



THIS CONTRACT IS ARRANGED BY:

Automotive Global Insurance Pty Limited
AFS Licence no. 239678, ABN 43 093 891 573
Customer Service 02 9877 0300 or 1800 001 611
Level 3,
Suite 3C,
16-18 Bridge Street,
Epping NSW 2121
www.automotiveglobal.com.au

UNDERWRITTEN BY:

QBE Insurance (Australia) Limited
ABN 78 003 191 035 of 82 Pitt Street, Sydney.
AFS Licence 239545

ING Life Limited
ABN 33 009 657 176 of 347 Kent Street, Sydney.
AFS Licence 238341


AGI Consumer Credit Insurance

PRODUCT DISCLOSURE STATEMENT AND
POLICY



QM2420





About this booklet

This booklet contains 2 separate sections:

Part A and Part B.

Part A – Product Disclosure Statement (PDS)

Part A of this booklet contains a Product Disclosure Statement (PDS). The PDS is designed to assist you to make informed choices about your insurance needs. It gives a summary of the significant benefits and risks associated with this product (you should refer to Part B – Policy for full details).

The PDS also contains information about costs, our dispute resolution system, your cooling off rights and other relevant information, including other rights, terms, conditions and obligations attaching to this product. Please read Parts A and B of this booklet carefully.

Part B – Policy

Part B of this booklet contains the Policy, which detail all the terms, conditions and exclusions relating to the Policy. It is Part B which forms part of your legal contract with us.

If we issue you with an insurance Policy, you will be given a Policy Schedule. The Policy Schedule sets out the specific terms applicable to your Cover and should be read together with the Policy.

The Policy and the Policy Schedule form your legal contract with us so please keep them in a safe place for future reference.

In the PDS and Policy:

We, Our, Us means:

- QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 (AFSL) – Insurer of Disability and Involuntary Unemployment Covers.
- ING Life Limited (ING Life), ABN 33 009 657 176, AFS Licence No. 238341 (AFSL) – Insurer of Death and Trauma Cover.

You, Your means:

- the person(s), companies or firms named on the current Policy Schedule as the Insured.

Date of Preparation: 1 December 2009

Date Effective: 1 December 2009

QM2420-1209

About QBE Australia

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886 and provides industry-leading insurance solutions focused on the needs of intermediaries and their clients.

About ING Australia

ING Australia is one of Australia's leading fund managers, life insurers and superannuation providers.

From May 2002 until late 2009, ING Australia operated as a joint venture between Australia and New Zealand Banking Group Limited (ANZ) and the global ING Group (ING). ANZ recently purchased all of ING Group's shareholding in ING Australia, and now owns 100% of the company. ING Australia now operates as ANZ's Australian specialist wealth management and protection business.

ANZ is one of Australia's largest companies and is among the top 50 banks in the world. ANZ has operations in 32 countries and has more than 40,000 staff servicing 8 million customers globally.

Although ING Australia is now owned by ANZ, we have a licence from ING to continue to use the ING brand for a period while we transition to a new brand – expected to be by late 2010. We will work to make this transition as smooth as possible and minimise disruption for our customers.

ING Life Limited (ING Life)

ING Life, one of the joint issuers of this product, is a subsidiary of ANZ. ANZ is an authorised deposit taking institution (ADI) under the Banking Act 1959. ING Life is not an ADI and its obligations to you do not constitute a deposit or liability of ANZ or any other member of the ANZ Group. Neither ANZ nor any member of ANZ Group stands behind or guarantees ING Life.

About Automotive Global Insurance Pty Ltd (AGI)

Automotive Global Insurance Pty Ltd (AGI) (ABN 43 093 891 573, AFSL 239678) is an underwriting agency that is specialised in providing insurance products to the general public. In arranging this insurance, AGI acts on behalf of QBE Insurance and not you.

AGI has a 'binding authority' to issue, vary and dispose of this insurance as if it were the insurer.

If you need more information about this insurance in the first instance, contact AGI.

