



# An insurance company who cares

Ozicare Life Insurance and  
Ozicare Accidental Death Insurance  
Product Disclosure Statement



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Product Issuer: Hannover Life Re of Australasia Ltd  
ABN: 37 062 395 484  
Registered Office: Level 7, 70 Phillip Street,  
Sydney NSW 2000.

Ozicare Life Insurance and Ozicare Accidental Death Insurance are issued by Hannover Life Re of Australasia Ltd (Hannover) ABN 37 062 395 484 of Level 7, 70 Phillip Street, Sydney NSW 2000. Ozicare Life Insurance and Ozicare Accidental Death Insurance are promoted and distributed by Auto & General Services Pty Ltd ABN 61 003 617 909, AFSL 241411 of Level 13, Toowong Tower, 9 Sherwood Road, Toowong QLD 4066.

Ozicare is a trading name of Auto & General Services Pty Ltd.

From time to time, information in this Product Disclosure Statement (PDS) may be updated or changed. Updates or changes which are not materially adverse to you may be found on the Ozicare website at [www.ozicare.com.au/life-insurance](http://www.ozicare.com.au/life-insurance). If you request a paper copy, this will be provided to you free of charge.

## About Ozicare

Ozicare has been arranging protection for some of Australia's most valued possessions since 2001 to meet Car, Home & Contents and Life Insurance needs nationwide.

Ozicare Life Insurance is underwritten by Hannover Life Re of Australasia Ltd, a wholly-owned subsidiary of Hannover Re Group worldwide, one of the largest reinsurers in the world. The Life Insurance business of Hannover has been operating in the Australian market since 1958.

## About Ozicare Life Insurance

Ozicare Life Insurance includes Ozicare Life Cover, which provides a lump sum benefit should the Life Insured under the Policy die or be diagnosed with a Terminal Illness with a life expectancy of less than 12 months, subject to the terms of the Policy.

You can also apply for one or more of the following types of optional cover in addition to Ozicare Life Cover:

- Ozicare Total & Permanent Disability (TPD) Cover;
- Ozicare Trauma Cover;
- Ozicare Trauma Plus Cover; and
- Ozicare Children's Cover.

Ozicare Total & Permanent Disability (TPD) Cover provides a lump sum benefit should the Life Insured suffer Total and Permanent Disability, subject to the terms of the Policy.

Ozicare Trauma Cover provides a lump sum benefit should the Life Insured suffer from one of the four defined Trauma Events for Ozicare Trauma Cover, subject to the terms of the Policy.

Ozicare Trauma Plus Cover provides a lump sum benefit should the insured suffer from one of the 14 defined Trauma Events for Ozicare Trauma Plus Cover, subject to the terms of the Policy.

Ozicare Children's cover provides a lump sum benefit should an Insured Child under the Policy die or be diagnosed with a Terminal Illness with a life expectancy of less than 12 months, or suffer from one of the defined injuries or illnesses listed on page 13, subject to the terms of the Policy.

Ozicare Life Insurance protects the Life Insured with 24 / 7, worldwide coverage, subject to the terms of the Policy. A full explanation of benefits, and the terms, conditions and exclusions of Ozicare Life Insurance (including the optional benefits) are contained in this PDS.

### **About Ozicare Accidental Death Insurance**

Ozicare Accidental Death Insurance provides a lump sum benefit should the Life Insured under the Policy suffer Accidental Death, subject to the terms of the Policy. Ozicare Accidental Death Insurance protects the Life Insured with 24 / 7, worldwide coverage, subject to the terms of the Policy. A full explanation of benefits, and the terms, conditions and exclusions of Ozicare Accidental Death Insurance are contained in this PDS.

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# Why Choose Ozicare?

## Easy to apply, with no medical tests

You can apply for cover by answering a few health, lifestyle and occupation questions over the phone without having to fill in any complicated forms. No medical tests or blood tests are required.

## Flexible Type of Cover

You can apply for either Ozicare Life Insurance or Ozicare Accidental Death Insurance on their own or apply for both together.

If you apply for Ozicare Life Cover, you can also apply for Ozicare Total & Permanent Disability (TPD) Cover, Ozicare Trauma Cover, Ozicare Trauma Plus Cover, or Ozicare Children's Cover.

## Flexible Level of Cover

You can choose a level of cover suitable for your needs and budget -

- from \$50,000 to \$1,000,000 (depending on age) for Ozicare Life Cover, or
- from \$50,000 to \$500,000 for Ozicare Accidental Death Insurance.

Under Ozicare Life Insurance, you can also apply for:

- \$50,000 to \$1,000,000 (depending on age) for Ozicare Total & Permanent Disability (TPD) Cover
- \$25,000 to \$500,000 (depending on age and the Ozicare Life Cover Benefit Amount) for Ozicare Trauma or Trauma Plus Cover
- \$20,000 to \$50,000 per Insured Child for Ozicare Children's Cover.

Where an Ozicare Life Cover, Ozicare TPD Cover or Ozicare Trauma or Trauma Plus Cover Benefit Amount is paid, we will reduce the other Ozicare Life Insurance Benefit Amounts by the Benefit Amount paid in respect of that Life Insured.

## Worldwide cover, 24 / 7

You are covered 24 hours a day, 7 days a week, worldwide, subject to the terms of the Policy.

## Automatic Inflation Protection

To keep up with the cost of living, your cover is automatically increased each year by the change in CPI or 5% (whichever is the greater).

## Secure Insurance Cover

Your cover can be maintained regardless of changes in your health, occupation or pastimes.

## Maintain Full Control

At any time you can apply to increase or decrease your cover within the Policy limits. You can nominate beneficiaries to receive the payment of the insurance benefit.

## Terminal Illness Benefit (Ozicare Life Cover only)

You can apply for a claim immediately as advance payment of the death benefit if you are diagnosed with a Terminal Illness that results in a life expectancy of less than 12 months.

## Advanced Funeral Benefit (Ozicare Life Cover only)

While assessing a death claim, we may advance \$7,500 of the Ozicare Life Cover Benefit Amount to assist with funeral costs and other expenses.

## Product Disclosure Statement

### What is a PDS?

This Product Disclosure Statement (PDS) will assist you in making an informed decision regarding our insurance products. It outlines the following products available from Ozicare which you should consider before making a final purchasing decision:

- Ozicare Life Insurance includes Ozicare Life Cover and also offers the following types of optional cover:
  - Ozicare Total & Permanent Disability (TPD) Cover;
  - Ozicare Trauma Cover;
  - Ozicare Trauma Plus Cover; and
  - Ozicare Children's Cover.
  - Ozicare Accidental Death Insurance.

Additionally, the PDS explains the terms, conditions and exclusions applicable to Ozicare Life Insurance and Ozicare Accidental Death Insurance and provides important information about maintaining timely premium payments, requesting Policy changes, and making claims.

Any advice given in this PDS is only general advice and does not take into account your individual objectives, financial situation or needs. You should consider whether the products are right for you in conjunction with your objectives, financial situation and needs. You should carefully read this PDS and any other documentation sent to you.

Ozicare Life Insurance and Ozicare Accidental Death Insurance are issued by the life insurer, Hannover Life Re of Australasia Ltd (Hannover). Hannover has sole responsibility for the PDS, the Policy, and claim assessment and payments. Hannover is a wholly-owned subsidiary of the Hannover Re Group worldwide, one of the largest reinsurers in the world. The Life Insurance business of Hannover has been operating in the Australian market since 1958. Hannover's strong financial strength is visible in Standard & Poor's rating of "AA- (very strong)".

Ozicare Life Insurance and Ozicare Accidental Death Insurance are not issued or guaranteed by Ozicare, and Ozicare is not included, nor liable, in any manner in respect of the assessment and payment of benefits under the Ozicare Life Insurance or Ozicare Accidental Death Insurance.

Ozicare has consented to being named in this PDS in the form and context in which they appear and have not withdrawn this consent before the date of this PDS.

In this PDS, references to we, us and our mean Hannover Life Re of Australasia Ltd.

# Duty Of Disclosure

## Your Duty of Disclosure

Before you enter into a life insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

## If you do not tell us something

In exercising the following rights, we may consider whether different types of cover can constitute separate contracts of life insurance. If they do, we may apply the following rights separately to each type of cover.

If you do not tell us anything you are required to, and we would not have insured you if you had told us, we may avoid the contract within 3 years of entering into it.

If we choose not to avoid the contract, we may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told us everything you should have. However, if the contract has a surrender value, or provides cover on death, we may only exercise this right within 3 years of entering into the contract.

If we choose not to avoid the contract or reduce the amount you have been insured for, we may, at any time vary the contract in a way that places us in the same position we would have been in if you had told us everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.



