

Security

Income Provide Insurance

Customer Information
Brochure



You should read this brochure carefully, especially the Key Features Statement. This summarises the important information you must know about this product.

Life insurance is provided by Suncorp Life & Superannuation Limited ABN 87 073 979 530 ('SLSL'). Suncorp-Metway Limited ABN 66 010 831 722 and its related companies (except SLSL) do not guarantee SLSL and are not liable for any of the policies, products or services provided by SLSL.

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Suncorp Life & Superannuation Limited
ABN 87 073 979 530

You cannot make an application for any products contained in this Customer Information Brochure (CIB) after the expiry date of the CIB.

SUNCORP METWAY



BANKING • INSURANCE • INVESTMENT

Key Features Statement

Suncorp Metway Income Provide Insurance

This Key Features Statement follows guidelines set down by the Australian Securities & Investments Commission. It will help you to:

- **decide whether this product will meet your needs; and**
- **compare this product against others you may be considering.**

IMPORTANCE NOTICE

This is not a savings plan. The primary purpose is to provide a benefit if you are unable to work due to sickness or injury.

If you terminate your policy at any time, you will not get anything back.

Suncorp Metway Income Provide Insurance

Suncorp Metway Income Provide Insurance (called Income Provide Insurance from now on) is designed to provide continuing income for up to a maximum period of 12 months if you are unable to work due to Sickness or Injury. It is renewable every year until the Renewal Date immediately prior to your 60th birthday.

However Suncorp Life & Superannuation Limited ABN 87 073 979 530 (Suncorp Metway) has the option to decline renewal of your Policy or any other policy owner's Income Provide Policy entirely at its discretion. This may occur where the claims experience of an individual policy or group of policies has been unfavourable.

Premiums

The cost of your Policy is called your Premium. Your Premium provides for your insurance cover and the costs necessary to set up and administer your Policy and service your needs. All Premiums are paid into the Suncorp Life No. 1 Statutory Fund.

The amount of your annual Premium will depend on many factors including your age, sex, health, smoking status, occupation and the amount of insurance, Waiting Period and Benefit Period you require, subject to maximum cover levels set out below. Tables of Premium rates are available on request.

Your first Premium is payable on the Policy Commencement Date and then on the anniversary of that date (Renewal Date) for as long as you and Suncorp Metway want the Policy to continue up to the Renewal Date immediately prior to your 60th birthday.

Your second and subsequent Premiums must be paid within 30 days of the Renewal Date. This period is called "the days of grace". If you don't pay the full amount of the Premium you are required to pay within the days of grace, then your Policy will lapse. This means that your Policy will have terminated and you will no longer be insured.

A minimum Premium of \$200 (including Policy fee) and a minimum Sum Insured of \$12,000 per annum is applicable.

The Premium rates applicable to your Policy are guaranteed not to change for 12 months from your Policy Commencement Date. After this date, we may vary the rate of Premium payable for all policies similar to this one. If we do so, then the Premium on your Policy will be charged at the new rates set by Suncorp Metway and will apply from your next Renewal Date.

Benefits

Income Provide Insurance provides a replacement income of up to 75% of your Average Weekly Income. This is paid in the event of Sickness or Injury resulting in Total Disability that prevents you from working.

The maximum insured Benefit on application shall be no greater than:

- 75% of the first \$250,000 of Income before tax; plus
- 50% of the next \$105,000; to a maximum Sum Insured of \$240,000 per annum.

Amounts in excess of this will be considered on application.

The Benefit paid will be reduced by:

- sick leave payments during the period of disability following the Waiting Period;
- workers compensation payments;
- social security or other payments made under statute, regulation or ordinance;

- payment under any other disability, injury or sickness policy and temporary disablement benefit if it was not disclosed to us when you applied for this Policy or when you last applied for an increase in cover; and
- income from your current employment or business.

If you receive any compensation that includes an amount for loss of income resulting from your disability for any period and we have paid you Benefits under this Policy, you must, on demand by us, repay either the Benefits we have paid you or the amount you have been awarded for loss of income, whichever is the lower amount.