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PART A – PRODUCT DISCLOSURE STATEMENT (PDS) FOR CONSUMER CREDIT INSURANCE

Insurers

The Policy is underwritten by:

- QBE Insurance (Australia) Limited (QBE), ABN 78 003 191 035, AFSL 239545 of 82 Pitt Street, Sydney – Insurer of Disability and Involuntary Unemployment Covers.
- ING Life Limited (ING Life), ABN 33 009 657 176, AFSL 238341 of 347 Kent Street, Sydney – Insurer of Death and Trauma Cover.

Each insurer only accepts liability in respect to the insurance cover of which they are the insurer.

The PDS is issued jointly by QBE and ING Life. QBE and ING Life take full responsibility for the contents of the whole of this PDS.

The information contained in this PDS is up to date at the time of its preparation. Information in this PDS is subject to change from time to time and may be updated by QBE and ING Life. We will notify you of such changes via specific communication or on the QBE website www.qbe.com and the ING website www.ing.com.au. If any major omissions, updates or corrections need to be made to the PDS a Supplementary PDS may be provided if the change is materially adverse .

It is very important that you read our Consumer Credit Insurance Policy carefully and any other documents we give you to make sure that you are satisfied with this insurance.

Important information about Consumer Credit Insurance

Consumer Credit Insurance (CCI) is designed to meet your loan repayments in the event of disability or Involuntary Unemployment. The Policy will also pay the outstanding balance of your loan, less any rebate of charges and arrears in monthly repayments, in the event of your death or a trauma event occurring to you.

Before you purchase this CCI Policy, you should find out what is covered and what is not covered by reading this PDS and the Policy in full. It is up to you to choose the cover you need. This document contains information which can help you decide. Any advice contained in this document is of a general nature only and has not considered your objectives, financial situation or needs. You should therefore consider the information provided having regard to your personal circumstances before deciding whether to apply for Consumer Credit Insurance.

This insurance is not compulsory and a finance provider cannot insist upon you taking out a CCI policy as a condition of a loan. You should also be aware that you can purchase a CCI policy with the insurer of your choice.

What you should read

To understand the features, benefits and risks of this insurance and to determine if it is appropriate for you, it is important that you read the following sections:

- Part B - Policy, in particular:
 - words with special meanings which set out the important definitions of what we mean by certain words;
 - when you are not covered;
 - what you and we need to do in relation to claims;
 - your and our cancellation rights;
 - when your Policy ends; and
- the Policy Schedule (refer to the 'Words with special meanings') when it is issued to you.

These documents should be read carefully together. It is important that they are kept in a safe place.

Eligibility criteria

For any of the covers provided by this Policy, you must:

- be aged between 18 – 64 years of age at the commencement date,
- be in good health and not be suffering from any chronic or serious illness or injury that was previously known to you, and
- be a permanent resident of Australia.

If you are applying for Disability and Involuntary Unemployment Covers, you must also:

- be employed in permanent gainful employment when you apply for the loan (you are working on a permanent and continuous basis for wages or income for a minimum of twenty (20) hours every week and you are not in employment of a seasonal, casual, temporary, contract or self employed nature) and not have any prior knowledge your permanent gainful employment is to be terminated or decreased.

You will not be able to apply for Involuntary Unemployment Cover without also applying for Disability Cover.

Applying for cover

You may apply for the insurance at the time of applying for your loan. Assuming that you meet all eligibility criteria, you will be issued with a Policy Schedule confirming your Cover including the following information:

- your name and address;
- the amount of your loan repayment that is covered;
- which cover you have selected;
- premium including taxes and charges.

Significant benefits and risks

The following is a summary only and does not form part of the terms of your insurance. We give examples of some of the significant benefits and risks but you need to read Part B of this document which sets out the Policy of this insurance to make sure it matches your expectations.

This insurance is designed to provide you with loan protection Cover for the insured events selected as shown on your Policy Schedule, that occur during the period of insurance.

Please read the full details in Part B. You may select combinations of Cover for Death and Trauma, Disability and Involuntary Unemployment. These Cover combinations are listed in Part B.