## Ozicare Life Cover and Ozicare Accidental Death Insurance At A Glance

| Features   | Ozicare Life Cover   | Ozicare Accidental Death Insurance                       |
|--|--|--|
| Coverage   | Death from any cause<br>(subject to exclusions, see page 8)  | Accidental Death<br>(subject to exclusions, see page 20) |
| Minimum age (next birthday) at entry                                     | 18   | 18   |
| Maximum age (next birthday) at entry                                     | 64   | 64   |
| Benefit Expiry   | Policy Anniversary after your 100th birthday   | Policy Anniversary after your 75th birthday              |
| Minimum Benefit Amount   | \$50,000   | \$50,000   |
| Maximum Benefit Amount<br>Age (next birthday) at Commencement Date       |  |  |
| 18-44  | \$1,000,000  | \$500,000 regardless of age                              |
| 45-54  | \$750,000  |  |
| 55-59  | \$500,000  |  |
| 60-64  | \$300,000  |  |
| Inflation Protection (automatic, unless you opt to decline the increase) | Yearly change in CPI or 5% (whichever is greater)  | Yearly change in CPI or 5% (whichever is greater)        |
| Built-in Benefits  | Terminal Illness benefit – an advance payment of the Benefit Amount if you suffer Terminal Illness<br><br>Advanced funeral benefit – an advance payment of \$7,500 to assist with funeral costs (subject to terms on page 8) |  |

## Ozicare Life Insurance - Optional Covers At A Glance

| Features   | Ozicare Total & Permanent Disability (TPD) Cover  | Ozicare Children's Cover  |
|--|---|---|
| Coverage   | Total & Permanent Disability (TPD)<br><br>(subject to exclusions, see page 12)                | Death or defined serious illness or injury of an Insured Child<br><br>(subject to exclusions, see page 18)        |
| Minimum age (next birthday) at entry                                     | 18  | 2   |
| Maximum age (next birthday) at entry                                     | 59  | 17  |
| Benefit Expiry   | Policy Anniversary after your 65th birthday   | Policy Anniversary after Insured Child's 21st Birthday  |
| Minimum Benefit Amount   | \$50,000  | \$20,000  |
| Maximum Benefit Amount<br>Age (next birthday) at Commencement Date       |   |   |
| 18-44  | \$1,000,000   | \$50,000 regardless of age  |
| 45-54  | \$750,000   |   |
| 55-59  | \$500,000   |   |
| 60-64  | -   |   |
|  | Payment reduces other Ozicare Life Insurance Benefit Amounts in respect of that Life Insured. |   |
| Inflation Protection (automatic, unless you opt to decline the increase) | Yearly change in CPI or 5% (whichever is greater)   | Yearly change in CPI or 5% (whichever is greater)   |
| Built-in Benefits  |   | Terminal Illness benefit – an advance payment of the Benefit Amount if the Insured Child suffers Terminal Illness |

## Ozicare Life Insurance - Optional Covers At A Glance (continued)

| Features   | Ozicare Trauma Cover   | Ozicare Trauma Plus Cover  |
|--|--|--|
| Coverage   | Cover for four defined Trauma Events: <ul style="list-style-type: none"> <li>▶ Cancer</li> <li>▶ Coronary Artery Bypass Surgery</li> <li>▶ Heart Attack</li> <li>▶ Stroke</li> </ul> (subject to Qualifying Period and exclusions, see page 15)  | Cover for a range of defined Trauma Events<br>(subject to Qualifying Period and exclusions, see page 15)   |
| Minimum age (next birthday) at entry                                     | 18   | 18   |
| Maximum age (next birthday) at entry                                     | 59   | 59   |
| Benefit Expiry   | Policy Anniversary after your 65th birthday  | Policy Anniversary after your 65th birthday  |
| Minimum Benefit Amount   | \$25,000   | \$25,000   |
| Maximum Benefit Amount Age (next birthday) at Commencement Date          | Maximum Benefit Amount is the lower of 50% of the Ozicare Life Cover Benefit Amount and <ul style="list-style-type: none"> <li>18-44 \$500,000</li> <li>45-54 \$375,000</li> <li>55-59 \$250,000</li> <li>60-64 -</li> </ul> Payment reduces other Ozicare Life Insurance Benefit Amounts in respect of that Life Insured. | Maximum Benefit Amount is the lower of 50% of the Ozicare Life Cover Benefit Amount and <ul style="list-style-type: none"> <li>18-44 \$500,000</li> <li>45-54 \$375,000</li> <li>55-59 \$250,000</li> <li>60-64 -</li> </ul> Payment reduces other Ozicare Life Insurance Benefit Amounts in respect of that Life Insured. |
| Inflation Protection (automatic, unless you opt to decline the increase) | Yearly change in CPI or 5% (whichever is greater)  | Yearly change in CPI or 5% (whichever is greater)  |
| Built-in Benefits  |  |  |

# Ozicare Life Insurance - Life Cover

## 1. What benefit is provided by Ozicare Life Cover?

Ozicare Life Cover is available on a stand-alone basis and provides a lump sum benefit should the Life Insured under the Policy die or be diagnosed with a Terminal Illness that results in a life expectancy of less than 12 months. You may take out Ozicare Life Cover without purchasing any of the other covers outlined in this PDS. You may also take Ozicare Life Cover in addition to Ozicare Accidental Death Insurance. When you take out Ozicare Life Cover, you can also apply for Ozicare Total & Permanent Disability (TPD) Cover, Ozicare Trauma Cover, Ozicare Trauma Plus Cover, and Ozicare Children's Cover.

## 2. Are you eligible to apply for Ozicare Life Cover?

You must be an Australian Resident, aged between 18 and 64 years of age (next birthday) at the time of application.

We reserve the right to accept or decline applications for Ozicare Life Cover in our absolute discretion.

## 3. How much does Ozicare Life Cover cost?

Premiums are calculated at each Policy Anniversary and are based on:

- the age of the Life Insured at that time;
- the Life Benefit Amount provided for the Life Insured; and
- various factors which may affect the premium rating for the Life Insured at the time of insurance application such as gender, smoking status, state of health, family history, occupation, and participation in hazardous activities.

For a premium estimate you should contact Customer Services on **1800 421 034** or visit [www.ozicare.com.au/life-insurance](http://www.ozicare.com.au/life-insurance)

## 4. How much Ozicare Life Cover can you apply for?

The minimum Life Cover Benefit Amount is \$50,000. The maximum Life Cover Benefit Amount you can apply for in relation to the Life Insured under the Policy depends on the Life Insured's age at the Commencement Date:

| Age (next birthday) at Commencement Date | Maximum Benefit Amount |
|--|------------------------|
| 18 – 44                                  | \$1,000,000            |
| 45 – 54                                  | \$750,000              |
| 55 – 59                                  | \$500,000              |
| 60 – 64                                  | \$300,000              |

If you apply to increase the Life Cover Benefit Amount, the Life Insured's current age at the time of the application for the increase will be used to determine the maximum Life Cover Benefit Amount (rather than the Life Insured's age at the original Commencement Date when the Policy first started).

### 5. When will the Ozicare Life Cover benefit be paid?

We will pay the Ozicare Life Cover Benefit Amount as a lump sum if the Life Insured suffers an insured event, namely death or Terminal Illness, while covered under the Policy except in the circumstances explained in “Do exclusions apply to Ozicare Life Cover?” in point 8 following.

### 6. What is the advanced funeral benefit?

While assessing your claim, we may advance \$7,500 of the Ozicare Life Cover Benefit Amount to assist with funeral costs and other expenses without waiting for full claim proofs for a death that is not the result of a self-inflicted injury. However, we must have satisfactory evidence of the Life Insured’s age and death.

### 7. Do limits apply to Ozicare Life Cover?

The total benefits payable for the Life Insured under the Policy cannot exceed:

- the maximum Benefit Amount for Ozicare Life Cover for the Life Insured’s age at the Commencement Date, plus
- any automatic inflation protection increases under the Policy.

If you apply to increase the Life Cover Benefit Amount, the Life Insured’s current age at the time of the application for the increase will be used to determine the maximum Life Cover Benefit Amount (rather than the Life Insured’s age at the original Commencement Date when the Policy first started).

If the Life Insured is covered under more than one Ozicare Life Insurance Policy for Ozicare Life Cover, we will apply this limit to the total of the Life Cover Benefit Amounts payable for the Life Insured under all Ozicare Life Insurance Policies. Any reduction in the Life Cover Benefit Amount will be applied to the Ozicare Life Cover most recently commenced and we will refund the premiums paid on the amount that exceeded the maximum limit.

Only one Ozicare Life Cover Benefit Amount is payable in respect of the Life Insured. The Ozicare Life Cover Benefit Amount will be reduced by the amount of any advance funeral benefit payment of the Ozicare Life Cover Benefit Amount. The Ozicare Life Cover Benefit Amount will also be reduced by the amount of any Ozicare Total & Permanent Disability (TPD) Cover, Ozicare Trauma Cover or Ozicare Trauma Plus Cover Benefit Amounts paid in respect of that Life Insured. A Benefit Amount paid under an Ozicare Life Insurance Policy is made in addition to any Ozicare Accidental Death Insurance Benefit Amount payable under your Ozicare Accidental Death Insurance Policy (if applicable).