If you are assessed by Suncorp Metway as being Totally Disabled, you will receive your first Benefit payment 2 weeks after the expiry of your Waiting Period. Further Benefit payments are made every four weeks after the first payment and are made for the maximum duration of your Benefit Period, subject to Suncorp Metway continuing to assess you as being Totally Disabled. Your Policy Document Notice will indicate your applicable Waiting Period and your Benefit Period.

Suncorp Metway will not pay for Total Disablement resulting from:

- intentional self-inflicted injury performed by you or under your instruction or attempted suicide;
- you falling pregnant (including participation in an IVF or similar program, normal discomforts such as morning sickness, backache, varicose veins, ankle swelling or bladder problems), giving birth, miscarriage or having an abortion. However, if you spend more than three months Totally Disabled from the date your pregnancy ends your period of Total Disability will start at the end of that three months;
- mental or nervous disorders directly or indirectly attributable to pregnancy, childbirth, miscarriage, or post natal depression;
- declared or undeclared war;
- service in the armed forces; or
- any exclusion stated in your Policy Document Notice.

What are the Charges?

All the charges of the Policy are fully described in this section. Suncorp Metway undertakes not to apply any other charges (other than Government taxes and charges) without your specific consent.

(i) Policy Fee

For each Policy there is an annual Policy fee of \$75.

The Policy fee may be increased each year by up to the greater of the percentage increase in CPI over the calendar year and 10% per annum. The increase will be applied to your Policy from your next Renewal Date.

(ii) Payment Frequency*

You have the option of paying your Premium yearly, half yearly or monthly or by group payroll deduction. By paying your Premium more frequently than yearly, your total annual Premium will include a loading, to cover administrative costs associated with these payments. Currently the loading is 8% for monthly Premiums, 4% for half-yearly Premiums and 8% for group payroll deductions.

(iii) Policy Document Replacement Fee*

If you lose your Policy document or Policy Document Notice you will need to complete a "Lost Policy Declaration". Please ring our Customer Service Consultants on 1800 810 012 to obtain the declaration form. A fee of \$50 will be charged to replace your Policy document and Policy Document Notice.

**These charges can alter. If we decide at any time in the future to alter these charges, you will be given at least 3 months' written notice.*

What is Paid to your Adviser?

Part of the Premiums paid on this Policy are paid as commission to your adviser selling you this Policy. In some instances, your adviser is paid a salary instead of a commission. The commission is for the professional advice and service provided initially and every year for the life of your Policy. Your adviser has to pay for some of the business expenses they incur from this commission as well as it being their source of income.

Commissions are not additional costs to you because they are paid from your annual Premiums. If your Policy is cancelled in the first year, some or all of the commission must be repaid to Suncorp Metway by your adviser.

The amount paid to your adviser forms part of the total Premiums and where other sales methods are used, lower Premiums may not necessarily result.

Taxation

All statements made in this CIB in relation to taxation are based on our interpretation of legislation current at the date of issue of this CIB. The taxation information is of a generalised nature and individual circumstances may differ and taxation laws may change. Therefore you should seek advice from your taxation adviser or the Australian Taxation Office on taxation issues specifically relating to you.

Generally, the annual Premium for your Income Provide Insurance Policy is tax deductible whether you are self-employed or an employee, however, the Benefit payments you receive, are assessable for personal income tax.

Cooling-off Period

Suncorp Metway wants you to be satisfied that you have made the right decision. After you sign-up for a Policy and receive the Policy Document Notice from Suncorp Metway, you are entitled to a cooling off period of 21 days to check that the Policy meets your needs. Within this time you may cancel your Policy without paying any charges. If after reading your Policy details, you are not happy with any aspect of your Policy, send your Policy Document Notice and this CIB to us with a written request for cancellation within 21 days of receiving your Policy Document Notice. We will then refund any Premiums you have paid.

