

Insurance Handbook

NSW Police Officers

The information in this document forms part of the **Aware Super Future Saver Product Disclosure Statement (PDS)** for NSW Police Officers members, dated 1 October 2024.



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This Insurance Handbook (Handbook) has been prepared by Aware Super Pty Ltd (referred to in this document as the 'trustee', 'we', 'us' or 'our'), the trustee of Aware Super (referred to in this document as 'Aware Super' or 'the fund'). The Fund is governed by a trust deed ('Trust Deed') as amended from time to time. For a copy of the Trust Deed see aware.com.au/policies or alternatively, you can contact the Member Support Team on 1300 650 873. **If there is an inconsistency between the information in this document and the terms of the Trust Deed, the Trust Deed will prevail. This document contains general information only. It does not take into account your specific objectives, financial situation or needs. You should consider the information having regard to your personal circumstances before making a decision.** It is recommended that you consult a financial adviser if you require financial advice that takes into account your personal circumstances.

The information contained in this Handbook was accurate at the time of its preparation. However, some of the information can change from time to time and the trustee can change matters which are the subject of representations made in the Product Disclosure Statement (PDS) and this Handbook. If the change is not materially adverse, the updated information will be available on our website at aware.com.au/pdsupdates. A paper copy of this Handbook and any update will be available free of charge by contacting us on 1300 650 873.

We may change any matter in the PDS and this Handbook without member consent, but in the case of an increase in fees and charges we will notify members at least 30 days before the change occurs. This offer is only made to persons receiving this Handbook and the applicable PDS (electronically or otherwise) in Australia.

Disclaimer

Part 1 of this document contains information about insurance cover provided on both an opt-in and opt-out basis to eligible Aware Super employer sponsored members who are sworn New South Wales (NSW) Police Officers or Student Police Officers, under insurance policies issued to the trustee by TAL Life Limited ABN 70 050 109 450, AFSL 237848 ('the insurer', or 'TAL').

Part 2 of this document contains information about Police Officers' Insurance, which provides eligible sworn NSW Police Officers with compulsory death (including terminal illness) cover. Police Officers' Insurance is provided through Aware Super under insurance policies issued to the trustee by TAL Life Limited ABN 70 050 109 450, AFSL 237848 ('the insurer', or 'TAL').

The insurance cover provided is subject to the terms and conditions contained in the insurance policies (policies) issued to the trustee by the insurer. The terms and conditions of the policies prevail over any inconsistent information in the PDS and this Handbook. The insurance information provided in the PDS and this Handbook is based on the policies issued by the insurer, and information

provided by the insurer about the operation of the policies. The insurer has given and not withdrawn its consent for this information to be included in the PDS and this Handbook in the form and context in which it appears. The insurer takes no responsibility for any other information contained in the PDS and this Handbook. Insurance benefits will only become payable if the insurer accepts the relevant claim. Payment of any approved claim will be made by the insurer to the trustee and any insured benefit and any account balance can only be paid to you by the trustee when a condition of release under the *Superannuation Industry (Supervision) Act 1993 (Cth)* and under the *Superannuation Industry (Supervision) Regulations 1994* is met.

The duty to take reasonable care not to make a misrepresentation to the insurer: If you apply for life insurance, you will be treated as if you are applying for cover under an individual consumer insurance contract. The insurer will conduct a process called underwriting. It's how it decides whether it can cover you, and if so on what terms and at what cost.

As part of underwriting, the insurer will ask questions it needs to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance.

The information you provide in response to those questions will be vital to the insurer's decision. As such, when applying for life insurance you have a legal duty to take reasonable care not to make a misrepresentation to the insurer. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your legal duty, this can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. Whether the insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.



Helping you stay healthy



Get confidential, fast access to professional care and support. We've teamed up with our insurer TAL to offer you access to Teladoc Health. If you're an Aware Super member with insurance, you can access this service at no extra cost. And it's not just you that can benefit – your partner and any children over 18 years old are also covered.

These health services are completely confidential.

- **Mental Health Assist** Talk to a psychiatrist or psychologist within 10 days.
- **Nutrition and Diet** Talk with an accredited dietitian and get a tailored nutrition plan.
- **Physical Fitness** Talk with an exercise physiologist and get a tailored fitness plan.
- **Grief Support** Get access to 3 sessions with a grief support health professional.
- **Directory of Support** Use TAL's online directory to find free and low-cost support services.
- **Mental Wellbeing Tool** Answer some quick questions about your mental health and be directed to useful resources.

Find out more at aware.com.au/health

When reading this *Handbook*, please note that underlined words have a particular meaning under the insurance policies. These words or terms are explained in the applicable 'What the words mean' sections for Parts 1 and 2 on pages 19 and 28 respectively.



Your cover in brief

Insurance is available to sworn NSW Police Officers and Student Police Officers as described in Part 1. Police Officers' Insurance cover is available to sworn NSW Police Officers only as described in Part 2.

Dangerous Occupation Exception

Some occupations, like yours, are considered dangerous and people in these occupations can find it more difficult to get insurance.

We have elected to apply a 'dangerous occupation exception' for eligible sworn NSW Police Officers and Student Police Officers. This means that you may be eligible for automatic Basic Cover (see Part 1) and/or compulsory Police Officers' Insurance (see Part 2) even if you're under age 25 or have an account balance under \$6,000.



Part 1: Insurance through Future Saver

Automatic Basic Cover

Members in the Police insurance category are eligible for death only Basic Cover within their Future Saver account, and are not eligible for total and permanent disablement (TPD) or income protection (IP) cover.

Automatic insurance cover (Basic Cover) for death (including terminal illness) is generally provided to you, subject to you satisfying eligibility conditions.

The amount of your automatic Basic Cover is 3 times the age-based cover scale and depends on your age (see page 9). Premiums for your automatic Basic Cover are deducted from your account monthly in arrears. The premium for Basic Cover for part of a month is calculated on a daily basis. For the cost of automatic Basic Cover see 'The cost of your insurance' starting on page 7.

You can cancel your automatic Basic Cover at any time by completing the (V513) *Cancel or reduce your insurance* form, or you can opt out of automatic Basic Cover before it starts by completing the (V515) *Opt out of automatic insurance* form, available on our website or by contacting us. If you tell us to cancel your automatic Basic Cover within 60 days of the date it's activated, we'll cancel the Basic Cover from the day it started (meaning that your Basic Cover will be treated as if it never existed) and refund any premiums you've paid. However, if you later decide you want cover in the future, you will have to go through the full application process and cover will be subject to acceptance by the insurer.

Information about Aware Super's automatic Basic Cover is in Part 1 starting on page 6.

Basic Plus Cover

Eligible members can apply for more cover. **Basic Plus Cover** gives you death only cover equal to **double** the Basic Cover amount.

When you can apply for Basic Cover and Basic Plus Cover


You can apply for Basic Cover and Basic Plus Cover at any time, subject to meeting eligibility and other criteria.

You can apply for Basic Plus Cover even if you do not have Basic Cover. When applying for cover, you will be asked several questions including about your employment, health and lifestyle.

See page 11 for more information on applying for Basic Plus Cover.

Important: If you do not have an initial Superannuation Guarantee (SG) contribution sent to Aware Super (e.g. if you have chosen to have all your SG contributions sent to another super fund, or you are a State Authorities Superannuation Scheme (SASS) member), Part 1 of this *Handbook* does not apply to you. If you would like to apply for insurance under Part 1, please contact us to discuss options which may be available to you. **Please note:** It's important to understand your insurance premium deductions may erode your account balance. You should consider if your insurance cover through Aware Super is appropriate for your financial circumstances and whether or not you would like to maintain or amend your insurance.



 **Super helpful tip:** The insurance calculator on our website can help you decide how much insurance you need. You may wish to get financial advice. Go to aware.com.au/insurancecalculator.



Additional cover

At any time, you can apply for additional death only cover. Your application may be accepted or rejected by the insurer (see 'You can apply for more cover' on page 11).

Part 2: Police Officers' Insurance

Eligible sworn NSW Police Officers receive compulsory death (including terminal illness) cover through Aware Super.

While this cover is generally provided in accordance with the terms of the *Police Act 1990*, the cover is subject to the terms of the Police Officers' Insurance policy issued to the trustee. If you are an eligible sworn NSW Police Officer, you cannot opt out of this cover.

When you cease to be an eligible sworn NSW Police Officer, your Police Officers' Insurance will also cease. There are other cessation events as set out in Part 2.

Information about Police Officers' Insurance cover (including information about eligibility) is in Part 2, commencing on page 21.



About us

As one of Australia's largest profit-for-members superannuation funds, we always remember whose money it is and whose future we're looking after. Super returns, expert super advice and guidance are what make us super helpful.

Our insurer is TAL

As a superannuation fund we must seek insurance for our members from a life insurance company. We use our size to look for the best suitable insurance arrangements. We've chosen TAL Life Limited as providing the best value, and we'll regularly review our insurance arrangements to make sure members get the best value possible.

All references to the 'insurer' in this *Insurance Handbook* mean TAL Life Limited ABN 70 050 109 450, AFSL 237848. The trustee has two group insurance policies with TAL – one for Part 1: Insurance through Future Saver and one for Part 2: Police Officers' Insurance. Where you see references to 'the policy' or 'the policies', we're referring to these insurance policies. If you have insurance, the premiums we deduct from your Future Saver account go to TAL to pay for your insurance.

