

# Suncorp Income Protection

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## Product Disclosure Statement

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# Important information

This is the Product Disclosure Statement (PDS) for Suncorp Income Protection. This PDS is issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (*Suncorp*) and is also *your policy* document.

The insurance cover described in this PDS covers two separate financial products provided as follows:

- *Suncorp* is the insurer of, and incurs solely the obligations relating to, the Disability Benefit.
- AAI Limited ABN 48 005 297 807 AFSL 230859 (AAI) is the insurer of, and incurs solely the obligations relating to, the Redundancy Benefit.

In this PDS, AAI is responsible for the wording in relation to the Redundancy Benefit.

*Suncorp* is not responsible for, or liable in respect of, insurance cover provided by AAI under this PDS and AAI is not responsible for, or liable in respect of, insurance cover provided by *Suncorp* under this PDS.

*Suncorp* has been authorised to advise that it has been appointed under a binder as an authorised representative of AAI to enter into contracts of general insurance, limited to the Redundancy Benefit, on behalf of AAI and when providing this financial service acts on behalf of AAI. *Suncorp* does not provide any financial product advice under the binder but may do so under its own AFSL authorisations.

This same arrangement does not apply where financial services are provided by AAI through the *Suncorp* website.

*Suncorp* is also authorised to deal with and settle claims on behalf of AAI in respect of the Redundancy Benefit.

When reading this PDS, please refer to Section 15 the Glossary which shows the meaning of various terms italicised throughout.

*Suncorp* and *AAI* are each a related body corporate of Suncorp-Metway Limited ABN 66 010 831 722 (Suncorp-Metway). Various products and services are provided by different entities in the Suncorp Group. The different entities of the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products and services provided by other entities in the Suncorp Group. Suncorp-Metway does not guarantee and is not liable for Suncorp Income Protection. This product is not a bank deposit or other bank liability.

If *you* are issued a Suncorp Income Protection *policy*, this PDS, together with the information *you* provide in *your* application and the *schedule*, constitutes *your* insurance *policy* and is evidence of *your* insurance contract with *us*. *You* should read this document in conjunction with the *schedule* because together they contain important information relating to *your policy*. Please keep this PDS and *your schedule* in a safe place. *Your schedule* is issued to *you* based on the information provided by *you* to *us* on *your* application for insurance.

Suncorp Income Protection is not a savings plan. The primary purpose is to provide a *benefit* under the terms and conditions of the *policy* in the occurrence of a claimable event.

All the information contained in this PDS is current at the time of issue. *We* may change or update any information in this PDS from time to time. If the change is not materially adverse, *we* may notify *you* about that change by preparing an update on *our* website, [www.suncorp.com.au/income](http://www.suncorp.com.au/income). *You* can also obtain a printed copy of this free of charge by contacting *us* (please refer to the back page for details). If the change is a material or significant one, *we* will generally notify *you* within 3 months of the change occurring.

*We* may also make improvements to *your policy* without any increase to *your premium*. If *we* make a change to *your policy* which in *your* opinion was adverse to *you*, *we* will, if *you* make a claim, assess *your* claim on the terms of the *policy* before the change took place.

If *you* are issued a Suncorp Income Protection *policy*, *you* are the sole *policy owner* and *insured person* listed on the *schedule*. *You* are covered subject to the terms and conditions of *your policy* 24 hours a day, 365 days a year. If *premiums*

payable under the *policy* are paid (please refer to Section 7 Your premium), *your policy* will continue until *your* 65th birthday, unless *your policy* stops earlier (please refer to Section 5 When does cover stop?).

**Before you buy this insurance, please read this PDS carefully, including Section 6 When we won't pay. Any information contained in this PDS has been prepared by Suncorp without taking into account your particular objectives, financial situation or needs. For that reason, before acting on the information, you should consider the appropriateness of the information in regards to your own circumstances.**

For details on how to contact *us*, please refer to the back page.

## Quick facts about Suncorp Income Protection

Sometimes it's tempting to not read insurance documents from cover to cover. *We* appreciate that, but *we* encourage *you* to read the whole of this document because understanding *your* Suncorp Income Protection *policy* is important. To help *you* out, below are some quick facts about the *benefits* *we* offer. *We've* also included references to where, in this document, *you* can find more detail.