Information on your Policy

As soon as Suncorp Metway receives your Application Form, has assessed it and is prepared to offer you cover, we will send you a Policy Document Notice showing specific information relating to your Policy. You should read the Policy Document Notice and the Policy terms and conditions on pages 4 to 9 of this CIB carefully.

Complaints Resolution

Whilst Suncorp Metway makes every effort to satisfy your requirements, if you have any enquiries or complaints concerning your Policy you can telephone us on 1800 810 012 toll free. Alternatively, you can make written enquiries or complaints. All correspondence should be addressed to:

The Manager, Life and Superannuation Support (LS053)
Suncorp Life & Superannuation Limited
GPO Box 1453
Brisbane Qld 4001

You will need to include in your letter your full name, the address to which we can respond to you, your signature and the date. It would also be helpful if you include your telephone number and your Policy number.

Your inquiry will be registered, and we will acknowledge this in writing within 5 working days of receiving it. Every effort will be made to resolve the matter within 21 working days of receiving your complaint in writing.

If any concerns are not resolved to your satisfaction, you may contact the Financial Industry Complaints Service Limited (FICS), which is an independent body to assist the public on matters relating to life insurance, superannuation and managed investments. It is available to offer free and informed assistance. FICS will deal with your concerns directly or pursue the matter on your behalf and will attempt to resolve the matter through inquiry and conciliation.

If this is unsuccessful, the complaint will be formally referred to the FICS Review Committee for a determination.

Expressions or statements of concern to FICS can be directed to:

The Manager
Financial Industry Complaints Service Limited
PO Box 579 Collins Street West
Melbourne VIC 8007
Telephone: (03) 9269 7050
Toll Free: 1800 335 405

Policy Terms and Conditions

Suncorp Metway Income Provide Insurance

This section sets out the standard terms and conditions of our Income Provide Insurance Policy. Once Suncorp Metway has accepted your application, you will be sent a Policy Document Notice which together with these Policy terms and conditions and your Application Form, forms your Policy document. However, we reserve the right to vary any of these terms and conditions prior to issuing you with a Policy Document Notice.

The Policy Document Notice will contain specific terms applicable to your particular Policy. It will also state the extent to which the terms and conditions set out in this section of the CIB apply to you. It may contain terms and conditions which may override those contained in this section. If so, it will state that those terms and conditions do override contrary provisions in this section.

The Policy Document Notice is confirmation of acceptance of your application and together with these Policy terms and conditions and your Application Form constitute the contract between you and Suncorp Metway. **The Policy Document Notice and this CIB will be required in the event you wish to make a claim against Suncorp Metway. It is therefore very important and we suggest that you keep the Policy Document Notice and this CIB in a safe place.**

This section does not form part of a legally binding contract of insurance with us unless:

- we accept a completed Application Form and issue a Policy Document Notice to you; and
- the Premiums have been and continue to be paid.

Our decision to insure you is based on the collective information provided in the Application Form which includes the declaration signed by you, and other supporting documents.

Before you enter into a contract of insurance with Suncorp Metway, you have a duty under the Insurance Contracts Act 1984, to disclose to Suncorp Metway every matter that you know or could reasonably be expected to know, is relevant to the decision of Suncorp Metway whether to accept your application for insurance and, if so, on what terms.

You have the same duty to disclose those matters to Suncorp Metway before you extend, vary or reinstate a contract of life insurance.

If you fail to comply with the duty of disclosure and Suncorp Metway would not have entered into the contract on any terms if the failure had not occurred, Suncorp Metway may avoid the contract within 3 years of entering into it. If your non-disclosure is fraudulent, Suncorp Metway may avoid the contract at any time.

Suncorp Metway, if entitled to avoid a contract of life insurance, may within 3 years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the Premium that would have been payable if you had disclosed all relevant matters to Suncorp Metway.

1. Eligibility to Apply for Insurance

To apply for Income Provide Insurance you must be between 18 and 60 years of age next birthday and working on a full time basis. People working on a part-time basis will be considered on request.

The Policy will be renewed each year, at the discretion of Suncorp Metway, until the Renewal Date immediately prior to your 60th birthday.