### 8. Do exclusions apply to Ozicare Life Cover?

We will not pay an Ozicare Life Cover Benefit Amount in respect of the Life Insured, if the Life Insured dies, or has a Terminal Illness, directly or indirectly as a result of a self-inflicted injury, within 13 months of:

- the Commencement Date; or
- the date that any non-automatic increase in cover starts (but only in respect of the increase); or
- where we have agreed to reinstate the Policy after it was cancelled, the date on which we reinstate the Policy (reinstatement date).

We will not pay any Life Cover Benefit Amounts where we have agreed a special term with you in respect of your cover that specifically excludes the event or condition leading to the claim. Any such Policy term will be agreed with you before your Policy is issued and will appear on your Policy Schedule.

## 9. When does Ozicare Life Cover start and end?

Cover under Ozicare Life Cover does not start until your application is accepted. If successful, we will send you a Policy Schedule setting out the Commencement Date when cover starts for the Life Insured. While your application is being processed we will provide interim Accidental Death cover at no extra cost (as explained below). Your duty of disclosure (see Duty Of Disclosure on page 3) continues to apply while we assess your application. We guarantee to renew your Ozicare Life Cover (provided you pay your premiums when due) until it ends.

Ozicare Life Cover ends for the Life Insured when the first of the following occurs:

- the date of payment of a death or Terminal Illness claim for the Life Insured; or
- the date the Ozicare Life Cover Benefit Amount is reduced to nil as a result of payment(s) of a TPD, Trauma or Trauma Plus claim for the Life Insured; or
- the date you cancel the Policy; or
- the date we cancel the Policy (where permitted by law); or
- the date the Life Insured ceases to reside in Australia (if on a temporary work visa); or
- the Policy Anniversary after the Life Insured's 100th birthday.

## 10. What is interim Accidental Death Cover?

While your application for Ozicare Life Cover is being assessed, we will provide you with interim Ozicare Accidental Death Insurance for the Ozicare Life Cover Benefit Amount you apply for at no extra cost to you. This means you will have cover for Accidental Death while your application is being assessed subject to the terms, conditions and exclusions that apply to Ozicare Accidental Death Insurance (please refer to the Ozicare Accidental Death Insurance part of this PDS). The interim Ozicare Accidental Death Insurance cover will start when we receive your application for Ozicare Life Cover and will cease on the earliest of the following events:

- the date your application is accepted, declined or withdrawn; or
- the date we advise you your interim cover is cancelled; or
- 30 days from the date your interim cover begins.

If you apply for both Ozicare Life Cover and Ozicare Accidental Death Insurance, any interim Ozicare Accidental Death Insurance provided while your Ozicare Life Cover application is being processed will be in addition to the Ozicare Accidental Death Insurance Benefit Amount you have applied for.

## 11. What is included in Ozicare Life Insurance?

If your application is accepted by us, we will issue you a Policy Schedule. Your Ozicare Life Insurance Policy consists of the Policy Schedule and:

- this PDS (which includes the terms and conditions applying under your Policy);
- the Personal Statement (which includes personal details, including your answers to medical and lifestyle questions and your Declaration that the statements are true and correct); and
- the Payment Schedule (which outlines your selected premium payment frequency and method).

You should keep your Ozicare Life Insurance Policy and Policy Schedule in a safe place, as you will need to produce these in the event of a claim being lodged for the Life Insured. Ozicare Life Insurance is written out of the Hannover Australian statutory fund.

## Ozicare Life Insurance - Total & Permanent Disability (TPD) Cover

Ozicare TPD Cover is only available with Ozicare Life Cover. You must specifically apply for this cover. If accepted, your cover will be included on your Policy Schedule.

### 1. What benefit is provided by Ozicare TPD Cover?

Ozicare TPD Cover provides a lump sum benefit should the Life Insured under the policy suffer Total and Permanent Disability while covered under the Policy and meet the assessment criteria.

Total and Permanent Disability (TPD) means as a result of sickness or injury, the Life Insured:

- suffers Loss of Use of Limbs and /or Sight; or
- is Unable to Work; or
- suffers Loss of Independent Existence.

Please see the Definitions on page 25 for details of these specific conditions.

The Total and Permanent Disability must be certified by a Medical Practitioner approved by us and supported with the necessary test results to confirm the diagnosis.

### 2. Are you eligible to apply for Ozicare TPD Cover?

You must be an Australian Resident, aged between 18 and 59 years of age (next birthday) at the time of application. We reserve the right to accept or decline applications for Ozicare TPD Cover in our absolute discretion.

### 3. How much does Ozicare TPD Cover cost?

Premiums are calculated at each Policy Anniversary and are based on:

- the age of the Life Insured at that time;
- the TPD Benefit Amount provided for the Life Insured; and
- various factors which may affect the premium rating for the Life Insured at the time of insurance application such as gender, smoking status, state of health, family history, occupation, and participation in hazardous activities.

Your first premium will be due on the First Premium Date shown in your Policy Schedule. For a premium estimate you should contact Customer Services on **1800 421 034** or visit [www.ozicare.com.au/life-insurance](http://www.ozicare.com.au/life-insurance)

#### 4. How much Ozicare TPD Cover can you apply for?

The minimum TPD Benefit Amount is \$50,000. The maximum TPD Benefit Amount you can apply for in relation to the Life Insured under the Policy depends on the Life Insured's age at the Commencement Date:

| Age (next birthday) at Commencement Date | Maximum Benefit Amount |
|--|------------------------|
| 18 – 44                                  | \$1,000,000            |
| 45 – 54                                  | \$750,000              |
| 55 – 59                                  | \$500,000              |

The Maximum TPD Benefit Amount cannot exceed the Ozicare Life Cover Benefit Amount.

If you apply to increase the TPD Benefit Amount, the Life Insured's current age at the time of the application for the increase will be used to determine the maximum TPD Benefit Amount (rather than the Life Insured's age at the original Commencement Date when the Policy first started).

#### 5. When will the Ozicare TPD Cover benefit be paid?

We will pay the Ozicare TPD Cover Benefit Amount as a lump sum if the Life Insured suffers an insured event, namely Total and Permanent Disability while covered under the Policy except in the circumstances explained in "Do exclusions apply to Ozicare TPD Cover?" on page 12.

#### 6. Do limits apply to Ozicare TPD Cover?

The total benefits payable for a Life Insured under the policy cannot exceed:

- the maximum TPD Benefit Amount for Ozicare TPD Cover for the Life Insured's age at the Commencement Date, plus
- any automatic inflation protection increases under the Policy.

If you apply to increase the TPD Benefit Amount, the Life Insured's current age at the time of the application for the increase will be used to determine the maximum TPD Benefit Amount (rather than the Life Insured's age at the original Commencement Date when the Policy first started).

If the Life Insured is covered under more than one Ozicare Life Insurance Policy for Ozicare TPD Cover, we will apply this limit to the total of the TPD Benefit Amounts payable for the Life Insured under all Ozicare Life Insurance Policies.

Any reduction in the TPD Benefit Amount will be applied to the Ozicare TPD Cover most recently commenced and we will refund the premiums paid on the amount that exceeded the maximum limit. Only one Ozicare TPD Cover Benefit Amount is payable in respect of the Life Insured.

Where an Ozicare TPD Cover Benefit Amount is paid, we will reduce the Ozicare Life Cover and any Ozicare Trauma or Trauma Plus Cover Benefit Amount by the TPD Cover Benefit Amount in respect of that Life Insured.

If we reduce the Ozicare Life Cover Benefit Amount and/or Trauma or Trauma Plus Cover Benefit Amount, we will reduce your premium accordingly.



### **7. Do exclusions apply to Ozicare TPD Cover?**

We will not pay the Ozicare TPD Cover Benefit Amount if the Life Insured suffers a Total and Permanent Disability which is a result, directly or indirectly, of an injury caused or accelerated by an intentional act performed by the Life Insured.

We will not pay any TPD Benefit Amounts where we have agreed a special term with you in respect of your cover that specifically excludes the event or condition leading to the claim.

Any such Policy term will be agreed with you before your Policy is issued and will appear on your Policy Schedule.

### **8. When does Ozicare TPD Cover start and end?**

Cover under Ozicare TPD Cover does not start until your application is accepted. If successful, we will send you a Policy Schedule setting out the Commencement Date when cover starts for the Life Insured.

We guarantee to renew your Ozicare TPD Cover (provided you pay your premiums when due) until it ends.

Ozicare TPD Cover ends for the Life Insured when the first of the following occurs:

- the date of payment of a TPD claim for the Life Insured; or
- the date the Ozicare TPD Benefit Amount is reduced to nil as a result of payment(s) of a Trauma or Trauma Plus claim for the Life Insured; or
- the date of death of the Life Insured; or
- the date you cancel the Policy; or
- the date you cancel this cover; or
- the date we cancel the Policy (where permitted by law); or
- the date we cancel this cover (where permitted by law); or
- the date the Life Insured ceases to reside in Australia (if on a temporary work visa); or
- the Policy Anniversary following your 65th birthday.