### Disability Benefit (more details Section 3.1)

If *you* can't work because *you* are sick or injured, *you* may be able to claim on *your* Disability Benefit. This will provide an income so *you* can concentrate on getting better and getting back to work. When *you* apply for Income Protection, *you* should consider the following:

- The *monthly benefit* *you* can apply for can be up to 75% of *your monthly income* (including regular bonuses and commissions and superannuation) up to a maximum of \$10,000 (see also Section 3.6).
- No medical tests are required at application.
- *You* can choose a *benefit period* of 1 or 2 years. Any *benefits* will stop after the chosen *benefit period*, regardless of whether *you* have fully recovered or if *you* have returned to work.
- *Your policy* has a 30 day *waiting period* which means *we* won't pay the Disability Benefit until *you* have been off work for a minimum of 30 days.

## Redundancy Benefit (more details Section 3.2)

- If *you* are covered for the Redundancy Benefit *you* may be eligible to claim if *you* become *involuntarily unemployed*. This cover is designed to provide *you* with some income while *you* are looking for work.
- The *monthly benefit you* can apply for can be up to 75% of *your monthly income* (including regular bonuses and commissions and superannuation) up to a maximum of \$4,000 (see also Section 3.6).
- The maximum *benefit period* for any one claim is 3 months.
- *Your policy* has a 30 day *waiting period* which means we won't pay the Redundancy Benefit until *you* have been off work for a minimum of 30 days.
- Eligibility to claim under the Redundancy Benefit starts 6 months after the *policy commencement date*. This is called the *no claim period*.

## Claims (more details Section 12)

If *you* make a *claim* on the Disability Benefit or Redundancy Benefit, *you* will need to provide evidence of *your* health, employment and income. It's important to know:

- We are unable to pay more than 75% of *your annual earnings*, so *you* should make sure that *your insured monthly benefit* is never more than this amount.
- If *you* receive any other kind of insurance or compensation for *your sickness* or *injury*, we may reduce *your* Disability Benefit.



## Summary of Benefits

	Disability Benefit	Redundancy Benefit
Age at application (Section 1)	18-60 (inclusive)	
Minimum sum insured (Sections 3.1 and 3.2)	\$1,000/month	
Maximum sum insured (Sections 3.8)	\$10,000/month (plus indexation)	\$4,000/month (plus indexation)
No claim period (Section 3.2)	No	6 months
Waiting period (Sections 3.8)	30 days	
Maximum <i>benefit</i> period (Sections 3.1 and 3.2)	Choose 1 or 2 years	3 months
Expiry age (Section 5)	65th birthday	65th birthday
Premium Pause Benefit (Section 3.3)	Yes	

Now that *you* know the key facts, read on to learn more detail about *your* cover and other *benefits* available on *your* Income Protection *policy*.

# 1 Who can apply?

When *you* apply for Suncorp Income Protection, *you* can choose to be covered for the Disability Benefit only, or *you* can also select the optional Redundancy Benefit.

*You* can apply for Suncorp Income Protection if *you*:

- are aged between 18 and 60 (inclusive);
- are an Australian or New Zealand citizen or permanent resident and residing in Australia at the time of application;
- are working at least 20 hours per week in *your* gainful *occupation* averaged over the last 3 consecutive months immediately prior to *your policy commencement date*; and
- received this PDS in Australia.

When applying for the Disability Benefit we consider various factors (such as *your* health and occupational duties) when making a decision about whether to accept or decline *your* application for insurance. No medical tests are required when *you* apply. We will use the information provided by *you* in *your* application to assess whether cover may be subject to special conditions that apply to *your policy*.

Once *your* application is accepted by *us* and *we* receive correct payment details, *you* will be covered for the *benefits* listed on *your schedule* 24 hours a day, 365 days a year as long as *your policy* remains active and subject to the terms and conditions of *your policy*.

Suncorp Income Protection is a single life *policy* only. As the sole owner of the *policy*, *you* will also be the only *insured person*.