If you or your beneficiaries make a successful claim, TAL pays your death or terminal illness benefit to us for deposit into your Future Saver account. Any insurance amount can only be paid to you by the trustee when a condition of release (a legislative requirement) is met.

About some of the words and terms we use

Throughout this *Insurance Handbook*, some words and terms are underlined as they each have a particular meaning in the policies. These definitions are explained in the 'What the words mean' sections. Please make sure you read these definitions so you understand what the terms mean. If you'd like a copy of the policies, please contact us.

This *Insurance Handbook* is a summary of the current insurance arrangements we have with TAL on behalf of Aware Super members. If there is any inconsistency between this *Insurance Handbook* and the terms in the policies, the terms in the policies prevail.



Why have insurance through your super account?

Insurance is about protecting yourself and your family financially if something happens and you can't work or if you die. If you have insurance and need to make a claim due to illness or injury, any insurance benefits you receive could help you and your family cover some of life's major expenses.

Insurance through your super account is convenient and affordable. The cost is paid from your super account rather than being paid as an out-of-pocket expense. And you may be entitled to automatic insurance without needing to answer any medical or personal questions.

Other advantages are:

- premiums are generally lower than if you were to take out an individual policy – our fund represents over 550,000 insured members and means we can negotiate better value for money for your insurance
- we pass a tax deduction on to you for insurance premiums paid by you.

We're here to help when you need to make a claim

We act in our members' best financial interests at all times and are always available to help you with your super and insurance in the fund. If you need to make a claim, your personal claims manager can help you complete all the paperwork and will guide you every step of the way.

Fast facts¹



550,000+
members insured

Cover 24/7
at work, home or
overseas



Total cover for all
members exceeds

\$225 billion

Death and TPD cover
(combined)

\$615 million
IP per month



Benefits paid to
members in the
2024 financial
year exceeds

\$590 million
Death, Terminal Illness,
TPD, and IP claims

¹ Approximate figures as at 30 June 2024.

Part 1: Insurance through Future Saver

Under Part 1 of this document, cover refers to death (including terminal illness) cover, whether you receive cover automatically or you apply for cover.

There are two options for death cover – **age-based** and **fixed**. Under both options you can apply for cover from age 15 and cover ends at age 70. The premium per \$1,000 of cover is the same under both options.

Age-based cover	Fixed cover
<p>With age-based cover, your amount of cover decreases each year from age 36. The age-based cover scale is shown on page 9.</p> <p>You can choose any multiple of the age-based cover scale in multiples of 0.5 (that is, 0.5, 1.0, 1.5, 2.0 and so on, up to the maximum amounts allowed under the policy).</p>	<p>If you want your cover amount to stay the same as you get older, you can choose fixed cover.</p> <p>With fixed cover, the amount of cover stays the same until it ends when you reach age 70.</p>

Basic Cover and Basic Plus Cover

Basic Cover gives you death cover equal to 3 times the age-based cover scale. If you are eligible, you can apply for this cover at any time, or you may get it automatically (see page 10).

Basic Plus Cover gives you death cover equal to **double** the Basic Cover amount. If you are eligible, you can apply for Basic Plus Cover at any time.

When you get Basic Cover automatically

As you have joined the fund through your employer, you will get Basic Cover automatically, if you are eligible. For more information see 'When your insurance starts' on page 11.

Basic Cover is not compulsory. If you're given Basic Cover automatically, you can cancel it at any time. You can also opt out of getting this cover before it starts by completing the (V515) *Opt out of automatic insurance* form and sending it to us.

When you can apply for Basic Cover and Basic Plus Cover

You can apply for Basic Cover and Basic Plus Cover at any time, subject to meeting eligibility and other criteria. You can apply for Basic Plus Cover even if you do not have Basic Cover.

When applying for cover, you will be asked several questions including about your employment, health and lifestyle.

Full premium refund if you cancel automatic Basic Cover within 60 days

We'll let you know if your Basic Cover starts automatically. If you tell us to cancel it within 60 days of the date it's activated, we'll cancel the cover from the day it started (meaning that your cover will be treated as if it never existed) and refund any premiums you've paid. This only applies to Basic Cover you receive automatically.

The letter you receive will let you know the date by which you'll need to cancel your Basic Cover to get a full refund of the premiums.





The cost of your insurance

It's important that you're aware of the cost of your insurance (your 'insurance premium'). We deduct insurance premiums from your Future Saver account every month, and they will reduce your retirement savings. Since we don't know your specific needs, we encourage you to review your insurance and its cost regularly, to decide whether the level of cover still suits your personal situation, and to make any necessary changes.

How we work out the cost

The cost of death insurance is based on several factors:

- your age
- your cover type and amount
- your insurance category
- any premium loadings the insurer applies.

While you remain employed as a sworn NSW Police Officer or Student Police Officer, you will remain in the Police insurance category.





Your age

Your age is one factor in determining your insurance premium. Premium rates are the same for age-based and fixed cover (see page 9).

Premium rates can increase as you get older. This means that your insurance premium can change every year on your birthday.

Your cover type and amount

If you have age-based death cover, your cover amounts decrease each year from age 36 until cover ends at age 70. Refer to the age-based cover scale for Basic Cover on page 9.

If you have fixed death cover, your death cover remains the same each year until it ends at age 70.

The more cover you have, the more it costs.

Your insurance category

Unless you are an existing Aware Super member with an insurance category at the time you commence employment with NSW Police, you will receive the Police insurance category while you remain employed as a sworn NSW Police Officer or Student Police Officer. You cannot apply to change your insurance category.

If you cease to be employed by NSW Police, your insurance category will be changed from Police to High Risk and the cost of your cover will change. At that time, you'll be able to apply to change your insurance category based on your individual occupation. The insurance categories that will be made available to you at that time are the Professional category, which provides the lowest premiums, and premiums increase through the Low Risk, Medium Risk and High Risk categories in that order.

For more information on these insurance categories, including the cost of cover under each insurance category, see the *Insurance Handbook – Employer Sponsored and Personal* available at aware.com.au/pds.

Insurance category

Insurance category	Description
Police	<p>When the insurance category is based on your occupation:</p> <p>You are a sworn <u>Police Officer</u>, holding a position which is designated under the <i>Police Act 1990</i> as a position to be held by a <u>Police Officer</u> of the NSW Police Force; or</p> <p>You are a <u>Student Police Officer</u>.</p> <p>When the insurance category is based on your employer's workforce:</p> <p>The employer is New South Wales Police Force, and the employee is a sworn <u>Police Officer</u> or <u>Student Police Officer</u>.</p>

Basic Cover (3 times age-based cover scale for Police insurance category)

The following table shows:

- the amount of death cover provided at each age under the age-based cover scale. The amount of Basic Cover provided automatically to eligible members in the Police insurance category (Part 1) is 3 times this scale and depends on your age.
- the annual cost (before the tax deduction benefit) for \$1,000 of Basic Cover at each age, before applying any premium loading.

If you get Basic Cover automatically and you don't already have an insurance category assigned to you, you'll get the Police insurance category.

Age last birthday	Amount of cover for 1 times age-based scale	Cost per \$1,000 of death only cover	Amount of cover for Basic Cover (3 times age-based scale)	Annual Premium for Basic Cover (3 times age-based scale)
15-35	\$69,072	\$0.50	\$207,216	\$103.61
36	\$67,366	\$0.51	\$202,098	\$103.07
37	\$65,783	\$0.52	\$197,349	\$102.62
38	\$64,808	\$0.53	\$194,424	\$103.04
39	\$60,544	\$0.56	\$181,632	\$101.71
40	\$55,306	\$0.62	\$165,918	\$102.87
41	\$54,518	\$0.63	\$163,554	\$103.04
42	\$49,478	\$0.69	\$148,434	\$102.42
43	\$44,437	\$0.77	\$133,311	\$102.65
44	\$39,529	\$0.86	\$118,587	\$101.98
45	\$34,488	\$0.99	\$103,464	\$102.43
46	\$30,244	\$1.13	\$90,732	\$102.53
47	\$25,866	\$1.33	\$77,598	\$103.21
48	\$22,152	\$1.55	\$66,456	\$103.01
49	\$19,499	\$1.76	\$58,497	\$102.95
50	\$16,780	\$2.04	\$50,340	\$102.69
51	\$16,588	\$2.06	\$49,764	\$102.51
52	\$14,196	\$2.42	\$42,588	\$103.06
53	\$12,190	\$2.82	\$36,570	\$103.13
54	\$10,801	\$3.18	\$32,403	\$103.04
55	\$9,567	\$3.59	\$28,701	\$103.04
56	\$8,410	\$4.08	\$25,230	\$102.94
57	\$7,175	\$4.78	\$21,525	\$102.89
58	\$6,018	\$5.71	\$18,054	\$103.09
59	\$4,706	\$7.29	\$14,118	\$102.92
60	\$4,243	\$8.08	\$12,729	\$102.85
61	\$3,626	\$9.47	\$10,878	\$103.01
62	\$3,240	\$10.59	\$9,720	\$102.93
63	\$2,932	\$11.71	\$8,796	\$103.00
64-69	\$2,469	\$13.90	\$7,407	\$102.96

Example

Samantha is aged 39 and is a sworn NSW Police Officer in the Police insurance category. Her automatic death only Basic Cover is \$181,632 (3 times the age-based scale).