## Ozicare Life Insurance - Trauma and Trauma Plus Cover

Ozicare Trauma Cover and Ozicare Trauma Plus Cover are only available with Ozicare Life Cover. You must specifically apply for either of these optional benefits. If accepted, your cover will be included on your Policy Schedule.

### 1. What benefit is provided by Ozicare Trauma Cover?

Ozicare Trauma Cover and Ozicare Trauma Plus Cover provide a lump sum benefit should the Life Insured under the policy suffer one of four Trauma Events, specifically: Cancer, Coronary Artery Bypass Surgery, Heart Attack, or Stroke while covered under the Policy and meet the assessment criteria.

Please see the Definitions on page 25 for details of these specific conditions.

The Trauma Event must be diagnosed by a Medical Practitioner approved by us and supported with the necessary test results to confirm the diagnosis.

### 2. What is the difference between the benefits in Ozicare Trauma and Ozicare Trauma Plus Cover?

Both Ozicare Trauma Cover and Ozicare Trauma Plus Cover provide cover for the four Trauma Events of Cancer, Coronary Artery Bypass Surgery, Heart Attack and Stroke. However, Ozicare Trauma Plus Cover also provides cover for an additional 10 Trauma Events.

The following table compares the Trauma Events covered by Ozicare Trauma Cover and Ozicare Trauma Plus Cover:

| Cover  | Ozicare Trauma Cover | Ozicare Trauma Plus Cover |
|--|----------------------|---------------------------|
| Cancer   | ✓                    | ✓                         |
| Coronary Artery Bypass Surgery   | ✓                    | ✓                         |
| Heart Attack   | ✓                    | ✓                         |
| Stroke   | ✓                    | ✓                         |
| Angioplasty (triple vessel)  | -                    | ✓                         |
| Benign Brain Tumour  | -                    | ✓                         |
| Cardiomyopathy   | -                    | ✓                         |
| Chronic Lung Failure, Chronic Kidney Failure, or Chronic Liver Failure | -                    | ✓                         |
| Heart Valve Surgery  | -                    | ✓                         |
| Intensive Care   | -                    | ✓                         |
| Loss of Hearing / Loss of Sight / Loss of Speech                       | -                    | ✓                         |
| Major Head Trauma  | -                    | ✓                         |
| Major Organ Transplant   | -                    | ✓                         |
| Severe Burns   | -                    | ✓                         |

Please see the Definitions on pages 25 – 30 for details of these specific conditions.

### 3. Are you eligible to apply for Ozicare Trauma Cover or Ozicare Trauma Plus Cover?

You must be an Australian Resident, aged between 18 and 59 years of age (next birthday) at the time of application. We reserve the right to accept or decline applications for Ozicare Trauma Cover and Ozicare Trauma Plus Cover in our absolute discretion.

### 4. How much does Ozicare Trauma Cover and Ozicare Trauma Plus Cover cost?

Premiums are calculated at each Policy Anniversary and are based on:

- whether you apply for Ozicare Trauma Cover or Ozicare Trauma Plus Cover;
- the age of the Life Insured at that time;
- the Trauma Cover or Trauma Plus Cover Benefit Amount provided for the Life Insured; and
- various factors which may affect the premium rating for the Life Insured at the time of insurance application such as gender, smoking status, state of health, family history, occupation, and participation in hazardous activities.

Your first premium will be due on the First Premium Date shown in your Policy Schedule.

For a premium estimate you should contact Customer Services on **1800 421 034** or visit [www.ozicare.com.au/life-insurance](http://www.ozicare.com.au/life-insurance)

### 5. How much Ozicare Trauma or Ozicare Trauma Plus Cover can you apply for?

The minimum Trauma Cover or Trauma Plus Cover Benefit Amount is \$25,000. The maximum Trauma Cover or Trauma Plus Cover Benefit Amount you can apply for in relation to the Life Insured under the Policy depends on the Life Insured's age at the Commencement Date and is the lower of 50% of the Ozicare Life Cover Benefit Amount and the maximum Trauma Cover or Trauma Plus Cover Benefit Amount specified below:

| Age (next birthday) at Commencement Date | Maximum Trauma Cover or Trauma Plus Cover Benefit Amount is the lower of 50% of the Ozicare Life Cover Benefit Amount and: |
|--|--|
| 18 – 44                                  | \$500,000  |
| 45 – 54                                  | \$375,000  |
| 55 – 59                                  | \$250,000  |

If you apply to increase the Trauma Cover or Trauma Plus Cover Benefit Amount, the Life Insured's current age at the time of the application for the increase will be used to determine the maximum Trauma Cover or Trauma Plus Cover Benefit Amount (rather than the Life Insured's age at the original Commencement Date when the Policy first started).

## **6. When will the Ozicare Trauma Cover or Ozicare Trauma Plus Cover benefit be paid?**

We will pay the Ozicare Trauma Cover or Ozicare Trauma Plus Cover Benefit Amount as a lump sum if the Life Insured suffers one of the specified Trauma Events covered under the Policy (see page 13 for Trauma Events) except in the circumstances explained in “Do exclusions apply to Ozicare Trauma Cover and Ozicare Trauma Plus Cover?” in point 8 following.

## **7. Do limits apply to Ozicare Trauma Cover and Ozicare Trauma Plus Cover?**

The total benefits payable for a Life Insured under the policy cannot exceed:

- the maximum Benefit Amount for Ozicare Trauma Cover or Ozicare Trauma Plus Cover for the Life Insured’s age at the Commencement Date, plus
- any automatic inflation protection increases under the Policy.

If you apply to increase the Trauma Cover or Trauma Plus Cover Benefit Amount, the Life Insured’s current age at the time of the application for the increase will be used to determine the maximum Trauma Cover or Trauma Plus Cover Benefit Amount (rather than the Life Insured’s age at the original Commencement Date when the Policy first started).

If the Life Insured is covered under more than one Ozicare Life Insurance Policy for Ozicare Trauma Cover or Ozicare Trauma Plus Cover, we will apply this limit to the total of the Trauma Cover or Trauma Plus Cover Benefit Amounts payable for the Life Insured under all Ozicare Life Insurance Policies.

Any reduction in the Trauma Cover or Trauma Plus Cover Benefit Amount will be applied to the Ozicare Trauma Cover or Ozicare Trauma Plus Cover most recently commenced and we will refund the premiums paid on the amount that exceeded the maximum limit.

Only one Ozicare Trauma Cover or Ozicare Trauma Plus Cover Benefit Amount is payable in respect of the Life Insured.

Where an Ozicare Trauma Cover or Ozicare Trauma Plus Cover Benefit Amount is paid, we will reduce the Ozicare Life Cover and any Ozicare TPD Cover Benefit Amount by the Ozicare Trauma Cover or Ozicare Trauma Plus Cover Benefit Amount in respect of that Life Insured.

If we reduce the Ozicare Life Cover Benefit Amount and/or TPD Cover Benefit Amount, we will reduce your premium accordingly.

## **8. Do exclusions apply to Ozicare Trauma Cover and Ozicare Trauma Plus Cover?**

We will not pay the Ozicare Trauma Cover or Ozicare Trauma Plus Cover Benefit Amount:

- if the event that gave rise to the claim was directly or indirectly caused by an intentional act performed by the Life Insured
- if the condition resulting in a claim first became apparent, or the Trauma Event occurred, during the Qualifying Period (see “When does your Ozicare Trauma Cover or Ozicare Trauma Plus Cover start and end?” in point 9, following).

We will not pay any Trauma Cover or Trauma Plus Cover Benefit Amounts where we have agreed a special term with you in respect of your cover that specifically excludes the event or condition leading to the claim. Any such Policy term will be agreed with you before your Policy is issued and will appear on your Policy Schedule.

### 9. When does Ozicare Trauma Cover or Ozicare Trauma Plus Cover start and end?

Ozicare Trauma Cover and Ozicare Trauma Plus Cover do not start until your application is accepted and the 90 day Qualifying Period expires. If successful, we will send you a Policy Schedule setting out the Commencement Date when cover starts for the Life Insured.

The Trauma Events are subject to a 90 day Qualifying Period from:

- the date of commencement of the trauma cover;
- the date of any non-indexation increase in cover (but only in respect of the increase); and
- the date of any reinstatement.

This means that no Trauma Cover or Trauma Plus Cover Benefit Amount is payable if the condition resulting in a claim first became apparent, or the Trauma Event occurred, during the Qualifying Period.

We guarantee to renew your Ozicare Trauma Cover or Ozicare Trauma Plus Cover (provided you pay your premiums when due) until it ends.