2. Charges

Charges payable by you in respect of this Policy are set out on page 2 of this CIB.

3. Premiums

Premium Components

The amount of Premium payable under this Policy includes:

- an amount that is calculated by multiplying the annual amount of Benefit by the Premium rate applicable to your age, sex, health, smoking status and occupation;
- an annual Policy fee;
- a loading if you select to pay other than yearly;
- stamp duty.

The annual Policy fee may be increased each year by up to the greater of the percentage increase in CPI over the calendar year and 10% per annum. The increase will be applied to your Policy from your next Renewal Date.

Premium Guarantee

The Premium rates applicable to your Policy are guaranteed not to change for 12 months from your Policy Commencement Date. After this date, we may vary the rate of premium payable for all policies similar to this one. If we do so, then the Premium on your Policy will be charged at the new rates set by Suncorp Metway and will apply from your next Renewal Date.

If you don't pay your Premium

If you don't pay the full amount of the Premium you are required to pay within the days of grace then this Policy will terminate without any refund of Premium. We will not be liable for any claims after the last day of the days of grace if the Policy is terminated in this way.

Reinstatement

Should your Policy terminate through non-payment of Premiums outside the days of grace, we may consider reinstatement of your Policy on the satisfactory completion of an application for revival, including evidence of health plus full payment of the Premium due and all Premium arrears.

The reinstatement will be considered on our terms and must be requested within 2 years after the Due Date of the outstanding Premium.

Premium Payment Methods

You may choose from a variety of methods to pay your Premiums. These methods are yearly, half-yearly or monthly direct debit. Payroll deductions are also available for selected employers, however Suncorp Metway reserves the right to withdraw payroll deductions as a method of payment in the future. By paying your Premium more frequently than yearly, your total annual Premium will include a loading to cover administrative costs associated with these payments. Currently the loading is 8% for monthly Premiums, 4% for half yearly Premiums and 8% for group payroll deductions. Suncorp Metway reserves the right to increase these loadings.

If you wish to vary your method of payment, please contact one of our Customer Service Consultants on 1800 810 012.

Premium Freeze

Premiums usually vary with your age and usually increase on renewal as you grow older. You can however nominate on renewal not to pay the increased Premium and therefore continue to pay your current Premium. If you choose to do this you must contact Suncorp Metway and we will reduce your Sum Insured to allow for any increase in the rate of Premium for your age (subject to a minimum Premium of \$200 per annum including the policy fee and a minimum Sum Insured of \$12,000 per annum).

4. Payment of Benefits

We are only liable to pay any Benefit if all Premiums due have been paid within the days of grace and you produce this CIB and your Policy Document Notice (for information on how to replace lost documents see page 2).

Total Disability

If you become Totally Disabled, then after the end of the Waiting Period we will pay a Benefit to you for up to a maximum period of 12 months. Your Waiting Period will be stated in your Policy Document Notice.

The Total Disability benefit will be paid if due to Injury or Sickness, you are:

- unable to perform at least one of the important duties of your occupation;
- not engaged in an occupation for which a person would normally expect to receive remuneration, profit or otherwise; and
- under the care of a Medical Practitioner and are following the treatment prescribed by the Medical Practitioner.

An "important duty of your occupation" is a duty or duties of your occupation which involves at least 20% of your working time in your principal occupation.

Making a Claim

If you fall ill or have an accident which could result in a claim, contact us immediately for advice.

The notification of your disability must be received by us immediately after the occurrence of the disability and no later than the expiry of the Waiting Period.

If you do not notify us during the Waiting Period, at the discretion of Suncorp Metway some or all of your Benefits may not be paid.

Before we admit we are liable to pay any claim, we have the absolute right to satisfy ourselves as to the extent of your disability. We reserve the right to request any necessary medical, financial or other evidence that we might reasonably need to assess your claim before the Benefit should be paid. You will also be asked to supply evidence on a monthly basis of your continuing disability. The cost of providing medical evidence in support of your claim is your responsibility. We reserve the right to appoint our own Medical Practitioner at any time to examine and assess you.