Dangerous occupation exception (DOE)

Some occupations are considered dangerous and people in these occupations can find it more difficult to get insurance. We can apply an exception for these occupations which means these people are eligible to get Basic Cover automatically, even if they're under age 25 or have less than \$6,000 in their account.

As NSW Police has been identified by us as qualifying for the dangerous occupation exception ('DOE employer') you may be eligible for Basic Cover as soon as your DOE employer pays a SG contribution into your Future Saver account, provided that:

- you don't already hold, and have not previously held, Basic Cover, Basic Plus Cover or automatic death cover under previous insurance arrangements in the fund or other superannuation funds that have merged into the fund, including any such cover that has been altered, reduced or converted to fixed cover; and
- you've not cancelled or opted out of Basic Cover, Basic Plus Cover or automatic death cover under previous insurance arrangements in the fund or other superannuation funds that have merged into the fund.

When your Basic Cover starts under the DOE arrangements

- If NSW Police pays a SG contribution (before you turn 70) into your Future Saver account on, or by no later than 6 months after, your Employment Commencement Date with that employer, your Basic Cover starts on your Employment Commencement Date.
- If you join the fund directly as a personal member and you later start working for NSW Police, you may become eligible for automatic Basic Cover. Your Basic Cover starts on the date we are notified of your employment with NSW Police, so long as NSW Police pays a SG contribution (before you turn 70) into your Future Saver account on, or by no later than 6 months after, your Employment Commencement Date with NSW Police.
- If NSW Police pays a SG contribution (before you turn 70) into your Future Saver account **more than 6 months after** your Employment Commencement Date with that employer, your Basic Cover starts on the date we get that contribution.
- If NSW Police never pays a SG contribution into your Future Saver account, your Basic Cover never starts automatically.

If DOE arrangements apply to you, we'll advise you within 28 days of us being notified by your employer.

Example

Basic Cover starts on date commencing employment with DOE employer

- Amy is 23 and commenced employment as a sworn Police Officer with NSW Police on 17 May 2023.
- Amy joined the fund through her employer, who is paying SG contributions into her Future Saver account.
- As her employer is a DOE employer, Amy **does not need to wait until she is 25 years old and for her account to reach \$6,000 to receive Basic Cover automatically.**
- The first SG contribution after joining her DOE employer is received by us on 27 July 2023, which is less than 6 months after joining her DOE employer.

<u>Employment Commencement Date</u>	17 May 2023
Date of first SG contribution on or after <u>Employment Commencement Date</u>	27 July 2023
Basic Cover starts	17 May 2023

Example

Basic Cover starts when SG contribution is received

- Mitchell is 23 and commenced employment as a sworn Police Officer with NSW Police on 1 January 2023.
- Mitchell joined the fund through his employer, but on his first day of work took emergency unpaid leave to care for his mother due to illness.
- Mitchell returns to work in November 2023.
- As his employer is a DOE employer, Mitchell **does not need to wait until he is 25 years old and for his account to reach \$6,000 to receive Basic Cover automatically.**
- Mitchell's employer is paying SG contributions into his Future Saver account.
- As Mitchell has been on unpaid leave, the first SG contribution is not received by us until 20 December 2023, which is more than 6 months after his Employment Commencement Date.

<u>Employment Commencement Date</u>	1 January 2023
Date of first SG contribution on or after <u>Employment Commencement Date</u>	20 December 2023
Basic Cover starts	20 December 2023

Limited Cover Conditions

When you receive Basic Cover automatically, your cover is subject to Limited Cover Conditions in some situations. In other words, this means the insurer won't pay any claims for an Illness or Injury that occurred, or was apparent, before the date your cover started.

Your Basic Cover (when provided automatically) is subject to Limited Cover Conditions, as follows:

If...	Limited Cover Conditions apply...
we get the first SG contribution for you on, or by no later than 6 months after, your <u>Employment Commencement Date</u> and you are not <u>at work</u> on the day that your cover starts	until the day you are first <u>at work</u> on or after the day that your cover starts.
we get the first SG contribution for you more than 6 months after your <u>Employment Commencement Date</u>	for the first 12 months after cover starts; and thereafter until the day you are first <u>at work</u> after the first 12 months period ends.
you've previously been paid a TPD or <u>terminal illness</u> insurance benefit from the fund, any other super fund or any insurance policy	for <u>terminal illness</u> cover for the duration of your cover with the fund.

Opting out of receiving cover automatically

Opting out is different from cancelling. You can cancel Basic Cover you got automatically even if you've only held it for one day, whereas opting out means telling us you don't want to receive Basic Cover automatically, before you get it.

If you opt out of automatically receiving Basic Cover, we won't offer it to you again under your existing Future Saver account.

This means you will not be able to apply for Basic Cover or Basic Plus Cover in the future. If you decide later that you would like insurance, you will have to apply for cover and the insurer will decide whether or not to offer you cover.

You can apply for more cover

Aware Super offers eligible members the opportunity to increase their cover in the fund up to maximum limits, including:

- You can apply to have, or increase, age-based death only at any time, as long as the amount you choose is a multiple of the age-based cover scale equal to 0.5, 1.0, 1.5, 2.0, 2.5 and so on, within the policy's Maximum Cover Limits and subject to the insurer's acceptance.
- Basic Plus Cover – after receiving Basic Cover you may wish to increase your Basic Cover by applying for Basic Plus Cover. Basic Plus Cover gives you twice as much death cover as Basic Cover (i.e. an additional 3 times the automatic age-based scale of cover). You cannot apply for Basic Plus Cover if you have already reduced or cancelled your Basic Cover, or have converted your Basic Cover to fixed cover, or have opted out of Basic Cover.
- If you already have Basic Cover or Basic Plus Cover, you can apply to convert it to fixed cover at any time.

- If you already have fixed death only cover, you can apply to convert it to age-based cover at any time.
- Additional fixed cover – you can apply for additional fixed death only cover (in addition to any automatic Basic Cover, or Basic Plus Cover, or fixed cover that you may already have).

When applying for cover, you will be asked questions including about your employment, health and lifestyle and other information to allow the insurer to assess your application.

Your application will be subject to acceptance by the insurer, and you may not be approved for cover. While your application is being considered, you will be eligible for interim accident cover (see page 15).

How to apply

To apply for additional cover, log into to Member Online and click on the 'insurance' tab.

When providing information for your application for insurance cover, you owe the insurer a duty to take reasonable care not to make a misrepresentation (see 'The duty to take reasonable care not to make a misrepresentation to the insurer' at the start of this *Insurance Handbook*).

When you apply for additional cover, your application will be subject to eligibility requirements and you will need to provide information including about your health, occupation, income and lifestyle.

The insurer may, at its discretion, accept your application (with or without conditions) or decline it.

When your insurance starts

If the insurer agrees to give you insurance, it starts on the date they approve your application. We'll confirm this date to you in writing. Your additional cover will be at the same insurance category as your automatic cover.



What is the **Maximum Cover Limit**?

The maximum amount of insurance cover is:

- unlimited for death; and
- \$5 million for terminal illness.

Before you apply

Before you apply for cover, you must have money in your Future Saver account to pay for the cost of cover.

When your insurance ends

Your cover ends on the earliest date on which any of these things happen:

- you stop being a member of the fund (*all cover types*)
- you reach the benefit ceasing age (*70 for death*)
- you die (*all cover types*)
- you are entitled to receive a terminal illness benefit (if your death cover is higher than your terminal illness benefit, your death cover will continue at a lower amount) (*terminal illness cover*)
- we get your request to cancel your cover by phone or in writing
- the last day of the calendar month in which there's not enough money in your Future Saver account to pay for your cover
- the date on which your Future Saver account has been inactive (received no contribution or rollover) for 16 continuous months, unless you have asked us to keep your cover going before it ends (see below)
- the date our policy with the insurer ends (we'll tell you in advance if this is going to happen).

See 'If your account becomes inactive' below for how you can re-apply for cover which has ceased because there is insufficient money in your account, or how to keep your cover before your account becomes inactive for a continuous period of 16 months or more.

If your account becomes inactive

Your Future Saver account becomes inactive when it stops receiving any contributions or rollovers into it. Whilst this can be quite normal, particularly if you have career breaks, it does have an implication for your insurance if it lasts for a continuous period of 16 months, as explained below.

If we don't get a contribution or rollover into your Future Saver account for a continuous period of 16 months since the date of the last contribution or rollover, the law requires us to cancel your insurance unless, before that time, you ask us to keep it.

We'll write to you after 9, 12 and 15 months of inactivity to remind you that your insurance is going to end after 16 months.

You can reactivate your account by making a contribution or by asking us to keep your insurance going. Alternatively, you can ask us to cancel your insurance.

If your insurance is cancelled because your account has become inactive for 16 continuous months, it cannot be reinstated. If you want cover at a later date, you will need to apply.

How to reactivate your account before cover is cancelled



If your account has become inactive, you can reactivate it before the end of the 16th month by:

- making a contribution into your Future Saver account; or
- having your employer make a contribution into your Future Saver account; or
- transferring (rolling over) super you have with another fund into your Future Saver account.

Any of these will reactivate your account for the next 16 months, so your insurance won't be cancelled during that period (unless it ends for a reason described in 'When your insurance ends' on the previous page).