Significant benefits

Cover	Benefit	Main Conditions
Death and Trauma Cover	In the event of your death, pays the outstanding balance of your loan, including any arrears in monthly repayments up to two (2) months at the date of your death, and less a rebate of charges. If you suffer from a trauma event, pays the outstanding balance of your loan, including any arrears in monthly payments up to two (2) months at the date of your trauma event, and less a rebate of charges.	Cover available up to a maximum of \$100,000
Disability Cover	Pays the monthly repayment shown in the loan contract. You are able to claim if you have an injury or an illness which results in you being unable to work.	Cover available up to a maximum of \$100,000
Involuntary Unemployment Cover	Pays the monthly repayment shown in the loan contract. You are able to claim if you lose your job involuntarily	Maximum payable regardless of the number of claims made during the period of insurance is \$10,000

Significant risks

This product may not match your expectations

This product may not match your expectations (for example, because an exclusion applies). You should read the PDS (Part A of this booklet) and the Policy (Part B of this booklet) carefully. Please ask your Financial Services Provider if you are unsure about any aspect of this product.

The Policy does not Cover certain things

Claims may be refused in certain circumstances. Please refer to Part B which follows this PDS for full details of the terms and conditions of Cover and exclusions.

Summary of limits to the cover provided

Cover	Risk
All Covers	<ul style="list-style-type: none">• The maximum amount payable (regardless of the number of claims made during the period of insurance) under all Covers of this Policy is \$100,000• This insurance is limited to the period of insurance shown in your Policy Schedule• You need to be aware that there are limits to each Cover under this policy. The extent of these limits is set out in Part B. If you do not adequately insure yourself you may have to bear the uninsured portion of any loss yourself. If you are unsure whether you are insured for the correct amount, you should seek professional advice• Cover is subject to exclusions detailed in Part B• The Policy ends as detailed in Part B
Death and Trauma Cover	<ul style="list-style-type: none">• Cover available up to \$100,000 during the period of insurance• If you have a joint Cover, the maximum benefit payable under this Cover is \$100,000• There is no Cover for trauma event occurring within 90 days of the commencement date• Only one claim allowed during period of insurance
Disability Cover	<ul style="list-style-type: none">• Cover available up to \$100,000 during the period of insurance• No benefit is paid for the first 14 days of a claim for Disability.

Cover	Risk
Involuntary Unemployment Cover	<ul style="list-style-type: none">• Cover available up to \$10,000 during the period of insurance• Cover not available for 14 days after commencement date• No benefit is paid for the first 14 days of a claim for Involuntary Unemployment.• Benefit payable for maximum of 90 days for any one claim• A benefit will not be paid unless you have registered with Centrelink or the equivalent government office in your state• This Cover cannot be selected without also selecting Disability Cover.

What you are not covered for

There are certain times when this insurance may not provide Cover. See the “Events we will not Cover” table for full details.

We may also refuse to pay or may reduce the amount we pay under a claim:

- if you do not comply with the Policy conditions (please read Part B of this document for details of the conditions to make sure you understand your obligations);
- if you do not comply with your Duty of Disclosure; or
- if you make a fraudulent claim.

Our contact details

If you have any questions or you would like further information regarding this insurance before you decide to purchase this product, please contact AGI on (02) 9877 0300 or 1800 001 611.

The cost of this insurance policy

The total premium is the amount we charge you for this insurance Policy. It includes the amount which we have calculated will cover the risk, and any taxes and government charges. The premium and any taxes and government charges will be shown on your Policy Schedule.

When calculating your premium we take a range of rating factors into account. These factors, and the degree to which they affect your premium, will depend upon the

information you provide to us. The following table is a list of those factors.

Factors	Impact
the amount borrowed	your premium will be calculated on the loan size and will increase as the amount borrowed increases
the period of the loan	the premium will increase as the period of Cover increases
the type of Cover that you have selected	the premium is calculated on the Cover type combination that you select.
your age	as your age increases so may the premium amount
details relating to any joint borrower	each person listed on the policy is priced according to the details provided by you, however, you do receive a discount for a joint policy.

20% of the premium (excluding government charges) is paid to the agent who sold you this Policy as commission.

Commission is not an additional charge to you and is included in the premium payable.