Benefit Entitlements

Income Provide

The benefit payable in respect of any week may not exceed 75% of your Average Weekly Income.

In the event of a claim, you will be requested to provide details of Your Income over the past 3 years. Your Benefit may be adjusted in accordance with the definition of Average Weekly Earnings contained on page 9.

Any Benefit payment will be paid in Australian currency and reduced by the amount of the following entitlements you receive while disabled:

- sick leave payments during the period of disability following the Waiting Period;
- workers compensation payments;
- social security or other payments made under statute, regulation or ordinance;
- payment under any other disability, injury or sickness policy and temporary disablement benefit if it was not disclosed to us when you applied for this Policy or when you last applied for an increase in cover; and
- income from your current employment or business.

If any of these regular payments are paid other than monthly or by a lump sum, we will convert them to monthly payments for our calculation. If a lump sum, this will normally be 1/100th of the Benefit for one year.

We will ignore any other income or regular payments including:

- investment income; and
- amounts paid as compensation because of your pain and suffering; and
- lump sums that are paid because you are totally and permanently disabled.

However, if you receive any compensation that includes an amount for loss of income resulting from your disability for any period for which we have paid you Benefits under this Policy, you must, on demand by us, repay either the Benefits we have paid you or the amount you have been awarded for loss of income, whichever is the lower amount.

When Benefits Stop

Payments will cease with any one of the following events, whichever happens the earliest:

- termination of the Policy; or
- your death; or
- the end of the Benefit Period in respect of any one Injury or any one Sickness; or
- the date on which you cease to be Totally Disabled.

The date on which you cease to be Totally Disabled will be the date on which you begin to engage in your occupation as stated in your Application Form, or any other occupation for remuneration, profit or otherwise, or the date on which Suncorp Metway, acting reasonably on the advice of Medical Practitioners, determines that you are no longer Totally Disabled.

Extension of Expiry Date

Should a claim be admitted prior to the Expiry Date of your Policy then your Benefit will be extended to whichever happens earliest:

- the date on which you cease to be Totally Disabled; or
- the end of the Benefit Period in respect of any one Injury or any one Sickness; or
- your death.

How Benefit Payments are Made

If you become Totally Disabled, you will receive your first disability Benefit payment two weeks after the end of the Waiting Period. The payment will be for the period of two weeks only and no Benefit is payable in respect of your Waiting Period. The Waiting Period you nominate will appear on your Policy Document Notice.

Subsequent payments will be for each subsequent four weeks of disability and will be paid at the end of each four week period.

When we won't Pay

Please refer to the General Exclusions section on page 8.

5. Income Provide Features

Total Disability

If you are Totally Disabled at the end of the Waiting Period as a result of any Injury or Sickness then you will receive an income Benefit for the duration of your Total Disability to a maximum of your Benefit Period. The full definition of Total Disability can be found on page 5 under "Payment of Benefits".

Choice of Waiting period

You can choose a Waiting Period of either 14 or 30 days, during which time no Benefits will be payable.

Benefit Period

The Benefit Period is cumulative and is the maximum period of time you are able to receive Benefit payments for any one Injury or any one Sickness.

Policy Renewal - a Cancellable Contract

Income Provide Policies are renewable every year until the Renewal Date immediately prior to your 60th birthday, however Suncorp Metway at its discretion has the option to decline renewal of Income Provide Policies. This may occur where the claims experience of an individual policy or group of policies has been unfavourable. In certain circumstances, Suncorp Metway may offer to renew the Policy with an exclusion clause as an alternative to declining renewal.

Recurrent Disability

If you should return to work following a Sickness or Injury, but suffer a further disability due to the same cause within 26 weeks, it will be considered to be a continuation of the previous Sickness or Injury and Benefits will resume immediately without a Waiting Period and will continue to be paid for the remainder of the Benefit Period.