You can ask us to keep your insurance going even if your account later becomes inactive



Log in to Member Online and make an election to keep your cover before the end of the 16th month to ask us to keep your insurance going, even though your Future Saver account may become inactive in the future. If you make this election, your insurance will continue and we'll deduct the premiums from your Future Saver account, which means your account balance may reduce over time. To ensure cover does not cease, your account balance must be sufficient to meet insurance fees, including premiums. Insurance may end for other reasons described in the 'When your insurance ends' section on page 12.

How to cancel your insurance



You can cancel some or all of your insurance at any time by logging into Member Online and requesting the change. If you don't have online access, call us on **1300 650 873**.

Overseas

You're able to travel overseas without your insurance cover being affected. As long as you have an adequate balance to cover premiums, you will continue to be insured, subject to you meeting all other eligibility criteria to retain cover and as long as your account is not inactive for 16 continuous months.

In the event of a claim you may be required to return to Australia at your own expense for medical treatment or assessment. A benefit may not be payable if you do not return to Australia.

If you change employer or occupation

If you are in the Police insurance category and we are advised that you have ceased to be a sworn NSW Police Officer or Student Police Officer then your insurance category will be changed to High Risk.

Your death only insurance cover will continue as fixed cover.

We will not automatically provide you with TPD cover under the High Risk insurance category, however you may apply, if eligible, for TPD and/or IP cover (refer to the *Insurance Handbook – Employer Sponsored and Personal* available at aware.com.au/pds for more information about insurance cover after ceasing to be a sworn NSW Police Officer or Student Police Officer).

Once you have ceased to be a sworn NSW Police Officer or Student Police Officer, if you subsequently change employers, or change your occupation with your same or new employer, your insurance category will not automatically change from High Risk. At this time, you can apply to change your insurance category by logging into Member Online. You should read the important information about the High Risk insurance category, including the cost of High Risk insurance cover, in Table 2 of the *Insurance Handbook – Employer Sponsored and Personal*. The material relating to insurance cover may change between the time when you read this Statement and the day you acquire the product. If you don't have online access, call us on **1300 650 873**.

When will you receive a benefit?

Subject to the terms of the policy, a benefit is payable if you:

- die or are diagnosed with a terminal illness while your insurance cover is in force.

'Terminal illness' is a term defined in the policy and explained in the 'What the words mean' section that commences on page 19. You must meet certain conditions to be entitled to this benefit.

You are responsible for any costs associated with completing and providing the claim forms and any associated documents that the insurer reasonably requires for the assessment of your claim.

The insurer may require you to attend (at the insurer's expense) medical examinations by a health professional that it nominates, and/or to undergo tests, that it considers necessary to substantiate your claim.

A terminal illness benefit can only be paid to you if the trustee is satisfied that you meet a condition of release under superannuation law. The conditions of release under superannuation law are described in the *Super Handbook*, which is available on our website at aware.com.au/pds or by contacting us.

Insurance benefits received from the insurer will be invested in the Cash investment option and form part of your superannuation account balance until paid to you from the fund.

What is the cost of additional death only cover?

The cost per \$1,000 of Basic Plus Cover and additional age-based and fixed cover is the same as the age-based cost per \$1,000 of Basic Cover (see page 9).

The cost of your insurance is deducted from your Aware Super account each month in arrears. The cost



of cover for part of a month is calculated on a daily basis. If you notify us that you wish to reduce or opt out of cover, the amount deducted will be reduced or cease on the day we receive your request.

The cost of age-based or fixed cover may increase in the future. If this happens, you will be notified at least 30 days before the change is implemented.

About exclusions and loadings

The insurer may decide to apply a premium loading or exclusion to accept your application.

Exclusions

Exclusions are medical conditions or activities that the insurer won't cover because the risk involved and cost of cover would be far too high. This is why it's important to answer truthfully when you apply for cover, because if you later claim for something the insurer would have excluded if they'd known about it, they may be entitled to refuse to pay your claim.

For example, if you're a dirt bike rider, they might not offer you additional death (including terminal illness) cover from injuries caused in a dirt bike accident. If you have diabetes, they may decide not to offer you additional death (including terminal illness) cover for medical conditions caused by diabetes. If the insurer excludes any conditions or activities from your additional cover, your confirmation of cover letter will show these exclusions.

Loadings

If the insurer decides that a condition you have, or activity you take part in, has high risk, but they're still prepared to cover it, they may apply a premium

loading. This is an increase in the cost of your cover that compensates the insurer for the increased chance you might make a claim. For example, if you're an office worker during the week and an abseiling enthusiast during the weekend, the insurer might agree to give you additional death (including terminal illness) cover that does cover you for injuries received in an abseiling accident, but they might apply a 30% premium loading, increasing the cost of that additional cover by 30%.

Exclusions and/or loadings do not apply to automatic or additional Basic Cover or Basic Plus Cover. Your confirmation of cover letter shows any exclusions and/or premium loadings that apply to your additional cover.

When does additional cover cease?

Your additional cover will cease under the same circumstances as your automatic cover (see 'When your insurance ends' on page 12).

If you have more than one Future Saver account

As a sworn NSW Police Officer, you may receive 2 separate accounts under Future Saver – NSW Police Officers. One for your Part 1: Insurance through Future Saver cover, and one for your compulsory Part 2: Police Officers' Insurance cover.

If you have insurance through two or more Future Saver accounts (not including compulsory Part 2 insurance), the insurer will only pay death (including terminal illness) benefits for one of those accounts – the one paying the largest benefit. Where the amounts are the same, the insurer will pay the amount that commenced first. The other insurance would be cancelled and any premiums paid for that insurance would be refunded.

How to work out the annual cost of your cover – Police insurance category

This section shows you how to work out the annual premium (or cost) for your insurance.

If you have Basic Cover, we have already worked out the annual premium for you – refer to Annual Premium for Basic Cover (3 times age-based scale) in the table for 'Basic Cover (3 times age-based cover scale for Police insurance category)' on page 9.

Step 1 – Get your numbers

1. If you have **age-based cover**:
Look up '**Basic Cover (3 times age-based cover scale for Police insurance category)**' on page 9 to find the standard age-based cover amount for your age. If you have a multiple of age-based cover other than 3 (Basic Cover has a multiple of 3), use that multiple of the scale to calculate your cover amount.
If you have **fixed cover**:
Your cover amount is the amount of fixed cover you hold. This may be different to your amount of age-based cover. If this applies to you, you'll need to take those differences into account by calculating your age-based cover amount separately from your fixed cover amount.
2. Look up **Cost per \$1,000 of death only cover** in the table for '**Basic Cover (3 times age-based cover scale for Police insurance category)**' on page 9 to find the premium rate for your age for each \$1,000 of cover.

Step 2 – Apply the formula

1. Divide your cover amount by 1,000.
2. Multiply the result by the premium rate.
3. If the insurer has applied a premium loading to your cover, increase your result by the percentage of premium loading. The result is the cost of your cover for a year at that age.

Interim accident cover for death only

If you are eligible and you apply for additional age-based or fixed death only cover, you receive interim accident cover for death while your application is being assessed by the insurer. Your interim accident cover starts from the time that the insurer receives a fully completed personal statement and application form and ceases at the earliest of:

- you stop being a member of the fund or eligible for insurance
- in the fund
- you withdraw your application for cover
- the insurer accepts or declines your application for cover, or advises you that your interim accident cover has ended
- 90 days after the insurer has received your fully completed personal statement.

Interim accident cover does not apply when a full personal statement is not completed (such as when

Example

Calculating the cost of Basic Cover

Sue is aged 39 and is a sworn NSW Police Officer in the Police insurance category. Sue received Basic Cover automatically, giving her death cover of \$181,632 (3 x \$60,544) at her current age.

Cover type	Cover amount	\$1,000s of cover (divide cover amount by 1,000)	Annual premium per \$1,000 of cover	Annual premium
Death	\$181,632	181.632	x \$0.56	\$101.71

Note: The above example is illustrative only and is based on the factors stated. It should not be taken to contain or provide an estimate of the premiums payable by you.

Example

Calculating the cost of additional fixed cover

Jason is aged 55 and is a sworn NSW Police Officer in the Police insurance category. He applies and is accepted for additional death (including terminal illness) fixed cover of \$250,000. His additional fixed cover at his current age is:

Cover type	Cover amount	\$1,000s of cover (divide cover amount by 1,000)	Annual premium per \$1,000 of cover	Annual premium
Death	\$250,000	250	x \$3.59	\$897.50

Note: The above example is illustrative only and is based on the factors stated. It should not be taken to contain or provide an estimate of the premiums payable by you.

you apply for Basic Cover, Basic Plus Cover, or you convert age-based cover to or from fixed cover).

The interim accident cover is the lesser of:

- the amount applied for; and
- \$2,000,000.

Interim accident cover covers you where your death is caused solely, directly and independently of any other cause, by accident as long as death occurs within 365 days of the accident.

How to change your cover

At any time you can cancel or decrease your Basic Cover, or your Basic Plus Cover, or your additional age-based cover, as long as the amount you choose is a multiple of the age-based cover scale equal to 0.5, 1.0, 1.5, 2.0, 2.5 and so on. If you have fixed cover, you can cancel or decrease your cover amount at any time.