Duty of Disclosure – What you must tell us

Under the Insurance Contracts Act 1984 (the Act) you have a Duty of Disclosure. The Act requires that before a Policy is entered into, you must give us certain information we need to decide whether to insure you and anyone else to be insured under the Policy, and on what terms.

What you must tell us

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the Policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having worked.

Privacy

QBE Insurance (Australia) Limited

The Privacy Act 1988(Cth) (the Act) regulates the way organisations such as QBE can collect, use, keep secure and disclose personal information. We are committed to safeguarding your privacy and the confidentiality of your personal information.

QBE has developed a Privacy Policy which explains what sort of personal information we hold about you and what we do with it. The QBE Privacy Policy may be downloaded from www.qbe.com or provided to you on request by calling QBE on 1300 361 823.

For further information about our Privacy Policy or to correct your personal information please contact:

The Compliance Manager
 QBE Insurance (Australia) Limited
 GPO Box 82 SYDNEY NSW 2001
 Email: compliance.manager@qbe.com

ING Life

ING Life is committed to ensuring the confidentiality and security of personal information. ING's Privacy Policy details how ING Life manage personal information. It is available without charge on request by calling 1800 500 229 or may be downloaded from www.ing.com.au/privacy-policy.

If you have any further questions you would like answered about privacy, please contact ING's Privacy Officer on (02) 9234 8111 or email privacy@ing.com.au.

The General Insurance Code of Practice

QBE Insurance (Australia) Limited is a signatory to the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and

- commit insurers and the professionals they rely upon to higher standards of customer service.

A copy of the Code is available on request by calling QBE on 1300 361 823.

How to make a claim

Please contact AGI on (02) 9877 0300 or 1800 001 611 as soon as possible, to make a claim. Full details of what you must do for us to consider your claim are provided in the 'Claims' section in Part B of this booklet.

Dispute resolution

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

We have a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to your complaint within 15 working days.

If you would like to make a complaint or access our internal dispute resolution service please contact your nearest QBE office and ask to speak to a dispute resolution specialist.

If you are not happy with our answer, or we have taken more than 15 working days to respond, you may take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE & ING Life is bound by the determination of FOS but the determination is not binding on you.

We will provide the contact telephone number and address of the FOS office upon request.

Taxation implications

With this insurance, or your loan, there may be taxation implications affecting you, depending upon your own circumstances. We recommend that you seek professional advice.

In the event of a claim, we will seek information from you in regard to any Input Tax Credit entitlement.

Cancelling your Policy

The ways by which your Policy may be cancelled are set out in Part B under General Conditions.

Cooling-off information

If you want to cancel your insurance after your decision to buy it, you may cancel it and receive a full refund. To do this AGI must receive your request within 21 days from the date the Policy commenced.

This cooling-off right does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights.

PART B – POLICY FOR CONSUMER CREDIT INSURANCE

Insurers

The Policy is underwritten by:

- QBE Insurance (Australia) Limited (QBE), ABN 78 003 191 035, AFSL 239545 of 82 Pitt Street, Sydney – Insurer of Disability and Involuntary Unemployment Covers.
- ING Life Limited (ING Life), ABN 33 009 657 176, AFSL 238341 of 347 Kent Street, Sydney – Insurer of Death and Trauma Cover.

Each insurer only accepts liability in respect to the insurance cover of which they are the insurer.

It is very important that you read our Consumer Credit Insurance Policy carefully and any other documents we give you to make sure that you are satisfied with this insurance.

Our agreement with you

This Policy is a legal contract between you and us. You pay us the premium, and we provide you with the Cover you have chosen as set out in the Policy, occurring during the period of insurance shown on your Policy Schedule.

The exclusions in the section(s) headed 'When you are not Covered' and conditions in the section headed 'General Conditions' apply to all types of Cover.

Your Policy

Your Consumer Credit Insurance Policy consists of Part B of this booklet and the Policy Schedule we give you.

Please read your Policy and Policy Schedule carefully, and satisfy yourself that it provides the cover you require.

If you want more information about any part of your Policy, please ask your Financial Services Provider at the time you are taking out this Policy.