24 Hour World Wide Cover

You will be covered 24 hours, 7 days a week for any Total Disablement caused by Injury or Sickness (unless specified otherwise on your Policy Document Notice), which may occur anywhere in the world.

6. Non-assignment of Policy

This Policy is a contract between you as the Policyowner and Suncorp Metway. It may not be assigned to any other person, company or organisation. We will not be bound by any assignment, mortgage, or charge on this Policy and will disregard any such dealing.

7. Your Occupation as Stated on your Application Form

This Policy covers you against a Sickness or Injury that prevents you from working in the occupation/s shown on your Application Form.

Suncorp Metway is not liable under this Policy to pay Benefits if:

- you engage in another occupation instead of, or as well as, your occupation/s shown on the Application Form; or
- you cease to be fully employed in the occupation/s shown on the Application Form;
- you partially or fully retire from the occupation/s shown in the Application Form, unless you were forced to retire as the result of a disability that is covered by this Policy.

8. Proof of Age

You will be asked to give proof of your age before Suncorp Metway pays you any Benefits under this Policy. If you have not given your correct age, the amount of the Benefit or the amount of the Premium may be adjusted by us.

Any adjustments will be backdated to the time you first took out this Policy and will take into account your true age at that time.

9. When does your Policy Terminate?

Your Policy will terminate on the earliest of any of the following happening:

- you notify us in writing or verbally that you wish to terminate your Policy. If you notify us verbally we will require you to answer certain questions to confirm your identity; or
- we decline renewal of the Policy. This may occur where the claims experience of an individual policy or group of policies has been unfavourable; or
- you don't pay the full amount of the Premium you are required to pay within the days of grace; or
- your death; or
- your permanent retirement, unless it is a result of your Total Disability; or
- the Renewal Date immediately prior to your 60th birthday.

10. Alterations

Your Income Provide Policy or the Policy Document Notice can be altered in the following ways:

- Suncorp Metway may alter the Policy terms and conditions by giving you at least 90 days' notice of any changes, or
- You and Suncorp Metway can agree to alter the level of cover, types of Benefits or special terms of your Policy specified in the Policy Document Notice.

11. General Exclusions

(a) Suncorp Metway will not pay for Total Disablement resulting from:

- intentional self-inflicted injury performed by you or under your instruction or attempted suicide;
- you falling pregnant (including participation in an IVF or similar program, normal discomforts such as morning sickness, backache, varicose veins, ankle swelling or bladder problems), giving birth, miscarrying or having an abortion. However, if you spend more than three months Totally Disabled from the date your pregnancy ends your period of Total Disability will start at the end of that three months;
- mental or nervous disorders directly or indirectly attributable to pregnancy, childbirth, miscarriage, or post natal depression;
- declared or undeclared war;
- service in the armed forces; or
- any exclusion stated in your Policy Document Notice.

(b) Non-Smokers Conditions

If you have declared yourself to be a non-smoker, please read this carefully.

The non-smoker Premium rates for Income Provide Policies are based on your signed declaration that you are a non-smoker. If this declaration is found to be false, we may refuse to pay a Benefit. Alternatively, we may reduce the amount of Benefit to the amount payable to a smoker who has paid Premiums at your level.

(c) Additional Exclusions

When we process your application we may decide to accept the application only on condition that claims arising out of certain activities related to your occupation or pastimes, or claims for certain types of conditions, will be excluded. We will notify you of those exclusions before issuing your Policy.

Definitions

Where any of these words appear in this CIB or the Policy Document Notice for your Income Provide Insurance, whether the first letter is in upper case or lower case, then their meanings are as defined below:

Application Form: The application form for Income Provide Insurance.

Average Weekly Income: The average weekly income (however distributed) you earned by personal exertion in your main occupation (second jobs are not counted). The average is calculated over the three years, or one year, immediately before your Injury or Sickness, whichever gives the greater result. It is based on your gross Income after business expenses have been deducted, but before personal deductions (as listed on your Income Tax Return) and income tax are taken out.