Ozicare Trauma Cover or Ozicare Trauma Plus Cover ends for the Life Insured when the first of the following occurs:

- the date of payment of an Ozicare Trauma Cover or Ozicare Trauma Plus Cover claim for the Life Insured; or
- the date the Ozicare Trauma Cover or Trauma Plus Cover Benefit Amount is reduced to nil as a result of payment(s) of an Ozicare TPD claim for the Life Insured; or
- the date of death of the Life Insured; or
- the date you cancel the Policy; or
- the date you cancel this cover; or
- the date we cancel the Policy (where permitted by law); or
- the date we cancel this cover (where permitted by law); or
- the date the Life Insured ceases to reside in Australia (if on a temporary work visa); or
- the Policy Anniversary following your 65th birthday.

# Ozicare Life Insurance – Children’s Cover

Ozicare Children’s Cover is only available with Ozicare Life Insurance. You must specifically apply for this cover. If accepted, your cover will be included on your Policy Schedule.

## 1. What benefit is provided by Ozicare Children’s Cover?

Ozicare Children’s Cover provides a lump sum benefit should the Insured Child under the policy suffer death, be it due to illness or accident, be diagnosed with a Terminal Illness and have a life expectancy of less than 12 months, or suffer from one of the following specified injuries or illnesses while covered under the Policy and meet the assessment criteria:

|                        |                                   |
|------------------------|-----------------------------------|
| Benign Brain Tumour    | Loss of Use of Limbs and/or Sight |
| Cancer                 | Major Head Trauma                 |
| Cardiomyopathy         | Major Organ Transplant            |
| Loss of Hearing        | Meningitis                        |
| Encephalitis           | Paralysis                         |
| Chronic Kidney Failure | Severe Burns                      |
| Loss of Sight          | Stroke                            |
| Loss of Speech         |                                   |

Please see the Definitions on page 25 for details of these specific conditions.

The Terminal Illness or specified illness or injury must be certified by a Medical Practitioner approved by us and supported with the necessary test results to confirm the diagnosis.

## 2. Are you eligible to apply for Ozicare Children’s Cover?

You can apply for this cover for a child of yours if the child is aged between 2 and 17 years of age (next birthday) and the child is an Australian Resident.

We reserve the right to accept or decline applications for Ozicare Children’s Cover in our absolute discretion.

## 3. How much does Ozicare Children’s Cover cost?

Premiums are calculated at each Policy Anniversary and are based on the selected Children’s Cover Benefit Amount.

Your first premium will be due on the First Premium Date shown in your Policy Schedule.

For a premium estimate you should contact Customer Services on **1800 421 034**.

## 4. How much Ozicare Children’s Cover can you apply for?

You can apply for an Ozicare Children’s Cover Benefit Amount from \$20,000 to \$50,000 (whatever your child’s age (up to age 17)).

## 5. When will the Ozicare Children’s Cover benefit be paid?

We will pay the Ozicare Children’s Cover Benefit Amount as a lump sum if the Insured Child suffers an insured event, namely death, be it due to illness or injury, is diagnosed with a Terminal Illness and has a life expectancy of less than 12 months, or suffers from one of the injuries or illnesses specified on page 17 while covered under the Policy except in the circumstances explained in “Do exclusions apply to Ozicare Children’s Cover?” in point 7 following.

## 6. Do limits apply to Ozicare Children's Cover?

The total benefits payable for an Insured Child under the policy cannot exceed:

- the maximum Benefit Amount for Ozicare Children's Cover at the Commencement Date, plus
- any automatic inflation protection increases under the Policy.

If the Insured Child is covered under more than one Ozicare Life Insurance Policy for Ozicare Children's Cover, we will apply this limit to the total of the Children's Cover Benefit Amounts payable for the Insured Child under all Ozicare Life Insurance Policies.

Any reduction in the Children's Cover Benefit Amount will be applied to the Ozicare Children's Cover most recently commenced and we will refund the premiums paid on the amount that exceeded the maximum limit.

Only one Ozicare Children's Cover Benefit Amount is payable in respect of the Insured Child.

## 7. Do exclusions apply to Ozicare Children's Cover?

We will not pay the Ozicare Children's Cover Benefit Amount if the Insured Child's death, or the Insured Child's illness or injury is directly or indirectly as a result of:

- a Congenital Condition; or
- the intentional act of the Policyowner or person who will otherwise be entitled to all or part of the Children's Cover Benefit Amount; or
- an injury which occurs or an illness which becomes apparent before the Ozicare Children's Cover Commencement Date in respect of an Insured Child or during the first 3 months after the Ozicare Children's Cover Commencement Date, Commencement Date of any non-automatic increases in Children's Cover Benefit Amount (but only for the increases), or Reinstatement Date.

We will pay for any new and unrelated occurrence of injury or illness resulting in one of the specified illness or injury after this 3 month period.

We will not pay any Children's Cover Benefit Amounts where we have agreed a special term with you in respect of your cover that specifically excludes the event or condition leading to the claim. Any such Policy term will be agreed with you before your Policy is issued and will appear on your Policy Schedule.

## 8. When does Ozicare Children's Cover start and end?

Cover under Ozicare Children's Cover does not start until your application is accepted. If successful, we will send you a Policy Schedule setting out the Commencement Date when cover starts for the Insured Child.

We guarantee to renew your Ozicare Children's Cover (provided you pay your premiums when due) until it ends.

Ozicare Children's Cover ends for the Insured Child when the first of the following occurs:

- the date of payment of an Ozicare Children's Cover Benefit Amount for the Insured Child; or
- the date of death of the Insured Child; or
- the date you cancel the Policy; or
- the date you cancel this cover; or
- the date we cancel the Policy (where permitted by law); or
- the date we cancel this cover (where permitted by law); or
- the date the Insured Child ceases to reside in Australia; or
- the Policy Anniversary following the Insured Child's 21st birthday.

# Ozicare Accidental Death Insurance

## 1. What benefit is provided by Ozicare Accidental Death Insurance?

Ozicare Accidental Death Insurance is a stand-alone insurance product that provides a benefit in the event that the Life Insured under the Policy suffers an Accidental Death. You may take out Ozicare Accidental Death Insurance without purchasing Ozicare Life Insurance or in addition to Ozicare Life Insurance.

## 2. Are you eligible to apply for Accidental Death Insurance?

You must be an Australian Resident, aged between 18 and 64 years of age (next birthday) at the time of application.

## 3. How much does Ozicare Accidental Death Insurance cost?

Premiums are calculated at each Policy Anniversary and are based on the Benefit Amount, age, and gender of the Life Insured at that time.

Your first premium will be due on the First Premium Date shown in your Policy Schedule.

For a premium estimate you should contact Customer Services on **1800 421 034**.

## 4. How much Ozicare Accidental Death Insurance can you apply for?

You can apply for an Ozicare Accidental Death Insurance Benefit Amount from \$50,000 to \$500,000. There are no age-related reductions in the maximum Benefit Amount.

## 5. When will the Ozicare Accidental Death Insurance benefit be paid?

We will pay the Accidental Death Insurance Benefit Amount as a lump sum if the Life Insured suffers Accidental Death, while covered under the Policy except in the circumstances explained in "Do exclusions apply to Ozicare Accidental Death Insurance?" in point 7 following.

## 6. Do limits apply to Ozicare Accidental Death Insurance?

The total Ozicare Accidental Death Insurance Benefit Amounts payable for the Life Insured cannot exceed \$500,000, plus any automatic inflation protection increases. A Benefit Amount paid under an Ozicare Accidental Death Insurance Policy is made in addition to any Ozicare Life Insurance Benefit Amount payable under your Ozicare Life Insurance Policy (if applicable).

If the Life Insured is covered under more than one Ozicare Accidental Death Insurance Policy, we will apply this limit to the total of the benefits payable for the Life Insured under all Ozicare Accidental Death Insurance Policies. Any reduction in the Benefit Amount will be applied to the Ozicare Accidental Death Insurance most recently commenced and we will refund the premiums paid referable to the amount by which the Benefit Amount is reduced.

Only one Ozicare Accidental Death Benefit Amount is payable per Life Insured.



## 7. Do exclusions apply to Ozicare Accidental Death Insurance?

We will not pay an Ozicare Accidental Death Insurance Benefit Amount in respect of the Life Insured if the Life Insured suffers Accidental Death directly or indirectly as a result of:

- intentional self-inflicted bodily injury; or
- engaging in any criminal activities or illegal acts; or
- suicide or attempted suicide; or
- the consumption of drugs (unless it was under the direction of a Medical Practitioner and not in connection with treatment for substance abuse, drug addiction or dependence); or
- the consumption of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving; or
- engaging in any professional sport (meaning the Life Insured's livelihood is substantially dependent on income received as a result of playing sport); or
- engaging in any motor sports as a rider, driver and/or passenger; or
- war (whether declared or not) or war-like activity; or
- taking part in a riot or civil commotion; or
- being a pilot or crew member of any aircraft, or engaging in any aerial activity except as a passenger in a properly licensed aircraft.