In addition, cover may cease with the insurer under circumstances outlined under 'When your insurance ends' on page 12. See 'How to keep your insurance going' on this page for information on how you can re-apply for cover which has ceased because there is insufficient money in your account, or 'How to reactivate your account before cover is cancelled' on page 13 for how to keep your cover before your account becomes inactive for a continuous period of 16 months or more.

See page 9 for the age-based cover scale and for the cost per \$1,000 of death only cover.

To cancel or decrease your cover, log into Member Online and click the 'insurance' tab or contact us.

Full premium refund if you cancel automatic Basic Cover within 60 days

We'll let you know if your Basic Cover starts automatically. If you tell us to cancel it within 60 days of the date it's activated, we'll cancel the cover from the day it started (meaning that your cover will be treated as if it never existed) and refund any premiums you've paid. This only applies to Basic Cover you receive automatically.

The letter you receive when this cover is activated will let you know the date by which you'll need to cancel your Basic Cover to get a full refund of the premiums.

Applying for cover after cancelling or decreasing your cover

If you choose to cancel or decrease your cover, you can apply for new cover at any time. The insurer may, at its discretion, accept your application (with or without conditions) or decline it. If your application is accepted, your new death only cover commences on the date of the insurer's written acceptance. We'll confirm this date to you in writing.

Paying for your insurance

We deduct Part 1 insurance premiums from your Future Saver account on the last day of each month. The amount we deduct each month varies slightly depending on the number of days in the month. Premiums are deducted in arrears (that is, for insurance held during the month just ended). The fund receives a tax deduction for insurance premiums paid to the insurer.

We pass this tax benefit onto you at the time we deduct the premium from your Future Saver account.

If you start, end, increase or decrease your insurance during a month, we'll charge a pro-rata premium based on the number of days you were covered in that month. If you withdraw all your money from your Future Saver account, we deduct any unpaid premiums and fees before paying you the balance.

If insurance premiums are refunded to your Future Saver account, the amount will be net of the tax benefit rebate previously provided.

If your account does not have enough money

If there isn't enough money in your Future Saver account on the last day of a month to pay your insurance premiums under Part 1 for that month, we deduct the remaining account balance (so your account is reduced to zero) and your insurance ceases on the last day of that month.

If only part of the premiums are paid (that is, not the full month's premium), cover will cease effective from the last day of the month. We'll write to you to let you know your insurance is going to end.

How to keep your insurance going

We will write to inform that you will have two months ("reinstatement period") from the date your cover ceases to reinstate your cover.

To reinstate ceased cover, we'll use any contribution or rollover paid into your Future Saver account during the reinstatement period to pay your unpaid insurance premiums.

Reinstatement of cover will happen automatically once there is enough money in your Future Saver account to pay your unpaid premiums. We'll check this twice:

- once at the end of the first month after your cover ceases: if you have enough money in your Future Saver account at that time to pay all your unpaid premiums up to the end of that month, your cover will be reinstated from the date it ceased; if not
- we'll check your Future Saver account again at the end of the next month (which would be at the end of the two months' reinstatement period): if you have enough money in your Future Saver account at that time to pay all your unpaid premiums up to the end of that month, your cover will be reinstated from the date it ceased.

If your insurance is not reinstated within the two months' reinstatement period, cover will cease effective from the last day of the month where only a part premium (that is, not the full month's premium) was paid. If you later want insurance again, you'll have to apply and answer several questions, including some about your employment, health and lifestyle. If this happens there's no guarantee that the insurer will accept your application.

Assessment of claims

You are responsible for any costs associated with completing and providing the claim documentation (including claim forms) and associated documents that the insurer reasonably requires from time to time to assess your claim. The assessment of a terminal illness claim involves the collection of medical and other evidence which you will be asked to provide, usually at your expense.

The insurer may require you (at the insurer's expense) to:

- attend medical examinations by a medical practitioner or other health professional nominated by the insurer;
- provide other relevant evidence and/or attend meetings that the insurer reasonably considers is necessary to substantiate your claim. However, if you fail to attend any agreed appointment time for a pre-arranged medical examination, you will be responsible for any cancellation fees incurred.

Payment of claims

Payment of a claim must be accepted and paid by the insurer and the trustee must be satisfied that you meet a condition of release under superannuation law before any payment is made from the fund. Any applicable tax will be deducted from a benefit prior to payment. The conditions of release under superannuation law are described in the *Super Handbook* on our website or by contacting us.

Death claims

If you die, we pay your death benefit to your beneficiary or beneficiaries. Your death benefit comprises any amount of insured death benefit we receive for you from the insurer, along with your Future Saver account balance.

If you have a valid binding death benefit nomination, we pay the death benefit in accordance with your nomination. A binding death benefit nominated beneficiary must be either a dependant or your legal personal representative of your estate.

If you haven't nominated any eligible beneficiaries, we decide who will be paid the death benefit. You can nominate binding death benefit beneficiaries at any time by downloading the relevant form from our website.

For more information about beneficiaries and how to nominate beneficiaries, see the *Super Handbook* on our website at aware.com.au/pds.

What we pay

The payment is the total of the deceased person's:

- death cover, based on the sum insured on the date they died; plus their
- Future Saver account balance, less any unpaid insurance premiums, taxes and fees.

If there's more than one beneficiary, each beneficiary may get different parts of this total.

How to claim

Your beneficiary or beneficiaries should contact us as early as possible so we can send the claims pack to them.

We recommend they first download the *How to claim a death benefit* factsheet available on our website. This factsheet explains the claim process and the information they'll need to provide.

Terminal illness claims

The insurer considers you to have a terminal illness if two medical practitioners (one who is a specialist practicing in the area of your Illness or Injury) certify that you have an Illness or Injury that is likely to cause your death within 24 months of the date of certification, despite reasonable medical treatment.

What we pay

If your terminal illness claim is accepted, the death cover amount on your date of terminal illness (maximum \$5 million applies, even if you have higher death cover) is paid into your Future Saver account, then it is up to you whether you want to withdraw some or all of it, including any of your Future Saver account balance. There is no requirement to withdraw any of the terminal illness benefit, you can leave it all in your account until you wish to withdraw some or all of it.

How to claim

There are several ways you can lodge a claim for a terminal illness benefit. The earlier you can let us know about your claim the earlier we can help. If you have any questions, call us on **1300 650 873**.

If you're unsure what to do with your benefit you can speak with one of our advisers (fees may apply, for more information on our advice options go to aware.com.au/adviceoptions).





Premium refunds for approved claims

When a death or terminal illness claim is approved, any premiums (in respect of the amount of the approved claim) that have been deducted from your Future Saver account after the effective date of the claim will be refunded to your account. For premium refund purposes only, the effective date of the claim is:

- death claims: the date of death
- terminal illness claims: the Date of Terminal Illness.

Our role in the claims process

When you make a claim, we pass your information to the insurer so they can assess your claim. As trustee of the fund, we're required to take reasonable steps to safeguard the interests of all our members. If we disagree with the insurer's decision about your claim, we'll ask them to review their decision and we may ask you for more information.

How we invest your benefit

If you die, your Future Saver account balance will be moved to the Cash investment option when we are notified of your death.

If the insurer approves a death or terminal illness claim, the insurance payment is paid into your Future Saver account and invested in the Cash investment option.

For terminal illness claims, your pre-existing account balance stays invested in your existing investment option(s). You can switch your insurance payment out of the Cash option into other investment options at any time.

Benefit payments

All benefit payments are subject to the maximum levels of cover, the terms of the policy and acceptance of the claim by the insurer. See 'When will you receive a benefit?' on page 13 for further information.

Loyalty Bonus

If you keep your death cover in the fund continuously for at least 8 years, we'll increase your death (and terminal illness) cover by the lesser of 5% of the sum insured or \$25,000 at the time of claim, provided that you have not previously received an insured terminal illness benefit from the fund. This is a one-off increase to your cover, at no additional cost to you.

When the insurer won't pay a death or terminal illness benefit

The insurer will not pay a death or terminal illness benefit if death or terminal illness is a direct or indirect result of:

- your participation in terrorism; or
- an act of war while you're actively participating in that war; or
- an individual exclusion that applies to your cover.

