely caused by accidental, violent external and visible means without any other contributing causes and where the injury is not self-inflicted.

Accidental Death means death that occurs as a direct result of an Accident.

Accidental Serious Injury means one of the following injuries that has been caused as a result of an Accident: Quadriplegia, Paraplegia, Hemiplegia, Total & Permanent Loss of Use of Two Limbs, Severe Burns and Major Head Trauma.

Australian Resident means a person who resides in Australia and holds either an Australian or New Zealand citizenship, an Australian permanent residency visa or has been in Australia continuously for 6 months or more on a temporary work visa.

Benefit Amount means the amount payable on the applicable insured event covered under this Policy and is shown in the Policy Schedule.

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

Essential Life means Essential Life Accidental Death Cover.

Hemiplegia means the total and permanent loss of use of one half of the body through injury causing permanent damage to the nervous system.

Major Head Trauma means accidental cerebral injury leading to neurological deficit causing permanent impairment of at least 25% whole person function (as defined in the American Medical Association

publication 'Guides to the Evaluation of Permanent Impairment', most recent edition).

The permanent loss of impairment must have existed for at least six months and confirmed by a neurologist.

Medical Practitioner means a qualified, practicing medical specialist, licensed to practice their medical specialty within Australia or New Zealand, and whose specialty qualifies them to diagnose a medical condition, illness, disability or injury covered under this Policy. The Medical Practitioner must not be you or your spouse, or your relative or business associate.

Paraplegia means the total and permanent loss of use of both lower limbs through injury causing permanent damage to the nervous system.

Policy means the legal contract between you (the Policy Owner) and us. The PDS current at the time you applied, your application, any future application accepted by us, the current Policy Schedule and any amendments or endorsements make up the Policy.

Policy Anniversary means the anniversary of the Commencement Date of your Policy.

Policy Owner, you, your, yours means the person noted on the Policy Schedule as the insured.

Quadriplegia means the total and permanent loss of use of all limbs through injury causing permanent damage to the nervous system.

Severe Burns means accidental third degree burns to 20 per cent or more of the body surface, or to the whole of the face or the whole of both hands requiring surgical debridement and/or grafting.

Total and Permanent Loss of Use of Two Limbs means complete and irrecoverable loss of the use of two limbs through injury. Limb in this context means an arm, leg, hand or foot.

Direct Debit Service Agreement

1. Hannover Life Re of Australasia Ltd
ABN 37 062 395 484 Direct Debit User ID
434052 ("Debit User") will initiate direct premium
debit payments in the manner referred to in the
Schedule (contained in the Direct Debit Request).
2. Debit payments will be made when due.
The Debit User will not issue individual
confirmation of payments made.
3. The Debit User will give the customer at least
14 days' written notice if the Debit User proposes
to vary details of this arrangement, including the
amount and frequency of debit payments.
4. If the customer wishes to defer any payment or
alter any of the details referred to in the Policy
Schedule, they must either contact the Debit User
on **1300 466 466** or write to the Debit User at
PO Box 471, Seaforth , NSW 2092.
5. Customer queries concerning disputed debit
payments must be directed to the Debit User in
the first instance. Details of the dispute resolution
process that applies to the Debit User are
described in this PDS on page 15. Queries about
claims in regards to disputed debit payments
should also be directed to the Debit User and
may also be directed to the customer's financial
institution nominated in the Schedule.
6. Direct payment debiting is not available on the
full range of accounts at all financial institutions.
If in doubt, the customer should check with their
financial institution before completing the Direct
Debit Request.
7. The customer should ensure that their account
details given in the Policy Schedule are correct by
checking against a recent statement from their
financial institution at which their account is held.
8. It is the customer's responsibility to have sufficient
cleared funds available, by the premium due
date, in the account to be debited to enable debit
payments to be made in accordance with the
Direct Debit Request.
9. By authorising the Direct Debit Request, the
customer warrants and represents that he/she/they
is/are duly authorised to request and instruct the
debiting of premium payments from the account
described in the Policy Schedule.
10. If a debit payment falls due on any day which
is not a business day, the payment will be made
on the next business day. If you are uncertain
as to when a debit payment will be processed to
your account, you should make enquiries directly
with the financial institution nominated in the
Policy Schedule.
11. If a debit payment is returned unpaid, the
customer may be charged a fee by the financial
institution nominated in the Policy Schedule for
each returned item.
12. Customers wishing to cancel the Direct Debit
Request or to stop individual payments must give
at least 7 days' written notice to the Debit User at
the address referred above.
13. Except to the extent that disclosure is necessary
in order to process debit payments, investigate
and resolve disputed transactions or is otherwise
required by law, the Debit User and its service
providers will keep details of the customer's
account and debit payments confidential.