You should keep your PDS & Policy and your Policy Schedule together in a safe and convenient place for future reference.

Paying your premium

You may choose to pay the premium for this cover:

- up front by cash, cheque or credit card; or
- included in your financing arrangement for your loan.

If you include the premium in your financing arrangement, the premium will be included in the total cost payable by you plus interest for the full length of the finance term.

You must pay your premium by the due date, if it has not been included in your financing arrangements. If we do not receive your premium by the due date or your payment is dishonoured then this Policy will not operate and there will be no cover under this Policy.

Words with special meanings

Some key words and terms used in this Policy have a special meaning.

If words and terms are only used in just one Section of the Policy, we will describe their special meaning in that Section.

Wherever the following words or terms are used in the Policy, they mean what is set out below:

Word or Term	Meaning
Commencement date	the date the cover commences as per the Policy Schedule
Disability	an illness or injury that has been certified by a medical practitioner, and which prevents you from performing or engaging in any gainful occupation.
Drugs	any illegal substance or non-prescribed drug which, when used, impairs the person's faculties, or a prescribed drug used contrary to medical or manufacturer's advice.
Finance provider	the financial institution with whom you have obtained the finance and is stated in your loan contract.
Gainful occupation	any occupation for which you receive a financial reward.
Incident	an event, neither expected or intended from your standpoint, which results in a claim on this Policy.
Injury	bodily injury that is unintentionally caused solely and directly by external and visible means as a result of an incident occurring during the period of insurance.
Insured	the person(s), companies or firms named in the Policy Schedule as being covered by the Policy.

Word or Term	Meaning
Involuntary unemployment	an inability to continue permanent gainful employment as a direct result of involuntary dismissal or retrenchment.
Loan amount	the amount borrowed as specified in the loan contract with your finance provider.
Loan contract	the contract between you and your finance provider.
Medical consultation	any activity undertaken for the purpose of detection, treatment or management of a medical condition including but not limited to the application of prescribed drugs or therapy whether conventional or alternative.
Medical practitioner	a registered and qualified medical practitioner in Australia or in another country, as approved by us, who is not you or your business partner or another immediate family member of yours.
Monthly Repayment	the amount shown on the loan contract as your minimum required monthly loan repayment to your finance provider (excluding any residual or final balloon payment).
Outstanding balance	the amount owed by you under the loan contract at the date of the incident. This amount excludes any arrears in loan repayments.
Period of insurance	the period shown in the Policy Schedule.
Permanent gainful employment	you are working on a permanent and continuous basis for wages or income for a minimum of twenty (20) hours every week and you are not in employment of a seasonal, casual, temporary, contract or self employed nature.
Permanent resident of Australia	An Australian or New Zealand citizen or a holder of an Australian Permanent Residency Visa
Policy	your insurance contract which consists of this PDS and Policy wording and the Policy Schedule.

Word or Term	Meaning
Policy Schedule	the Schedule of insurance, or endorsement Schedule.
Terrorism	any act of any person acting on their own or in connection with an organisation or foreign government, which can involve the use of, or threat of, force or violence, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar aim.
Trauma event	<p>The diagnosis and certification of one of the following trauma events by a medical practitioner or specialist medical practitioner and agreed to by us:</p> <p>Cancer: The presence of one or more malignant tumours including leukaemia, lymphomas and Hodgkin's disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>The following cancers are not Covered:</p> <ul style="list-style-type: none"> - melanomas of less than 1.5mm maximum Breslow thickness and which are also less than Clark Level 3 depth of invasion as determined by histological examination - all hyperkeratoses or basal cell carcinomas of the skin - all squamous cell carcinomas of the skin unless there has been spread to other organs - Kaposi's sarcoma and other tumours associated with an HIV infection, AIDS or AIDS related complex low level prostatic cancers which are histologically described as TNM Classification T1 (or are of another equivalent or lesser classification) - chronic lymphocytic leukaemia less than Rai Stage 1