What the words mean for Part 1

Terms	Meaning under the insurance policy
Accident	Means an unforeseen, violent, external and visible event that occurs accidentally during the period of cover.
At work	<p>A person is considered to be 'at work' on a day if the person was not receiving or claiming and/or entitled to claim income support benefits from any source in respect of that day, including but not limited to, workers' compensation benefits, statutory transport accident benefits and disability income benefits, and the person was:</p> <p>a) in paid employment on that day, and either:</p> <ul style="list-style-type: none"> i) performing all of their normal and usual duties of paid employment without restriction, or ii) would have been capable of performing all of their normal and usual duties of paid employment without restriction had the day not been: <ul style="list-style-type: none"> – a public holiday, or – a weekend day, or – a day on which the person was on employer approved leave that wasn't related to the person's Illness or Injury; <p>or</p> <p>b) not in paid employment on that day and was not restricted by Illness or Injury from otherwise being able to carry out the duties of their usual occupation for at least 35 hours per week.</p> <p>A person who does not meet this definition is correspondingly described as being 'not At Work'.</p>
Certification Period	Means in respect of Terminal Illness cover, a period of not more than 24 months, which commences from the date a <u>Medical Practitioner</u> certifies in writing that you are <u>Terminally Ill</u> .
Date of Terminal Illness	In respect of Terminal Illness cover, means the earlier of the dates on which two <u>Medical Practitioners</u> have certified in writing that you are <u>Terminally Ill</u> , regardless of whether cover is in force on the date of the second certification.
Election	Means a written election provided to You that is made by a Member in accordance with the <i>Superannuation Industry (Supervision) Act 1993 (Cth)</i> to take out or maintain insurance.
Employed / Employment	Means being employed for remuneration or reward.
Employment Commencement Date	<p>Means, the later of:</p> <p>a) the date you commence employment with your Dangerous Occupation Participating Employer as notified by the Dangerous Occupation Participating Employer via a 'member registration request', otherwise</p> <p>b) the start date of the contribution period (reported on the 'contributions transactions request' file) of the first SG contribution for you from the Dangerous Occupation Participating Employer.</p>
Gainful Employment / Gainfully Employed	Means performance or work for actual or expected remuneration, reward or other economic benefit to you or a person or entity connected with you. <u>Gainful Employment</u> includes being <u>Employed</u> or <u>Self-Employed</u> .
Illness	Means sickness, disease or disorder.
Inactive	Means the Fund has not received a contribution or rollover in respect of your account.
Injury	Means bodily injury which is caused solely and directly by external, violent and accidental means and is independent of any other cause.
Limited Cover Conditions (for death only cover)	<p>Means cover is restricted to claims arising from an <u>Illness</u> or <u>Injury</u> that first becomes Apparent on or after the date that the cover started or, if the cover recommenced or was reinstated, on or after the date that the cover recommenced or was reinstated.</p> <p>Apparent means that you were aware of, or a reasonable person in the circumstances could be expected to have been aware of, the <u>Illness</u> or <u>Injury</u>.</p>

Terms	Meaning under the insurance policy
Maximum Cover Limit	Means the maximum amount of cover available for you under the policy as follows: <ul style="list-style-type: none"> • death cover: Unlimited • <u>Terminal Illness</u> cover: \$5,000,000
Medical practitioner	Means, unless the insurer agrees otherwise, a medical practitioner legally qualified and registered to practice in Australia, but shall not include chiropractors, physiotherapists, psychologists and alternative health providers. The <u>Medical Practitioner</u> cannot be: <ol style="list-style-type: none"> a) you; b) your spouse or partner in a de facto relationship, parent, child, sibling or close family relative; c) your business partner, associate, employer or employee; or d) a fellow shareholder or unit holder of you in a company or trust that is not a publicly listed company or trust.
Participating Employer	Means an employer participating in the Fund in accordance with the Trust Deed.
Police Officer	Means a member of the NSW Police Force holding a position which is designated under the <i>Police Act 1990</i> as a position to be held by a police officer.
Self-employed or Self-employment	Means you are performing activities for remuneration or reward in a business of which you directly or indirectly own all or part.
Student Police Officer	Means a person who: <ol style="list-style-type: none"> a) is enrolled into the Associate Degree in Policing Practice (ADPP); and b) is employed by the NSW Police Force.
Terminal Illness/ Terminally Ill	Means: <ol style="list-style-type: none"> a) two Medical Practitioners have jointly or separately certified in writing that you are suffering from an Illness, or have incurred an Injury, that is likely to result in your death within the <u>Certification Period</u>; b) at least one of the Medical Practitioners is a specialist practising in an area related to the Illness or Injury suffered by you; c) least one of the certifications referred to in clause (a) occurs while your death cover is in force; d) for each of the certifications, the <u>Certification Period</u> has not ended; and e) we are satisfied, on medical or other evidence, that despite reasonable medical treatment, the Illness or Injury will lead to your death within the <u>Certification Period</u>.
Terrorism	Means the use of force or violence (or threats of force or violence) performed in connection with political, religious, ideological or similar purposes.
War	Means inclusive of all war and not limited to declared or undeclared war or war related activities, revolution, invasion or rebellion or civil unrest. War does not include <u>Terrorism</u> .



Part 2: Police Officers' Insurance

Compulsory death (including terminal illness) cover is provided for eligible sworn NSW Police Officers through Aware Super. While this compulsory cover is generally provided in accordance with the terms of the NSW *Police Act 1990*, the cover is subject to the terms of the Police Officers' Insurance policy.

Police Officers' Insurance cover is provided separate to the Part 1: Insurance through Future Saver cover.

In describing Police Officers' Insurance, there are a number of terms and expressions used which have a special meaning. These terms and expressions are underlined and their meaning is explained in the 'What the words mean' section on page 28. While some of the definitions may be similar to the definitions that apply to the Aware Super cover described in Part 1, they may not be identical.

Who is eligible for Police Officers' Insurance?

Police Officers' Insurance is compulsory for all sworn NSW Police Officers who are eligible. You are eligible for Police Officers' Insurance if:

- a) you are a sworn NSW Police Officer;
- b) you are a member of Aware Super;
- c) you have not received a D & D Award Benefit; and
- d) you are not a member of the:
 - i) Police Superannuation Scheme (PSS); or
 - ii) State Superannuation Scheme (SSS).

If you are a sworn NSW Police Officer and a member of the State Authorities Superannuation Scheme (SASS), special rules apply, as follows:

- if you do not have additional benefits cover (SASS additional benefit cover (SASSABC)), you are eligible for death (including terminal illness) cover under Part 2: Police Officers' Insurance;
- if you have SASSABC you are not eligible for any insurance cover under Part 2: Police Officers' Insurance.

You cannot opt out of Police Officers' Insurance, however it will cease automatically when you are no longer an eligible sworn NSW Police Officer.

When does Police Officers' Insurance commence?

If you are an eligible NSW Police Officer you do not need to apply for Police Officers' Insurance cover. Please refer to the table below to determine when your cover starts.

Criteria	Benefit	When cover starts
You are an eligible NSW <u>Police Officer</u> who is <u>at work</u> and working for at least 15 hours per week on the date that you are sworn in.	Death (including terminal illness) cover.	The date on which you are sworn in.
You are an eligible NSW <u>Police Officer</u> who is not <u>at work</u> and working for at least 15 hours per week on the date that you are sworn in.	Death (including terminal illness) cover.	The date on which you are <u>at work</u> and performing your pre-disability duties for at least 15 hours per week for two consecutive months.

To be at work you must, in the insurer's opinion, be capable of performing your identifiable work duties (not being certified permanently restricted duties) without restriction by illness or injury for at least 15 hours a week (whether or not you are actually working those hours) and not entitled to or receiving income support benefits relating to illness or injury, from any source, including but not limited to, workers' compensation benefits, statutory transport accident benefits and disability income benefits.

If you have any questions about your eligibility or your cover start date, please call us on **1300 650 873**.



What is the cost?

NSW Police pay Aware Super the premium required to provide the Police Officers' Insurance as an employer contribution, which is a concessional contribution for tax purposes.

In addition to your insurance premiums, if you have any insurance cover on the last day of the month we also deduct a monthly insurance administration fee of \$1.85 from your Police Officers' Insurance account. This helps cover the cost of managing all of our members' insurance. NSW Police pay Aware Super the insurance administration fee as an employer contribution.

The trustee and NSW Police may revise these arrangements from time to time. The trustee, in conjunction with NSW Police, will notify you of changes and, if the change is adverse, will do so before the change is implemented.

If the only reason you have an Aware Super account is to enable the compulsory Police Officers' Insurance to be provided, you will not have the automatic cover described in Part 1 and the fund's annual administration fee of \$52.00 will be paid as a proportional monthly amount for you by NSW Police as a concessional contribution for tax purposes.

You may receive a rebate in connection with your administration fee which reflects the tax deduction received by the fund for administration expenses. The rebate is credited to your account at the time the fee is deducted.

Premium adjustment

Aware Super maintains premium adjustment mechanisms related to the insurance provided to members. These premium adjustment mechanisms are sometimes known as profit shares, risk shares or experience adjustments. The intent of these arrangements is to adjust the premiums that are payable based on the actual claims made rather than a pricing assumption made by the insurer. For the Police Officers' Insurance arrangements, the amount, if any, is used to either reduce future premiums by offsetting against premiums that would otherwise be payable or to increase future premiums by a corresponding amount.

What is Police Officers' Insurance death (including terminal illness) cover?

The death (including terminal illness) benefit is a lump sum payment in the event of your death or terminal illness.

When you are covered, the level of death or terminal illness benefit depends on whether you are on duty or off duty when the injury or illness which caused death or terminal illness arose.

The insurer will take into account all medical and any other relevant information to determine whether a benefit is payable.

Maximum cover limit

The maximum cover limit is \$2 million, which is the maximum amount of death (including terminal illness) cover under Police Officers' Insurance.

How much is the on duty death and terminal illness cover?

If you are aged under 61, the amount of your on duty death and terminal illness cover is calculated as a multiple of your salary depending on your age and a service factor at the date of death or terminal illness.

If you are aged 61 or older, the amount of your on duty cover is a fixed lump sum amount, and it is the same as your off duty cover.

On duty cover for death ceases when you reach age 65.

On duty cover for terminal illness ceases when you reach age 64.

Subject to the maximum cover limit, on duty death and terminal illness cover amount is calculated as follows:

Step 1 $\text{salary} \times \text{multiple of salary based on age}$
(see table on next page)
= base sum insured (BSI) for Police Officers' Insurance death and terminal illness cover

Step 2 $\text{BSI} \times \text{service factor}$
= actual sum insured (ASI) for Police Officers' Insurance death and terminal illness cover.