Benefit: A specific benefit, as stated in the Policy Document Notice, relating to the Sum Insured under the Policy.

Benefit Period: The period of time up to 12 months, when you are paid income protection Benefits due to being Totally Disabled. Benefits are payable after expiration of the Waiting Period and prior to the expiry date of the Policy.

CIB: This Customer Information Brochure.

CPI: The Consumer Price Index: All Groups Australia that is published by the Australian Bureau of Statistics.

Days of Grace: After paying your first Premium, all subsequent Premiums must be paid within 30 days of the Due Date. The 30 days are called the "days of grace".

Due Date: The date that your Premium is payable. Your first Premium is payable on the Policy Commencement Date and then each year on the Renewal Date for as long as the Policy continues. The Policy Commencement Date is shown on your Policy Document Notice.

Expiry Date: The date on which the Policy is terminated in accordance with Section 9 of this CIB.

Immediate Family Member:

- your legal husband or wife;
- a person living with you as your spouse on a domestic basis in good faith. He or she can be the same sex as you;
- your mother, father, mother-in-law, father-in-law; or
- your child or the child of your spouse.

Income: Where the Insured Person directly or indirectly owns all or part of a business from which regular income is earned, income is defined as the income earned by the business due to the Insured Person's exertion or activities, less their share of business expenses calculated on a monthly basis.

Where the Insured Person does not directly or indirectly own all or part of a business from which regular income is earned, income is defined as the monthly value or remuneration paid by the Insured Person's employer in respect of the performance of the duties of the Insured Person's usual occupation. This will be determined by calculating the amount the Insured Person would have received as a salary (before tax is deducted), including salary, fees, commission, regular bonuses, overtime and fringe benefits.

For all occupations, income from additional occupations will not be considered.

Injury: This is bodily injury not caused by Sickness or intentional self-infliction which occurs during the life of this Policy.

Insured Person: The Insured Person shown on the Policy Document Notice.

Medical Practitioner: A registered medical practitioner recognised by a Medical Registration Board or Council in Australia or New Zealand (or any other country approved by us) excluding the Insured Person or any Immediate Family Member or relative of the Insured Person acting as a medical practitioner.

Policy: Your policy comprising the Policy terms and conditions set out in this CIB, the Application Form and the Policy Document Notice.

Policy Commencement Date: The date from which insurance takes effect. This date is shown on your Policy Document Notice and applies so long as your Premium has been paid and acknowledged by Suncorp Metway.

Policy Document Notice: The document we send you which provides your Policy number and details of your cover. Your Policy Document Notice also shows what optional Benefits you have included with your insurance.

Premium: The amount you pay us for the insurance cover.

Policyowner: The Insured Person.

Renewal Date: The anniversary of the Policy Commencement Date as shown on your Policy Document Notice. It is the date by which your yearly Premium should be paid.

Renewal Notice: The notice we send you for renewal of your Policy.

Sickness: A disease or illness which becomes apparent while you are covered by your Suncorp Metway Income Provide Insurance Policy.

Sum Insured: The amount we will pay under the terms and conditions of your Policy.

Total Disability: As defined on page 5. **Total Disablement** and **Totally Disabled** have corresponding meanings.

Waiting period: Under an Income Provide Insurance Policy, you agree that no Benefit is payable to you during a certain number of days after your Injury or Sickness. The exact number of days is shown on your Policy Document Notice.

We, us, our, Suncorp Metway: Suncorp Life & Superannuation Limited ABN 87 073 979 530.

You, your: The Insured Person.

Direct Debit Request (DDR) Service Agreement

This DDR Service Agreement forms part of the terms of the Direct Debit Request ('DDR') and should be read in conjunction with the DDR form.

DDR – SUNCORP METWAY FINANCIAL PROTECTION PLAN

We will process a direct debit to the account nominated on the DDR for the amount of the life/superannuation contribution (plus any applicable Government charges, GST and processing fees) on the date that it is due in accordance with the terms and conditions of your policy provided by Suncorp Life & Superannuation Limited.