## 8. When does your Ozicare Accidental Death Insurance cover start and end?

Ozicare Accidental Death Insurance cover starts for the Life Insured on the Commencement Date set out in the Policy Schedule.

We guarantee to renew your Ozicare Accidental Death Insurance (provided you pay your premiums when due) until it ends.

Ozicare Accidental Death Insurance ends for the Life Insured when the first of the following occurs:

- the date of payment of an Accidental Death claim for the Life Insured; or
- the date you cancel the Policy; or
- the date we cancel the Policy; or
- the date the Life Insured ceases to reside in Australia (if on a temporary work visa); or
- the Policy Anniversary after the Life Insured's 75th birthday.

## 9. What is included in your Ozicare Accidental Death Insurance Policy?

If your application is accepted by us, we will issue you a Policy Schedule. Your Ozicare Accidental Death Insurance Policy consists of the Policy Schedule and:

- this PDS (which includes the terms and conditions applying under your Policy); and
- the Payment Schedule (which outlines your selected premium payment frequency and method).

You should keep your Ozicare Accidental Death Insurance Policy and Policy Schedule in a safe place, as you will need to produce these in the event of a claim being lodged for the Life Insured.

Ozicare Accidental Death Insurance is written out of the Hannover Australian statutory fund.

## General Information

### 1. Is there a 30-day cooling-off period?

You have 30 days from the Commencement Date to ensure you are satisfied with your Policy, and decide whether to keep it. This is the cooling-off period. Policies may be cancelled within this 30-day period provided a claim has not been made under the Policy.

Please send your Policy Schedule to Ozicare Life Insurance, PO Box 342, Toowong QLD 4066 with a written request for cancellation within the 30-day period. When Customer Services receives your letter and Policy Schedule, the Policy will be cancelled, and any premiums you may have paid will be refunded.

### 2. Is there Inflation Protection?

To help your level of insurance keep up with the cost of living, Ozicare Life Insurance (including Ozicare Life Cover, Ozicare TPD Cover, Ozicare Trauma or Trauma Plus Cover, and Ozicare Children's Cover) and Ozicare Accidental Death Insurance Benefit Amounts are automatically increased by the change in CPI or 5% (whichever is the greater) on each Policy Anniversary.

Automatic increases will continue even where the maximum Benefit Amount is met or exceeded.

An updated Policy Schedule will be sent to you 30 days prior to your Policy Anniversary during each year the Policy remains in force. It will include the updated Benefit Amount and premium. You can decline the automatic Benefit Amount increase by writing to Ozicare Life Insurance, PO Box 342, Toowong QLD 4066. If you decline the automatic Benefit Amount increase, this will apply to all optional benefits of your Ozicare Life Insurance policy (including Ozicare Life Cover, Ozicare TPD Cover, Ozicare Trauma or Trauma Plus Cover, and Ozicare Children's Cover) and your Ozicare Accidental Death Insurance Policy.

The automatic increases to your Ozicare Life Cover Benefit Amount will end on the Policy Anniversary after the Life Insured reaches age 75. The automatic increases to your Ozicare TPD Cover, Ozicare Trauma or Trauma Plus Cover, and Ozicare Children's Cover continue until the benefit expires.

### 3. What should I know about premium changes, payments, and deductions?

We may change the premium rates applying to your Policy, but only if we change the premium rate applying to all (or the same group of) Ozicare Life Insurance or Ozicare Accidental Death Insurance Policyowners. We will send written notice of any change to you (to your last address notified to us) at least 30 days before the date the change affects you.

**Payment Frequency:** Your first premium deduction will occur on the First Premium Date shown in your Policy Schedule. Your premiums will then be deducted, fortnightly, monthly or annually from the First Premium Date depending on the frequency you choose. You may only apply to change your payment frequency after receiving the next anniversary notice for your Policy.

**Payment Method:** Payments can be made by automatic direct debit from your bank, credit union, or building society account or by credit card. You may apply at any time by phone to change the method of premium payment.

All payments made in connection with your Policy must be made in Australian currency.

### 4. Can I change my insurance?

Please call Customer Services on **1800 421 034** for applications to:

- decrease any cover under your Ozicare Life Insurance and/or Ozicare Accidental Death Insurance;
- increase any cover under your Ozicare Life Insurance and/or Ozicare Accidental Death Insurance;

- add optional Ozicare TPD Cover, Ozicare Trauma Cover, Ozicare Trauma Plus Cover, and/or Ozicare Children's Cover to an existing Ozicare Life Insurance policy;
- change the Life Insured's status from a smoker to a non-smoker, for the purpose of determining your Ozicare Life Insurance premium rating. You must successfully complete a Non-Smoker Declaration over the phone with a Customer Services consultant to qualify for a non-smoker premium rate.

Any modifications in the terms and conditions relating to the change are subject to approval and written confirmation by us.

### 5. How do I make a claim?

If the Policy and the Ozicare Life Insurance or Ozicare Accidental Death Insurance for the benefit is in force when an insured event occurs, you (or your legal representative on your death) can claim under your Policy by contacting **1800 421 034**, emailing **life.claims@ozicare.com.au** or writing to Ozicare Life Insurance, PO Box 342, Toowong QLD 4066. We will send you a Claims Booklet for you to complete, sign, and return to us. Additionally, we may require your treating Medical Practitioner to complete a form at your (or your estate's) expense.

Claims should be made as soon as possible after the event leading to the claim. If we are not notified within a reasonable period of time after the event leading to the claim, and we are disadvantaged by the delay, we may be able to reduce the amount we would otherwise pay, or we may be able to refuse to pay the claim.

### 6. What proof is required to make a claim?

Your Policy and Policy Schedule will be required. For a death claim we must also receive proof of death (e.g. death certificate), provided at your estate's expense and any other documentation we require to our satisfaction, that the insured event has occurred before a death claim is payable.

For claims other than a death claim, we will require:

- documentation by one or more appropriate Medical Practitioners; and
- all relevant information, including any test, examination, or laboratory results, must be provided to us.

We may be entitled to refuse benefit payment under this Policy if we do not have evidence to our satisfaction of the Life Insured's or Insured Child's (as applicable) death, the cause of the Life Insured's or Insured Child's (as applicable) death, or of the applicable insured event.

We reserve the right to require the Life Insured or Insured Child (as applicable) to undergo, at our expense, examinations or other reasonable tests (including, where necessary, a post-mortem examination) to confirm the occurrence of an insured event. Additionally, we may conduct investigations to assess the validity of the claim. This could involve the use of investigation agents and surveillance, legal advisers, and the collection of personal data.

### 7. Who receives the insurance benefit payment?

Unless a valid nomination (explained below) applies:

- we make all benefit payments to you, the Policyowner; or
- if the Policyowner dies, the Benefit Amount will be paid to their legal personal representative, or other person that we are permitted to pay under the Life Insurance Act 1995.

All Benefit Amounts paid in connection with your Policy will be made in Australian currency.

### Nominations

As the Policyowner, you can nominate beneficiaries to receive payment of the Ozicare Life Cover Benefit Amount or Ozicare Accidental Death Insurance Benefit Amount on your death. Nominations can be made over the phone when purchasing Ozicare Life Cover or Ozicare Accidental Death Insurance.

Likewise, beneficiary nominations can be updated at any time by contacting Customer Services on **1800 421 034**.

### **Conditions of Nominations**

The following conditions regarding nominations apply:

- there must not be more than 5 nominees;
- nominations must be of a natural person;
- payment of the Life Cover or Accidental Death Benefit Amount will be made on the basis of the latest valid nomination received by us;
- if a nominee is a minor when payment is made, the payment will be made to the minor's legal guardian or trust for the benefit of the minor; and
- if a nominee pre-deceases the Policyowner, that nominee's share is payable to the Policyowner's legal representative, or other person that we are permitted to pay under the Life Insurance Act 1995.

The payment of a Benefit Amount in accordance with the above in respect of a Life Insured is full and final discharge of our liability under the Policy for that Benefit Amount.

### **8. Can my Policy be forfeited or cancelled?**

If you don't pay your premium when it is due and it remains unpaid for more than 28 days after it was due or for more than 28 days from when we give you notice, whichever is greater, your Policy could be cancelled.

You can cancel your Policy by writing to Ozicare Life Insurance, PO Box 342, Toowong QLD 4066, and giving 30 days notice.

Your Policy may be reinstated within 90 days of the date that the Policy was forfeited or cancelled, but only if we agree and subject to any terms and conditions we might require.

### **9. What are the risks of this insurance?**

There are a number of insurance risks you should be aware of, including:

- it is important to select and apply for the correct product and appropriate level of cover to suit your individual needs. Insufficient cover may cause you or your beneficiaries to suffer financial hardship despite receiving the full benefit;
- if you are replacing a contract or policy with another contract or policy, you should consider all the terms and conditions of each policy before making a decision to change; and
- Ozicare Life Insurance and Ozicare Accidental Death Insurance are designed purely for protection, and do not include a savings or investment component. Therefore, if your Policy is cancelled (after the 30-day cooling-off period), you will not receive anything back unless you have paid premiums more than 30 days in advance.