The total is reduced, if necessary, to the Maximum Death Cover Limit or Maximum Terminal Illness Cover Limit.

Age last birthday	Multiple of salary
Less than or equal to 44 years of age	8.50
45	8.20
46	7.95
47	7.69
48	7.42
49	7.15
50	6.88
51	6.59
52	6.29
53	5.98
54	5.67
55	5.35
56	5.02
57	4.69
58	4.34
59	4.00
60	3.71
61 to 64 years of age	Fixed lump sum equivalent to the <u>off duty</u> amount
65 or over	Cover ceases

How is the service factor calculated?

Your service factor is calculated from your cover start date, and it is calculated every 28 days. The service factor is calculated by NSW Police based on the percentage of full-time workload that is undertaken during each 28 day period of employment, and averaged over the term of employment from the later of 1 July 2005 and the commencement of employment with NSW Police. The service factor for each 28 day period is calculated as follows:

The total number of normal hours you have worked in the 28 days

The total number of possible hours you could have worked in the 28 days

The service factor cannot be greater than one.

Example

Calculating on duty death and terminal illness cover

Full-time service

Ann's salary is \$63,000. She was 47 years old at the time she was on duty and died in an accident on 13 October 2022. Ann had been working full time since 1 July 2022 (15 weeks).

Step 1 salary x multiple of salary based on age = base sum insured (BSI)

Ann's BSI is \$63,000 x 7.69 = \$484,470

Step 2 BSI x service factor = actual sum insured (ASI)

Ann's ASI is \$484,470 x 1¹ = \$484,470

¹ normal hours worked of 38 hours per week for 15 weeks / possible hours worked of 38 hours per week for 15 weeks = 1

Part-time service

Peter's full time equivalent salary is \$60,000. Peter was 45 years old at the time he was on duty and died in an accident on 26 February 2023. Peter had been working 38 hours per week between 10 November 2018 and 9 February 2020 (15 months) and then negotiated a part time work agreement to work at 75% of his possible hours from 12 February 2020 until his accident while on duty on 26 February 2023 (36 months at 75%).

Step 1 salary x multiple of salary based on age = base sum insured (BSI)

Peter's BSI is \$60,000 x 8.20 = \$492,000

Step 2 BSI x service factor = actual sum insured (ASI)

Peter's ASI is \$492,000 x 0.824² = \$405,408

² normal hours worked of 164 hours average per month for 15 months + 123 hours average per month for 36 months / possible hours worked of 164 hours per month for 51 months = 0.824

Note: The above examples are illustrative only and are based on the factors stated. It should not be taken to contain or provide an estimate of the cover available to you.



How much is the off duty death and terminal illness cover?

Subject to the maximum amount of cover, the amount of off duty death and terminal illness cover is a lump sum fixed amount that depends on your age at the date of death or terminal illness, as determined from the table below. The lump sum in this table is the level as at 7 July 2023 and will be indexed each July in line with increases in the annual pay increase percentage for sworn NSW Police Officers as advised by NSW Police each July.

Off duty cover for death ceases when you reach age 65.

Off duty cover for terminal illness ceases when you reach age 64.

Age last birthday	Lump sum (as at 7 July 2023)
Up to and including 60 years of age	\$419,329
61 years of age	\$335,461
62 years of age	\$251,597
63 years of age	\$167,654
64 years of age	\$83,865
65 years of age	No cover

When does cover cease?

Police Officers' Insurance cover will cease when the first of the following events occurs:

- you cease employment as a sworn NSW Police Officer;
- you cease to be a member of Aware Super;
- at midnight on the day before you reach age 65, or 64 for terminal illness cover;
- when the amount of the Police Officers' Insurance insured benefit becomes payable as a result of your death or terminal illness;
- the day you commence duty with the armed forces of any country (other than the Australian Armed Forces Reserve if you are not on active duty outside Australia), until your employment as a sworn NSW Police Officer resumes and you are at work on that date;
- 30 days after the due date for payment of the premium for Police Officers' Insurance if the premium has not been paid to the insurer; or
- the termination of the Police Officers' Insurance policy between the insurer and the trustee under which benefits are provided.

Non-work related travel

The insurer will provide death (including terminal illness) cover for up to 12 months if you travel overseas on non-NSW Police-related business, except to a country that the Department of Foreign Affairs and Trade (DFAT) has issued travel advice as published on its website dfat.gov.au under one of the following headings:

- Level 3 – Reconsider the need to travel, or
- Level 4 – Do not travel,

(a 'DFAT-listed country').

Death and terminal illness cover is not provided for travel to a DFAT-listed country from the moment of arrival in, until the moment of departure from, such country.

Should you require death (including terminal illness) cover beyond 12 months, you must obtain the insurer's approval before the 12-month period expires.

Overseas secondment by sworn NSW Police

If NSW Police seconds you to any country for education, conferences, fact-finding, extraditions, investigations or witness statement gathering purposes, and at the time of the proposed travel you will be visiting a DFAT-listed country, NSW Police must give the insurer prior notice of secondment and the insurer will need to approve continued death (including terminal illness) cover while you are visiting that country.

In the event of a secondment of a sworn NSW Police Officer to any country for disaster relief, disaster aid or peace-keeping missions, NSW Police must give the insurer prior notice and the insurer must approve continued death (including terminal illness) cover, or cover will not be provided during the mission.

What happens if you go on leave without pay?

If NSW Police approves your leave without pay and insurance premiums continue to be paid on your behalf to Aware Super, then your Police Officers' Insurance cover remains in force for your period of approved leave up to a maximum of 12 months. If you would like your cover to continue beyond that time, you must apply to NSW Police and the insurer for approval (and your application must be accepted by the insurer) before your period of approved leave ends, or 12 months after your approved leave started, whichever is earlier.

If your leave without pay is not approved by NSW Police, your Police Officers' Insurance stops when your leave without pay starts.

Death claims

If you die, we pay your death benefit to your beneficiary or beneficiaries. Your death benefit comprises any amount of insured death benefit we receive for you from the insurer.

If you have a valid binding death benefit nomination, we pay the death benefit in accordance with your nomination. A binding death benefit nominated beneficiary must be either a dependant or your legal personal representative of your estate.

If you haven't nominated any eligible beneficiaries, we decide who will be paid the death benefit. You can nominate binding death benefit beneficiaries at any time by downloading the relevant form from our website. For more information about beneficiaries and how to nominate beneficiaries, see the *Super Handbook* on our website at aware.com.au/pds.

What we pay

The payment is the total of the deceased person's death cover, based on the applicable on duty or off duty sum insured on the date they died. If there's more than one beneficiary, each beneficiary may get different parts of this total.

How to claim

Your beneficiary or beneficiaries should contact us as early as possible so we can send the claims pack to them.

We recommend they first download the *How to claim a death benefit* factsheet available on our website. This factsheet explains the claim process and the information they'll need to provide.

How to claim a Terminal Illness benefit

There are several ways you can lodge a claim for a terminal illness benefit. The earlier you can let us know about your claim the earlier we can help. If you have any questions, call us on **1300 650 873**.

To claim online

- Access your Aware Super Member Online account and select "Make a claim" on the insurance summary page.
- Once you select to make a terminal illness claim from the menu, the claim forms will be available to download.
- You will need to complete these forms and send them to us.

To claim over the phone

- Call us on **1300 650 873**, Monday to Friday 8:00am to 7:00pm (AEST/AEDT), or
- Request a call back online at aware.com.au/contact



Assessment of Police Officers' Insurance claims

You are responsible for any costs associated with completing and providing the claim documentation (including claim forms) and associated documents that the insurer reasonably requires from time to time to assess your claim.

The assessment of a terminal illness claim involves the collection of medical and other evidence which you will be asked to provide, usually at your expense.

The insurer may require you (at the insurer's expense) to:

- attend medical examinations by a medical practitioner or other health professional nominated by the insurer; and/or
- provide other relevant evidence and/or attend meetings that the insurer reasonably considers is necessary to substantiate your claim.

However, if you fail to attend any agreed appointment time for a pre-arranged medical examination, you will be responsible to pay any cancellation fees incurred.

Payment of Police Officers' Insurance claims

Payment of a claim must be accepted and paid by the insurer and the trustee must be satisfied that you meet a condition of release under superannuation law before any payment is made from the fund. If you hold a Future Saver account with Aware Super, any insurance benefits received from the insurer will be invested in the Cash investment option and form part of your superannuation account balance. If you only hold a Police Officers' Insurance account with Aware Super, any insurance benefits received from the insurer will be retained in the fund until you provide instructions for payment of the benefits. Any applicable tax will be deducted from a benefit prior to payment. The conditions of release under superannuation law are described in the *Super Handbook* on our website or by contacting us.