You will need to be notified of the amount of your life/superannuation contribution by Suncorp Life & Superannuation Limited.

Changing your DDR Service Agreement

We will provide you with 14 days notice if we change any of the terms of the DDR Service Agreement.

Stopping or Cancelling your DDR

You may defer, alter, stop or cancel your DDR at any time by providing at least 5 business days notification in writing to:

The Manager
Suncorp Life & Superannuation Limited
GPO Box 1453 (LS056)
Cnr Albert & Turbot Streets
Brisbane Qld 4000

Requests to vary the details of the account to be debited **must** be in writing and in terms of the operating authority for the account.

DDR Dispute Resolution

If you wish to dispute a DDR transaction you can contact us as follows and we will arrange for your disputed transaction to be investigated and where appropriate, for a correction to be made.

The Manager
Suncorp Life & Superannuation Limited
GPO Box 1453 (LS056)
Cnr Albert & Turbot Streets
Brisbane Qld 4000

Or telephone us on 1800 810 012

If we are unable to resolve the dispute to your satisfaction you should contact the financial institution where the account to be debited is held to complete and lodge a DDR Customer Claim form.

Non Business Days

If your DDR falls due on a weekend or public holiday we will process it on the next business day.

If you are uncertain of the date your DDR will be processed you should contact your financial institution.

Returned or Dishonoured DDRs

If your DDR is dishonoured or returned unpaid by your financial institution for any reason we reserve the right to recover the funds from you and charge any additional fee that may apply.

Clear Funds

You should ensure that you have sufficient clear funds in your financial institution account to enable the DDR to be paid.

Your Records

We will not disclose any details of your DDR to any person or corporation unless required to do so by law, for operational reasons or unless the information is required in relation to a disputed transaction.

Your Account

You should be aware that some financial institutions may not allow a DDR to be processed to certain types of accounts.

You should check your account details against a recent statement from your financial institution or check with your financial institution to ensure that a DDR can be processed to your account.

If you wish to make inquiries about your DDR

You can contact us by writing to:

The Manager
Suncorp Life & Superannuation Limited
GPO Box 1453 (LS056)
Cnr Albert & Turbot Streets
Brisbane Qld 4000

Or telephone us on 1800 810 012

More About Suncorp Metway

Suncorp Life & Superannuation Limited is a member of the Suncorp-Metway Ltd group of companies.

The current Suncorp Metway Group was formed on 1 December 1996 from the merger of three of Queensland's largest financial institutions - Suncorp, Metway and QIDC (Queensland Industry Development Corporation).

The Suncorp Metway Group includes Australia's sixth-largest bank and seventh-largest general insurance company, with total assets as at 30 June 2001 of \$29.60 billion.

As an Allfinanz group, the Suncorp Metway Group of companies is one of Australia's most diversified financial service providers, offering insurance, investment and banking products to customers through an extensive distribution network.

The registered address for Suncorp Life & Superannuation Limited is Level 18, Suncorp Metway Centre, 36 Wickham Terrace, Brisbane 4000.

The directors of Suncorp Life & Superannuation Limited are:

- R.J. Lamble, AO
- M.D.E. Kriewaldt
- R.F. Cormie
- F.C.B. Haly, AO
- J.D. Story
- W.S. Jones
- J.J. Kennedy, AO CBE
- I.D. Blackburne
- R.P. Handley

You will soon receive a Policy Document Notice through the post once your application is accepted by Suncorp Metway. The Policy Document Notice is confirmation of acceptance of your application and together with the Policy terms and conditions contained in this CIB and your Application Form, constitute the contract between you and Suncorp Metway. This CIB and your Policy Document Notice are required in the event you wish to make a claim with Suncorp Metway. It is therefore a very important document and we suggest that you keep the Policy Document Notice with this CIB in a safe place.

Phone: 13 27 44

www.suncorpmetway.com.au

Email: direct@suncorpmetway.com.au

Suncorp Life & Superannuation Limited

ABN 87 073 979 530

00209 (9/01)

SUNCORP METWAY



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