Word or Term	Meaning
Trauma event (continued)	<ul style="list-style-type: none"> - 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 pre-malignant or which are classified as FIGO Stage 0, or which have a TNM classification of Tis. 'FIGO' refers to the staging method of the International Federation of Gynaecology and Obstetrics. * Carcinoma in situ is Covered in the following circumstances where the procedures are performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment: <ul style="list-style-type: none"> - carcinoma in situ of the breast if it results directly in the removal of the entire breast - carcinoma in situ of the testicle if results directly in the removal of the testicle - carcinoma in situ of the prostate if results directly in the removal of the prostate or where characterised by a Gleeson score of 7 or greater. <p>Chronic kidney failure: End stage renal disease which requires permanent dialysis or renal transplantation.</p> <p>Coronary artery by-pass surgery: The undergoing of coronary artery by-pass surgery that is considered necessary to treat coronary artery disease causing inadequate myocardial blood supply. Surgery does not include angioplasty, intra-arterial procedures or non-surgical techniques.</p> <p>Heart attack: Death of a portion of heart muscle arising from inadequate blood supply to the relevant area. The basis for diagnosis shall be supported by the following clinical features being present and consistent with myocardial infarction (and not due to medical intervention):</p>

Word or Term	Meaning
Trauma event (continued)	<ul style="list-style-type: none"> - new electrocardiographic (ECG) changes and - diagnostic elevation of cardiac enzyme CK-MB or Troponin I greater than 2.0 µg/L or Troponin T greater than 0.6µg/L <p>If the above is inconclusive, then we will consider a claim based on conclusive evidence that a life insured has been diagnosed as having suffered a myocardial infarction, resulting in either one of the following:</p> <ul style="list-style-type: none"> - new pathological Q waves or - a permanent left ventricular ejection fraction of 50% or less, measured three or more months after the event. <p>Major organ transplant: The medically necessary organ transplant from a human donor to you of one or more of the following complete organs:</p> <ul style="list-style-type: none"> • kidney • heart • lung • liver • pancreas • small bowel or • the transplant of bone marrow. <p>Stroke: A cerebrovascular accident or event producing a neurological deficit lasting more than 24 hours. There must be clear evidence:</p> <ul style="list-style-type: none"> - of the onset of objective neurological deficit - on a CT, MRI or similar scan that a stroke has occurred, and - of infarction of brain tissue, intracranial or subarachnoid haemorrhage or embolisation from an extracranial source. <p>Transient ischaemic attacks, cerebral events due to reversible neurological deficits, migraine, hypoxia or trauma, and vascular disease affecting the eye, optic nerve or vestibular functions are excluded.</p>

Types of Cover

Section 1. Death and Trauma Cover

Section 2. Disability Cover

Section 3. Involuntary Unemployment Cover

You may choose any of the following cover combinations subject to the eligibility criteria being met:

- Death and Trauma, Disability and Involuntary Unemployment;
- Disability and Involuntary Unemployment;
- Death and Trauma and Disability;
- Disability; or
- Death and Trauma.

What we will pay

The total benefit we will pay for the aggregate of the Death and Trauma, Disability and Involuntary Unemployment Covers, during the period of insurance is \$100,000.

You may only have one claim under the Death and Trauma Cover of this policy during the period of insurance.

Section 1: Death and Trauma Cover

This Cover only applies in the event of your death or a trauma event occurring during the period of insurance.

Cover is only available where your original loan amount (that is the full amount that you borrow) does not exceed \$100,000.

Benefit Payable – Death

If you die during the period of insurance we will pay your finance provider the outstanding balance of your loan including any arrears in monthly repayments up to two (2) months at the date of your death less a rebate of charges up to a maximum of \$100,000.

Benefit Payable – Trauma Event

If you have a diagnosis and certification of one of the following trauma events after the 90 day qualifying period:

- cancer;
- chronic kidney failure;
- coronary artery by-pass surgery;

- heart attack;
- major organ transplant;
- stroke;

we will pay your finance provider the outstanding balance of your loan including any arrears in monthly repayments up to two (2) months at the date of your trauma event less a rebate of charges up to a maximum of \$100,000.