### **10. What tax implications are applicable to my Policy?**

In most cases, the premium will not be tax-deductible and tax will not be liable on any Benefit Amount paid under your Policy.

This information is based on present tax laws and our interpretation of those laws. Regardless, you should seek professional advice to understand how tax laws will affect your individual circumstances.

### **11. What should I know about privacy?**

If you purchase Ozicare Life Insurance and/or Ozicare Accidental Death Insurance, we, through Ozicare need to collect personal information from you so that we and/or Ozicare can:

- assess your application;

- set up and administer your Policy;
- provide you with services; and
- assess any claims you may have.

The information we or Ozicare collect may include sensitive information about you, such as health information.

If you fail to provide the personal information we require, we may not be able to provide you with insurance.

Additionally, we may use the information you give us to:

- improve our and/or Ozicare financial products and services; and
- provide you with information about our and/or Ozicare other products and services.

In some circumstances this may mean that we will need to share your information with and collect your information from a third party such as our and your medical advisors, claims data collectors, and verify your information with other consultants, experts, and your employer. We may also disclose personal information to other insurance or reinsurance companies for the purpose of obtaining reinsurance support, to our related companies and to other organisations that assist us in supplying our services.

We prohibit third parties to whom we disclose information from disclosing it or using it for any purpose other than the purpose for which it was provided.

You may ask for access to the personal information we hold about you at any time and seek correction of such information.

Our Privacy Policy contains information about how you may complain about a possible breach of your privacy and how we will deal with such a complaint.

We may from time to time disclose personal information to overseas recipients, who are most likely to be located in Germany.

For our full Privacy Statement, please visit [www.hannoverlifere.com.au/misc/disclaimer/privacy\\_policy](http://www.hannoverlifere.com.au/misc/disclaimer/privacy_policy).

## 12. How do I make a complaint?

It is always our intention to provide you with the best possible service. However, if you have any cause for complaint, you should:

**Step 1** – Contact our appropriate department manager at the details shown on the Policy Schedule.

**Step 2** – If the matter is not resolved to your satisfaction within 14 days, please contact the Dispute Resolution Manager via our contact details on the back cover.

**Step 3** – If you are still not happy with our answer, we will give you details of independent dispute resolution facilities operated by Financial Ombudsman Service Limited.

## 13. What happens if features or benefits are added to my insurance?

We will automatically upgrade your Ozicare Life Insurance and/or Ozicare Accidental Death Insurance should we add better features or benefits to your Policy that don't increase your premium. These features and benefits will be automatically made available to you, but you are not obliged to accept them. However, should you claim upon any of these features or benefits, you will be bound by the definitions, terms and conditions, exclusions, and claims procedures highlighted throughout the PDS which contains the features and benefits of which you are claiming.

## Definitions

Certain words in this PDS begin with a capital letter, such as Benefit Amount. The meaning of these words can be found below.

**Accidental Death** means death where the death is directly and solely caused by accidental, violent, external, and visible means without any other contributing causes and where the death is not self-inflicted.

**Angioplasty** (triple vessel) means the actual undergoing of either:

- balloon angioplasty;
- insertion of a stent;
- atherectomy; or
- laser therapy

to correct a narrowing or blockage of coronary arteries within the same procedure. Angiographic evidence, indicating obstruction of the coronary arteries is required to confirm the need for this procedure.

The procedure must be considered necessary by a cardiologist to correct or treat coronary artery disease. An Ozicare Trauma Cover or Ozicare Trauma Plus Cover (as applicable) Benefit Amount will only be payable where three or more coronary arteries are obstructed and corrected with the use of angioplasty, atherectomy, laser therapy, or stents.

**Australian Resident** means a person who resides in Australia at the time of application and either holds Australian or New Zealand citizenship; or holds an Australian permanent residency visa; or has been in Australia continuously for six months or more on a temporary work visa and resides in Australia.

**Benefit Amount** means the amount payable on the applicable insured event covered under the Policy in respect of the Life Insured for Ozicare Life Cover, Ozicare Total & Permanent Disability (TPD) Cover, Ozicare Trauma Cover, Ozicare Trauma Plus Cover, Ozicare Children's Cover or Ozicare Accidental Death (as applicable). The Benefit Amount at the Commencement Date for the benefit for the Life Insured or Insured Child is shown in the Policy Schedule.

**Benign Brain Tumour** means the presence of a non-cancerous tumour on the brain causing a permanent neurological deficit, resulting in the Life Insured or Insured Child (as applicable) either:

- suffering at least a 25% impairment of whole person function as defined in Guides to the Evaluation of Permanent Impairment (Guides) 5th edition, American Medical Association;
- requiring neuro-surgical intervention for its removal.

The presence of the underlying tumour must be confirmed by imaging studies such as CT scan or MRI (Magnetic Resonance Imaging).

Cysts, granulomas, cholesteatomas, malfunctions in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland or spine are not covered. Diagnosis must be confirmed by a consultant neurologist.

**Ozicare Accidental Death Insurance** means the cover described on pages 19 to 20 of this PDS.

**Ozicare Children's Cover** means the cover described on pages 17 to 18 of this PDS.

**Ozicare Life Cover** means the cover described on pages 7 to 9 of this PDS.

**Ozicare Life Insurance** means Ozicare Life Cover, Ozicare Total & Permanent Disability (TPD) Cover, Ozicare Trauma Cover and Ozicare Trauma Plus Cover and/or Ozicare Children's Cover (as applicable).

**Ozicare Total & Permanent Disability (TPD) Cover** means the cover described on pages 10 to 12 of this PDS.

**Ozicare Trauma Cover** or **Ozicare Trauma Plus Cover** (as applicable) means the cover described on pages 13 to 16 of this PDS.

**Cancer** means the confirmed diagnosis of the presence of one or more malignant tumours characterised by the uncontrollable growth and spread of malignant cells, and the invasion and destruction of normal tissue, including leukaemia and Hodgkin's disease.

The following cancers are not covered:

- tumours showing the malignant changes of carcinoma in situ, (including cervical dysplasia CIN-1, CIN-2, and CIN-3) or which are histologically described as premalignant. Carcinoma in-situ of the breast is covered if it results in the removal of the entire breast. This procedure must be considered the appropriate and necessary treatment to specifically arrest the spread of malignancy;
- all skin cancers of less than 1.5mm maximum thickness and also less than Clark Level 3 depth of invasion;
- all Hyperkeratosis or Basal Cell Carcinoma (BCC) of skin and Squamous Cell Carcinoma (SCC) of skin unless there has been a spread to other organs; and
- prostate cancers which are histologically described as TNM classification T1 or are of another equivalent or lesser classification unless resulting in the surgical removal of the complete prostate.

**Cardiomyopathy** means a condition of impaired ventricular function of variable aetiology (often not determined) resulting in significant physical impairment i.e. Class III on the New York Heart Association classification of cardiac impairment.

**Cardiomyopathy** directly related to alcohol abuse is excluded.

**Chronic Kidney Failure** means end stage renal failure presenting as chronic irreversible failure of the function of both kidneys, which requires permanent dialysis.

**Chronic Liver Failure** means end stage liver failure resulting in permanent jaundice, ascites, and/or encephalopathy.

Liver disease directly related to alcohol abuse or intravenous drug use is excluded.

**Chronic Lung Failure** means end stage respiratory failure permanently requiring continuous oxygen therapy and with FEV 1 test results of consistently less than one litre.

**Commencement Date** means the date your application is accepted by us and cover starts as set out in the Policy Schedule.

**Congenital Condition** means an illness, disability, or defect existing at or from an Insured Child's birth.

**Coronary Artery Bypass Surgery** means the undergoing of coronary artery bypass surgery which is considered medically necessary to correct or treat coronary heart disease. Surgery does not include angioplasty, or other intra-arterial and non-surgical procedures.

**Domestic duties** mean the tasks performed by a Life Insured whose main occupation is to maintain their family home.

These tasks are:

- cooking of meals for their family;
- cleaning of the home;
- shopping for their family's food;

- doing their family's laundry; and
- taking care of dependent children (if applicable).

Domestic duties do not include duties performed outside the person's home for salary, reward or profit.

**Encephalitis** means the severe inflammation of brain substance which results in significant and permanent neurological sequelae causing at least a 25% impairment of whole person function as defined in Guides to the Evaluation of Permanent Impairment (Guides) 5th edition, American Medical Association as certified by a consultant neurologist.

Encephalitis as a result of HIV infection is excluded.

**First Premium Date** means the date your first premium is due for payment as set out in the Policy Schedule.

**Heart Attack** means the death of a portion of heart muscle arising from inadequate blood supply to the relevant area.

The basis for diagnosis must be supported by evidence on any two of the following:

- new electrocardiograph (ECG) changes;
- diagnostic elevation of cardiac enzymes or Troponin I greater than 2.0 ug/L or Troponin T greater than 0.6 ug/L;
- new pathological Q waves;
- evidence that the event produced a permanent reduction in the Cardiac Ejection Fraction to 50% or less.

