



HEALTHIER, LONGER,
BETTER LIVES

UNDERSTANDING ACCIDENTAL DEATH

January 2024



Important notes

This document is designed to help you understand what Accidental Death cover is and how this is different to policies that provide cover for death and/or disability for both accident and illness. It provides general information about life insurance products which offer cover for Accidental Death.

This document is not a Product Disclosure Statement (PDS). The full terms and conditions of your cover (including any exclusions that apply) are available in the PDS and Policy Document, as well as any Policy Schedule (if applicable) provided to you when your insurance policy was first purchased.

What is Accidental Death Cover?

Accidental Death cover pays a lump sum benefit in the event of your death because of an accident, that is an unforeseen and unplanned event or circumstances.

The amount of the lump sum payable in the event of a claim will differ for each policy and you should refer to your policy schedule for the specific amount of cover applicable to your policy.

The benefit can be used to help your loved ones pay off debts, such as your mortgage, or to provide for future financial needs such as childcare, school fees and day to day living expenses.

What does Accidental Death cover include?

Death caused by an accident	✓
Death caused by an illness	✗
Terminal illness	✗
Defined accidental serious injuries	✗
Total disability caused by an accident	✗
Total disability caused by an illness	✗
Partial disability caused by an accident	✗
Partial disability caused by an illness	✗

! IMPORTANT

Accidental Death cover is cheaper than death insurance that covers for death due to accident and illness but it's important to understand that it offers less cover.

Accidental Death **does not** provide cover in the event of your death because of an illness, and it **does not** provide cover in the event of terminal illness, disability or you are suffering a defined accidental serious injury.

What exclusions apply?

Exclusions that apply will differ for each policy and you should refer to your PDS for the exclusions that apply to your policy. Some exclusions that may apply to Accidental Death policies are:

- Deliberately self-inflicted act, including suicide or attempted suicide
- Criminal activity or any unlawful act
- Aerial activity (except as a fare paying passenger operated by a license airline or charter)
- Participating in hazardous recreational activities like motorsport, abseiling, rock climbing, martial arts and underwater diving.
- Mental illness
- Working at heights

- Working underground
- Working Offshore
- Employment in the armed forces

Making a claim

In the unfortunate event that you need to make a claim, we will be with you every step of the way to help ensure that you understand the claims process and you gain the support you require quickly.

To make a claim, call us on **1800 333 613** between 8am and 6pm (AEST/AEDT) Monday to Friday. Or contact your financial adviser directly (if applicable).

Paying for your insurance cover

Your cover will remain in place provided you continue to pay your premiums when they are due.

This cover is a life insurance policy and not a savings plan. As such, it works like other types of insurance, such as home or car insurance. Unless you make a claim, if you stop paying your premiums, your cover will also stop, and you will not receive a refund of any premiums you have paid.

Your regular insurance payment can generally be paid monthly or yearly, depending on the policy type other frequencies may be available. You can choose to make your regular payments by credit card or direct debit.

Support to manage the cost of cover

There are several options available to help manage the cost of your policy. If you are having difficulty making your insurance payments, our friendly team are available to help, please call us on the below details. Alternatively, speak to your financial adviser (if applicable).

Reviewing your cover

It may be time to review your cover if circumstances have changed since you originally took out your policy. Call our friendly team on the below details and they can take you through options which may be available on your policy or alternative products which may better suit your new circumstances. Alternatively, speak to your financial adviser (if applicable).

Cancelling insurance cover

Cover can be cancelled at any time, however once a policy is cancelled, the policyholder will not be covered for any claimable events which happen after this time. If you are considering cancelling your policy, please contact us on the below details or speak to your financial adviser so you can make an informed decision.



We're here to help

Our friendly team are here to answer any questions you may have. Contact us on 1800 333 613 between 8am and 6pm (AEST/AEDT), Monday to Friday, excluding public holidays.