What the words mean for Part 2

Terms	Meaning
At work	Means an employed member who in the insurer's opinion is: <ul style="list-style-type: none"> a) capable of performing their identifiable work duties (not being <u>Certified Permanently Restricted Duties</u>) without restriction by <u>Illness</u> or <u>Injury</u> for at least 15 hours a week (whether or not they are actually working these hours); and b) not entitled to, or receiving, income support benefits relating to injury or illness, from any source including, but not limited to, workers' compensation benefits, statutory transport accident benefits and disability income benefits.
Certified permanently restricted duties	Means that the NSW Police Force has, in respect of an employed member: <ul style="list-style-type: none"> a) made a permanent appointment that is not temporary or part of a return to work plan; and b) issued a formal letter to the member confirming the appointment and new position number for the permanently restricted duties role; and c) the member is not entitled to, or receiving, income support benefits relating to <u>Illness</u> or <u>Injury</u>, from any source including, but not limited to, Workers' Compensation benefits, statutory transport accident benefits and disability income benefits.
D & D Award Benefit	Means a partial and permanent disability benefit or a total and permanent disablement benefit prescribed by the Crown Employees (Police Officer Death and Disability) Award 2005 (or in any amended or replacement Award).
Gainful employment or gainfully employed	Means the performance of work for reward or in the expectation of economic benefit to you, or a person or entity connected with you.
Illness	Means sickness, disease or disorder.
Injury	Means bodily injury which is caused solely and directly by external, violent and accidental means and is independent of any other cause.
Leave without pay (LWOP)	Means a period of leave taken by you during which you earn no income from NSW Police. It does not include any period of <u>Part Time</u> leave without pay where you were working for NSW Police in any capacity.
Maximum Death Cover Limit	\$2,000,000
Medical practitioner	Means, unless the insurer agrees otherwise, a medical practitioner legally qualified and registered with the Australian Health Practitioner Regulation Agency (AHPRA); who is not the Insured Person, their spouse, relative, employee or business partner. If the claimed condition is a psychological condition diagnosed in accordance with the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM), the definition of a <u>Medical Practitioner</u> means a person who is legally qualified and registered as a practicing psychiatrist with the AHPRA, who is not the Insured Person, their spouse, relative, employee or business partner. Chiropractors, physiotherapists, psychologists and alternative health providers are not regarded as <u>Medical Practitioners</u> .
Off duty	Means any time that a <u>Police Officer</u> is not <u>On Duty</u> .
On duty	Means duty in the course of employment (where employment means being engaged in employment for remuneration or reward as a <u>Police Officer</u>) and includes journeying to or from work and responding to an incident from the time of the call.

Terms	Meaning
Police Officer	Means a member of the NSW Police Force holding a position which is designated under the <i>Police Act 1990</i> as a position to be held by a police officer.
Possible hours	Means 38 hours per week or 76 hours per fortnight as set out in the <i>Crown Employees (Police Officers – 2017) Award</i> (or in any amended or replacement Act or rules).
Salary	Means your Salary is determined as follows. If you are a: <ul style="list-style-type: none"> i. non-commissioned officer – the <u>Possible Hours</u> equivalent base salary as prescribed in the <i>Crown Employees (Police Officers – 2017) Award</i> (or in any amended or replacement Award) plus 17%; ii. commissioned officer (excluding Senior Executives) – the <u>Possible Hours</u> equivalent of remuneration as prescribed in the <i>Crown Employees (Police Officers – 2017) Award</i> (or in any amended or replacement Award) as it relates to an officer's remuneration; or iii. Senior Executive – the remuneration in their contract of employment, as outlined in the <i>Government Sector Employment (NSW Police Force) Rules 2017</i> (or in any amended or replacement Act or rules).
Senior Executive	Means a NSW Police Force senior executive as defined in clause 32 of the <i>Police Act 1990 (NSW)</i> (or in any amended or replacement Act).
Terminal illness	Means: <ul style="list-style-type: none"> a) two <u>Medical Practitioners</u> have certified that you suffer from an <u>Illness</u>, or have incurred an <u>Injury</u>, that is likely to result in your death within a period of 12 months of the certification; and b) at least one of the <u>Medical Practitioners</u> is your treating specialist (and practises in an area related to the <u>Illness</u> or <u>Injury</u>); and c) less than 12 months has passed since the date of each certification; and d) each certification was issued while you were covered for a <u>Terminal Illness</u> benefit under the insurance policy; and e) the insurer is satisfied that, despite reasonable medical treatment, the <u>Illness</u> or <u>Injury</u> will lead to your death within 12 months of the certification.



Complaints resolution

We can usually answer any questions you have about your account over the phone. If you're not satisfied with the response or need more help, please contact our Complaints Team:

Email: complaints_officer@aware.com.au

Online: aware.com.au/contact

Phone: 1300 650 873

International: +61 3 9131 6373

In writing: Aware Super Complaints Officer
GPO Box 89
Melbourne VIC 3001

Once we receive your complaint, we will investigate and try to resolve your concerns as soon as possible, generally within 30 days.

If you're not satisfied with the outcome, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent service to help resolve complaints and can be contacted as follows:

Online: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing: Australian Financial
Complaints Authority
GPO Box 3
Melbourne VIC 3001

How we protect your privacy

Our privacy information (sensitive information)

This privacy information outlines how sensitive member information is collected, used and disclosed by us. Sensitive information (such as health or medical information) about fund members is always handled with extreme care and diligence.

This information includes two parts: a **Collection Notice** and a **Privacy Policy Statement**. The Collection Notice explains why we collect sensitive information and outlines possible consequences if this information is not provided to us. It also lists organisations to which we may disclose sensitive member information.

The Privacy Policy Statement explains how we are obligated to handle sensitive information and how further information about privacy can be obtained. If you would like to request access to your sensitive information held by us, you can contact us on **1300 650 873**. We reserve the right to postpone access while a claim is under consideration.

Collection Notice

We are required to obtain members' consent before we collect any sensitive information (such as health or medical information) from members. So that your consent will be informed, we advise the following:

- Aware Super Pty Ltd ABN 11 118 202 672 AFSL 293340 is the trustee of Aware Super ABN 53 226 460 365.
- You can gain access to your sensitive information held by us by contacting us on the above number. We reserve the right to postpone access while a claim is under consideration.
- We collect sensitive information about you primarily to:
 - assess eligibility for and arrange insurance cover
 - assess entitlement to and pay a death benefit to which your beneficiary/s or your estate may become entitled
 - assess entitlement to and pay a disability benefit (including any insured component) to which you may become entitled
 - provide appropriate information and advice about insurance features that may be relevant to you.

In respect of the purposes listed, the types of organisations to which we usually disclose sensitive information include:

- the fund's insurer and underwriter
- the fund's administrator who administer products on behalf of us
- regulators and other Commonwealth Government agencies, such as the Australian Financial Complaints Authority (AFCA)
- professional advisers
- medical practitioners and medico-legal consultants
- service providers including, but not limited to, internationally-based providers of internet, data
- storage and data access services and systems which may be located in countries including Germany, the United Kingdom, United States Canada and New Zealand.
- We are required to collect information to meet our obligations under relevant law, including the *Superannuation Industry (Supervision) Act 1993 & Regulations*. The main consequences of you not providing all or part of your sensitive information to us are:
 - Our insurer may be unable to assess your eligibility for insurance
 - We and/or our insurer may be unable to assess whether you (or your beneficiary/s or estate) are entitled to a death or disability benefit (including any insured benefit)
 - processing of your death or disability claim may be delayed
 - Our insurer may be unable to pay you any insured benefit to which you, your beneficiary/s or your estate may become entitled
 - We may be unable to correctly calculate any death benefit to which your beneficiary/s or your estate may become entitled
 - We may be unable to distribute a death benefit or pay a disability benefit to you.

Privacy Policy Statement

We are subject to the Australian Privacy Principles of the *Privacy Act 1988* (Cth). We, and our administrator, collect and hold personal information relating to members. The member information we hold is used for administration purposes, the provision of financial planning advice and for promotional activities.

In some cases, Aware Super engages third parties to host electronic data (including data in relation to the services we provide) on our behalf. These data warehouses may be located overseas in countries including Germany, the United Kingdom, United States and must have in place appropriate security and privacy protocols.

If we do not have all your necessary personal information, we may not be able to process an application from you or you may not receive certain benefits that you are entitled to as a member.

We take security measures to protect the personal information we hold. Your information is only accessible by fund personnel and authorised service providers of the trustee, including the administrator and insurer. The trustee may provide your personal information to an overseas fund, such as a KiwiSaver scheme in New Zealand, with your consent. Access to your details is protected, however your spouse/de facto may be entitled to obtain information about your super in certain circumstances (i.e. family law matters).

Our privacy policy contains information about how you may access and seek correction of your personal information, how you may complain about a breach of your privacy and other important information about how your personal information is collected, used and disclosed. For further information about how your personal information is handled, please phone us on **1300 650 873** or visit aware.com.au/privacy to view our privacy policy. A paper copy of the policy can be provided free of charge on request.




Your privacy with TAL Life Limited, ABN 70 050 109 450, AFSL 237848 (TAL or the insurer)

TAL is bound by current Australian Privacy Legislation including the *Privacy Act 1988* (Cth) and the 13 Australian Privacy Principles. Their information handling practices are explained in the TAL Privacy Policy which explains who they are and why they need to collect information when providing the products and services. It also describes how TAL stores information, how you can obtain access to information they hold about you and how you can update or correct information if required. In providing the products and services TAL share information with others and the TAL Privacy Policy provides details about these access rights and how you can update and correct information. TAL's Privacy Policy can be viewed on their website at tal.com.au/privacy-policy.

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Questions? We've got answers.

Contact us:

-  1300 650 873
-  aware.com.au/contact
-  GPO Box 89, Melbourne VIC 3001