We will only cover the trauma event if it satisfies:

- the conditions specified in the 'words with special meanings' section for that trauma event,
- the 90 day qualifying period, which means that the trauma event first occurs, or is first diagnosed, or the symptoms leading to the trauma event first becomes reasonably apparent 90 days after the commencement date.

We require the diagnosis and certification of a trauma condition:

- by a medical practitioner or specialist medical practitioner; and
- agreed to by our medical adviser.

If you die following a trauma event, you will not be able to also claim under the Death component of this Cover.

Joint Cover

If you have joint cover the maximum that we will pay is the amount stated under Benefit payable for Death and Trauma Cover, regardless of whether one or both of you claim at the same time.

Section 2: Disability Cover

This Cover applies in the event that you are unable to perform:

- your usual occupation for up to twelve (12) months; and
- any gainful occupation after the first twelve (12) months;

due to an illness or injury that has been certified by a medical practitioner.

Benefit payable

We will only pay a benefit under this Cover for an incident that occurs during the period of insurance.

For each day of Disability, excluding the first 14 days, we will pay your finance provider 1/30th of the monthly repayment shown on the loan contract.

For any claim we will only pay a benefit where you are unable to perform

- your usual occupation for up to twelve (12) months; and
- any gainful occupation after the first twelve (12) months.

The maximum amount that we will pay under this benefit is \$100,000, regardless of the number of claims, during the period of insurance.

No benefit will be paid if you cannot provide us with evidence from a Medical Practitioner for the illness or injury you have sustained and that you are following the advice of the Medical Practitioner for your rehabilitation.

Joint Cover

If you have joint cover the maximum that we will pay is the amount stated under Benefit Payable for Disability Cover, regardless of whether one or both of you claim at the same time.

Section 3: Involuntary Unemployment Cover

This Cover can only be taken in conjunction with Disability Cover.

This Cover applies in the event that you are unable to continue permanent gainful employment as a direct result of your involuntary dismissal or retrenchment.

If you have made a claim for Involuntary Unemployment, you must resume permanent gainful employment for at least another thirty (30) consecutive days before another claim can be made.

There is no Cover for Involuntary Unemployment occurring within fourteen (14) days of the commencement date.

Benefit payable

We will only pay a benefit under this Cover for an incident that occurs during the period of insurance.

For each day of Involuntary Unemployment, excluding the first 14 days, we will pay your finance provider 1/30th of the monthly repayment shown on the loan contract.

For any claim, we will only pay you a benefit for a maximum of ninety (90) days, or until you return to permanent gainful employment, whichever occurs first.

The maximum amount that we will pay under this benefit is \$10,000, regardless of the number of claims, during the period of insurance.

For a benefit to be paid you must:

- provide evidence of your involuntary dismissal or retrenchment;
- be registered as unemployed with Centrelink, the Department of Social Services or such other department as may be required by the Government; and
- be actively seeking employment.

Joint Cover

If you have joint cover the maximum that we will pay is the amount stated under Benefit Payable for Involuntary Unemployment Cover, regardless of whether one or both of you claim at the same time.

When you are not covered

Events that we will not cover are listed in the table below and are marked by an “x”.

Event or circumstance	Death	Trauma	Disability	Involuntary Unemployment
War or warlike activities (excluding peace time manoeuvres)	x	x	x	x
Acts of terrorism where such acts are directly or indirectly caused by, contributed to by, resulting from, or arising out of, or in connection with biological, chemical, or nuclear weapons, pollution or Contamination	x	x	x	x
More than one claim during the period of insurance	x	x		

Event or circumstance	Death	Trauma	Disability	Involuntary Unemployment
A pre-existing medical condition occurring in the six months before the commencement date.				
A pre-existing medical condition is an injury, illness, condition or related symptom that you were aware of, or a reasonable person in your position should have been aware of, or for which you had a medical consultation.	x	x	x	
Involuntary Unemployment occurring within fourteen (14) days of the commencement date				x
Any trauma event which first occurs, or is first diagnosed, or the symptoms leading to the condition first becomes reasonably apparent during the first 90 days after the commencement date		x		
Failure to seek medical attention and/or treatment and/or failure to follow medical advice	x	x		
Unreasonable refusal to attend an independent examination by a medical practitioner requested and paid for by us	x	x		
Normal cessation of a contract or seasonal employment				x
Self employment or where your or your family's control exists over the employing company				x
Disability and Involuntary Unemployment claim simultaneously			x	x
Alcoholism, drug addiction or the influence of intoxicating liquor or drugs	x	x	x	x

