

Going overseas? Avoid the travel traps



Wherever you are in the world, you can stay protected with Aviva. If you're working, travelling or relocating overseas, a world of insurance options is now at your fingertips.

If you have an existing Aviva Australia policy

If you already have a life insurance policy with Aviva Australia, we'll cover you in any country 24 hours a day, seven days a week.

Whether you're packing up permanently or just heading for a short trip, here are some common traps to avoid.

Not paying by credit card

It is easier to pay for your policy using a credit card if you're overseas. Cash or cheque can be hard work, and if you miss a payment you won't have protection.

Not paying by super

If you're not working in Australia, and you're paying for your life insurance through a super account, you may wish to revise this option. Because you're not employed in Australia, there'll be no money coming into your super account to fund your retirement or your policy because you are not working.

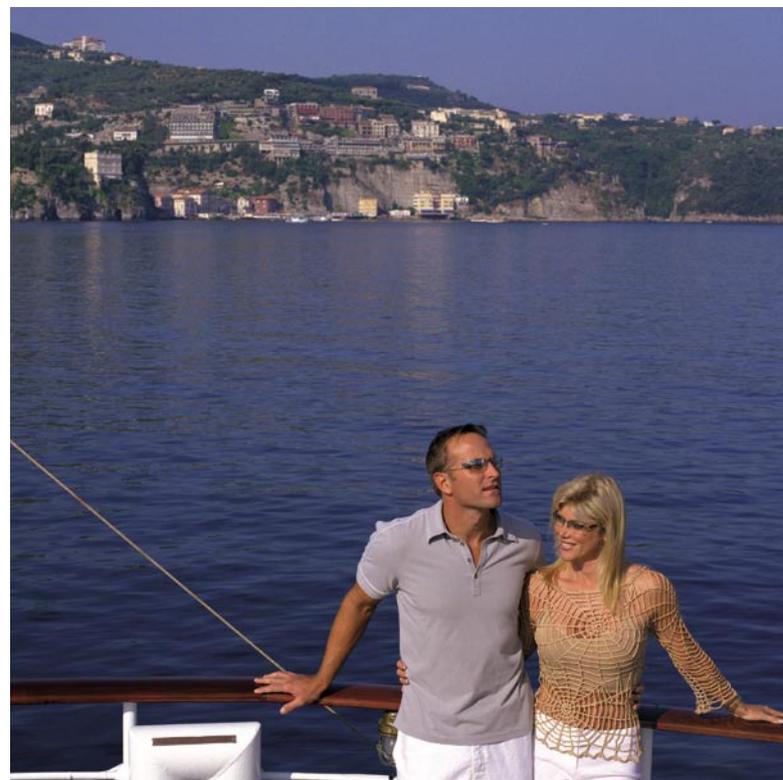
Not having enough socked away

It may pay boosting your life cover for extra cover if you're heading to somewhere you feel unsure about.

Talk to your financial adviser.

Forgetting to insure the kids

If you're taking your kids with you, remember you can insure them too. Sometimes it's just worth the peace of mind.





If you don't have an existing Aviva Australia policy

Whether you're packing up permanently or temporarily, here are some options.

Leaving temporarily

You can sign up for an Aviva Australia policy...

Each case will be different depending on the type of cover, duration of stay and location of stay. These matters will be dealt with at an underwriting stage and can be reviewed once travel has ceased. Common clauses are war/terrorism or exclusion while in particular countries.

Leaving permanently

You can sign up for an Aviva Singapore policy

Aviva can sign you up in Singapore from their list of registered advisers. Aviva can issue you a new policy via Singapore if you are leaving permanently to live in: Brunei, Malaysia, Thailand, Hong Kong, Philippines, United Arab Emirates, (Dubai, Abu Dhabi, Sharjah), Indonesia, Singapore, or Vietnam. Your adviser can call +65-68279933 (Michelle Snape) to find out more. Remember you will be bound by that country's laws.

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The life insurance product is called the Aviva Protectionfirst Range and is issued by Norwich Union Life Australia Limited ("NULAL", "the Administrator", "our", "we", or "us") ABN 34 006 783 295 Australian Financial Services Licence Number ("AFSL number") 241686. The superannuation product is called the Norwich Union Superannuation Trust ("the Trust") and is issued by NULIS Nominees (Australia) Limited ("NULIS" or "the Trustee") ABN 80 008 515 633 AFSL number 236465 Registrable Superannuation Entity ("RSE") license number L0000741 through the Norwich Union Superannuation Trust RSE registration number R1004083. Both products are administered by NULAL.

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A PDS is available from Aviva or your financial adviser. Investors should consider the PDS before making an investment decision or deciding to continue to hold a product.