**Heart Valve Surgery** means the actual undergoing of a procedure to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities.

**Homemaker** means the Life Insured who, immediately prior to the sickness or injury, is the main provider of Domestic duties within the family home and if also in paid employment, working for less than 10 hours per week.

**Intensive Care** means an injury or sickness has resulted in the Life Insured requiring continuous mechanical ventilation by means of tracheal intubation for ten consecutive days (24 hours per day) in an authorised intensive care unit of an acute care hospital.

Excluded from this definition is Intensive Care as a result of medically induced coma.

**Insured Child** means the person named in the Policy Schedule in respect to the optional Ozicare Children's Cover as the Insured Child.

**Life Insured** means a person named in the Policy Schedule as the Life Insured.

**Loss of Hearing** means complete and irrecoverable loss of hearing, both natural and assisted, from both ears as a result of injury or sickness, as certified by an appropriate Medical Practitioner.

**Loss of Independent Existence**

There is a permanent and irreversible inability of the Life Insured to perform without the assistance of another person any two of the following "activities of daily living" without the physical assistance of someone else and without the use of special equipment:

| Activity | Description             |
|----------|-------------------------|
| Washing  | Bathing and showering   |
| Dressing | Dressing and undressing |
| Eating   | Eating and drinking     |



|              |   |
|--------------|---|
| Continenence | Maintaining continence with a reasonable level of personal hygiene.   |
| Mobility     | Getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair, or walking aid. |

Or, the Life Insured suffers cognitive impairment that results in the Life Insured requiring permanent and constant supervision for a continuous period of at least 6 months. The Life Insured's impairment must be established by a Medical Practitioner nominated by us.

**Loss of Sight** means the permanent loss of sight in both eyes due to sickness or injury to the extent that:

- visual acuity is 6/60 or less in both eyes; or
- the visual field is reduced to 20 degrees or less of arc whether aided or unaided, and all as certified by an ophthalmologist.

**Loss of Speech** means the complete and irrecoverable loss of the ability to speak as a result of injury or sickness which must be established and the diagnosis reaffirmed after a continuous period of three months of such loss by an appropriate Medical Practitioner.

**Loss of Use of Limbs and / or Sight** means the total and permanent loss of any of the following:

- use of both hands
- use of both feet
- sight of both eyes (to the extent of 6/60 or less)
- use of one hand and one foot
- use of one hand and the sight of one eye
- use of one foot and the sight of one eye

**Major Head Trauma** means an accidental head injury resulting in permanent neurological deficit, resulting in the Life Insured or Insured Child (as applicable) either:

- being permanently and irreversibly unable to perform without the assistance of another person any one of the "activities of daily living" under the definition of Loss of Independent Existence; or
- suffering at least a 25% impairment of whole person function as defined in Guides to the Evaluation of Permanent Impairment (Guides) 5th edition, American Medical Association.

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

**Major Organ Transplant** means the Life Insured or Insured Child (as applicable) either undergoes organ transplant, or upon specialist medical advice is placed on an official Australian acute care hospital waiting list to undergo organ transplant, from a human donor of one or more of the following:

- kidney, heart, liver, lung, pancreas, or bone marrow.

The transplantation of all other organs or parts of any organ or any other tissue is excluded.

**Medical Practitioner** means a qualified, practicing medical specialist, licensed to practice his or her medical specialty within Australia or New Zealand, and whose specialty qualifies him or her to make a prognosis of Terminal Illness or as the context requires, to prescribe drugs or to diagnose a medical condition, illness, disability, or injury covered under the Policy, of the Life Insured or Insured Child (as applicable). The Medical Practitioner must not be the Life Insured under the

Policy, their spouse, relative, or business associate or the spouse or relative of the Insured Child (as applicable).

**Meningitis** (and/or meningococcal disease) means Meningitis or meningococcal septicaemia causing at least a 25% impairment of whole person function as defined in Guides to the Evaluation of Permanent Impairment (Guides) 5th edition, American Medical Association as certified by a consultant neurologist.

**Paralysis** means any of the following:

- “Diplegia” which means the permanent and total loss of function of both sides of the body due to injury or disease;
- “Hemiplegia” which means the permanent and total loss of function of one side of the body due to injury or disease;
- “Paraplegia” which means the permanent and total loss of use of both legs resulting from due to injury or disease;
- “Quadriplegia” which means the permanent and total loss of use of both arms and both legs due to injury or disease;
- “Tetraplegia” which means the permanent and total loss of use of both arms and both legs due to injury or disease.

**PDS** is an abbreviation of Product Disclosure Statement.

**Policy** means the legal contract between the Policyowner and us. This PDS, your application, any future application accepted by us, the current Schedule, and any special conditions, amendments, or endorsements make up the Policy.

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

**Policyowner, you, your, yours** means the Life Insured. Your Policy may not be transferred or assigned to another person.

**Qualifying Period** means the 90 day period during which no Benefit Amount is payable if the condition resulting in a claim first became apparent, or a Trauma Event occurred, being 90 days from:

- the date of commencement of the trauma cover;
- the date of any non-indexation increase in cover (but only in respect of the increase); and
- the date of any reinstatement.

**Schedule** means the Schedule issued with your Policy and updated from time to time. A new schedule will be issued at any time we agree with you to change the details in respect of the Life Insured or Insured Child (as applicable) under your Policy. A new Schedule will replace any previous Schedules.

**Severe Burns** means third degree burns or full thickness burns to at least:

- 20% of the body surface area as measured by the Lund and Browder Body Surface Chart;
- 50% of both hands, requiring surgical debridement and/or grafting; or
- 50% of the face, requiring surgical debridement and/or grafting.

**Stroke** means any cerebrovascular accident or incident producing neurological sequelae lasting more than 24 hours. This includes infarction of brain tissue, intracranial or subarachnoid haemorrhage, embolization from an extracranial source, but excludes transient ischaemic attacks and cerebral events and symptoms due to reversible neurological deficits and migraine.

The basis for diagnosis shall be supported by evidence on a Computerised Tomography (CT),

Magnetic Resonance Imaging (MRI,) or similar scan that a stroke has occurred and of infarction of brain tissue or intracranial or subarachnoid haemorrhage.

**Terminal Illness** means a confirmed diagnosis by a Medical Practitioner who is a specialist in the field and is approved by Hannover, in conjunction with test results that support the diagnosis, of a terminal illness where life expectancy is 12 months or less as a direct result of acquiring the illness.

**Total and Permanent Disability (TPD)** means as a result of sickness or injury, the Life Insured:

- suffers Loss of Use of Limbs and/or Sight; or
- is Unable to Work; or
- suffers Loss of Independent Existence.

**Trauma Event** means:

For Ozicare Trauma Cover one of the following:

|              |                                |
|--------------|--------------------------------|
| Cancer       | Stroke                         |
| Heart Attack | Coronary Artery Bypass Surgery |

For Ozicare Trauma Plus one of the following:

|                                |   |
|--------------------------------|---|
| Cancer                         | Major Head Trauma   |
| Heart Attack                   | Loss of Hearing/Loss of Sight/<br>Loss of Speech                          |
| Stroke                         |   |
| Coronary Artery Bypass Surgery | Severe Burns  |
| Benign Brain Tumour            | Intensive Care  |
| Heart Valve Surgery            | Major Organ Transplant  |
| Angioplasty (triple vessel)    | Chronic Lung Failure, Chronic Kidney Failure, or<br>Chronic Liver Failure |
| Cardiomyopathy                 |   |

### Unable to Work

If the Life Insured is not a Homemaker, a state of physical or mental incapacity which:

- results in the Life Insured being disabled and unable to work in any employed capacity for at least three consecutive months; and
- in our opinion, after considering medical evidence and/or other evidence, results in the Life Insured being unable ever to engage in any occupation for which they are reasonably suited by education, training or experience; and
- they are under the regular treatment, and following the advice of a Medical Practitioner; and
- they are likely to be so disabled for life.

If the Life Insured is a Homemaker, a state of physical or mental incapacity which:

- results in the Life Insured being disabled, unable to perform Domestic duties and have been confined to the home for a period of at least three consecutive months; and
- in our opinion, after considering medical evidence and/or other evidence, results in the Life Insured being unable ever to perform Domestic duties or engage (whether or not for reward) in any other occupation for which they are reasonably suited by education, training or experience.
- they are under the regular treatment, and following the advice of a Medical Practitioner; and
- they are likely to be so disabled for life.

# Ozicare

I N S U R A N C E

Need to get in touch with Ozicare?  
by email: [life.sales@ozicare.com.au](mailto:life.sales@ozicare.com.au)  
on the web: [www.ozicare.com.au](http://www.ozicare.com.au)  
on the phone: 1800 421 034

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Ozicare Life Insurance is brought to you by  
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