Event or circumstance	Death	Trauma	Disability	Involuntary Unemployment
An intentionally self-inflicted illness or injury whilst sane or insane (including suicide within thirteen (13) months following the commencement date of the Policy)	x	x	x	x
Engaging in a criminal act	x	x	x	x
Taking part in lockouts, riots, civil commotion, strikes			x	x
Engaging in professional racing of any kind except foot racing			x	x
Flying or taking part in aerial activity except as a fare paying passenger in a motor propelled aircraft owned and/or operated by a recognised airline or licensed charter company			x	x
You were not engaged in paid employment on a regular basis for a period of at least 20 hours per week or if you were self-employed immediately before or on the date of commencement of the Period of Insurance				x
You were not engaged in paid employment on a regular basis for a period of at least 20 hours per week for at least 14 consecutive working days immediately before becoming Involuntarily Unemployed.				x
You became Involuntarily Unemployed and before you entered into your Policy you knew, or a reasonable person ought to have known, of any actual or proposed termination of employment or a decrease in work available to you.				x
Your unemployment is voluntary.				x

General conditions

Cancelling your Policy

How you may cancel this Policy

You may cancel this Policy at any time by telling AGI in writing that you want to cancel it.

Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel this Policy

We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.

We will give you this notice in person or send it to your address last known to us.

Refund of premium

On cancellation of your Policy a refund of premium will be paid to you. The refund of premium will be calculated after deducting a portion of the premium for time on risk, reasonable administrative costs and any government taxes or duties (where these are not refundable under the applicable State legislation).

If you paid for this policy by including it in your financing arrangement, any refund will be credited to your loan account.

Notices

Any notice we give you will be in writing and it will be effective:

- if it is delivered to you personally; or
- if it is delivered or posted to your address last known to us.

It is important for you to tell us of any change of address as soon as possible.

Changes to information previously advised

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or injury.

Claims

What you must do

Notification of an incident

You must advise us as soon as possible of an incident which could lead to a claim on this Policy.

How to make a claim

When you, or your Estate, make a claim you must:

- contact AGI by phone as soon as practicable and be ready to provide details of the incident;
- return the completed claim form, that we provide you, promptly together with all letters, documents, medical certificates or other documentation and evidence that you have been asked to provide, otherwise we cannot process your claim;
- attend an independent examination by a medical practitioner if requested and paid for by us;
- provide written statements under oath if we require it;
- be interviewed about the circumstances of the claim, if we require this.

If you require assistance or have any questions regarding a claim, please contact AGI on (02) 9877 0300 or 1800 001 611.

You must assist us

Before we will pay anything under this Policy, you must have complied with all the requirements of this Section and provided us with all information and assistance that we have requested.

What you must NOT do

False or misleading information

We may deny part or your entire claim if you are not truthful and frank in any statement you make in connection with a claim, or if the claim is fraudulent or false in any respect.

What can affect a claim

We may refuse to pay a claim if you are in breach of your Duty of Disclosure or any of the conditions of this Policy, including any endorsements noted on or attached to the Policy Schedule.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent, or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.

When the Policy ends

The Policy ends and we stop paying benefits on the earliest of any of the following:

- the expiry date shown on the Policy Schedule;
- the date of your 65th birthday;
- the date the loan is discharged, re-financed, foreclosed or terminated;
- the date we receive a written request from you to terminate the insurance;
- the date given when we provide you with written notice to terminate the insurance in accordance with relevant legislation;
- the date upon which the maximum benefit for Disability is paid;
- the date upon which a benefit for Death and Trauma Cover is paid;
- the date you are no longer a permanent resident of Australia (unless otherwise agreed in writing by us);
- the date of your death.