Where we agree, *you* may apply for the Redundancy Benefit at a date after *you* first commence this *policy*.





## 2 Your cooling off period

You have 30 days from the date *you* first commence this *policy* to check that this insurance meets *your* needs. This is the cooling off period.

If *you* wish, *you* can cancel *your policy* during the cooling off period by contacting *us*. If *you* notify *us* verbally, *you* will need to answer certain questions to confirm *your* identity. Provided *you* have not made a claim, *you* will receive a full refund of any money *you* have paid.

## 3 Details of cover and benefits under this policy

This section explains the *benefits* available under Suncorp Income Protection.

### 3.1 Disability Benefit

#### When do we pay the disability benefit?

The *monthly benefit* will be payable, from the end of the *waiting period*, if solely due to *sickness* or *injury* *you*:

- are unable to perform all the *important income producing duties* of *your primary occupation*;
- are not working, whether remunerated or not (including volunteering);
- are under regular care, treatment and following the advice of, a *medical practitioner*; and
- continue to be *disabled*.

*You* must have been *disabled* for the entire *waiting period* and not working in any occupation (whether remunerated or not) during this time.

Where the *monthly benefit* is payable for less than a month, payments will be calculated as 1/30th of the *monthly benefit* for each day *you* are *disabled*.

Unless cover ceases earlier (please refer to Section 5 When does cover stop?), *monthly benefit* payments will cease on the earliest of the following:

- *your benefit period* ends;
- *you* are no longer *disabled*;
- *your* 65th birthday; or
- *you* die.

There are some circumstances when we will not pay, please see Section 6 When we won't pay.

### What happens if you are on leave or unemployed at the time of your disability?

If *you* have been unemployed or on leave such as; annual, long service, parental, sabbatical or leave of absence for **less than 12 months** at the date of *your disability*, *your annual earnings* will be calculated based on the 12 consecutive months immediately prior to commencing *your* leave.

If *you* have been unemployed or on leave such as; annual, long service, parental, sabbatical or leave of absence for **more than 12 months** at the date of *your disability*, the *monthly benefit* will not be payable.

### What happens if you are overseas at the time of your disability?

If *you* are overseas at the date of *your disability* or at any time while *you* are *disabled*, *your monthly benefit* will only be payable for a maximum of 2 months while *you* are overseas, but will recommence when *you* return to Australia as long as *you* are still *disabled* and an event has not occurred that ceases payment of *your monthly benefit* (other than being overseas).

## Benefit limitations

Income Protection replaces up to 75% of *your monthly income* which has ceased because of *your disability*, however there are some circumstances when the *monthly benefit* payable to *you* may be altered or reduced.

The *monthly benefit* amount payable to *you* will be recalculated if, in relation to the *sickness* or *injury* which caused *your disability*, *you* receive 'other payments' by way of:

- other disability, group, sickness or accident insurance cover, including a mortgage replacement policy or through a superannuation fund;
- workers' compensation schemes;
- accident compensation schemes; or
- other statutory insurances payable for loss of income.

If any of the other payments listed above are received in the form of a lump sum in compensation for loss of earnings, we will convert that part of the compensation to income on the basis of 1% of the loss of earnings component and reduce the *monthly benefit* amount payable to *you* by that component.

In the event of a claim, the *monthly benefit* amount payable will be the lesser of:

- 75% of *your annual earnings* (reduced by any 'other payments'); and
- the *monthly benefit*.

## Recurring disability

If *you* suffer from the same or related *sickness* or *injury* within 6 months of *your* last *monthly benefit* being payable, *your* cover is still active, and *you* continue to be *disabled*, we will consider *your disablement* as recurring and therefore will recommence *benefit* payments without applying a new *waiting period*.

Any *benefit payments* will be added to the remaining *benefit period* to ensure the maximum payment under the *benefit period* is not exceeded.

If *you* do not make a *full recovery*, no *monthly benefit* will be payable for the same or related *sickness* or *injury* for which the previous claim was paid in full; i.e. for the entire *benefit period*.



## Choosing your disability monthly benefit

You can choose to insure up to 75% of *your monthly income*; from as little as \$1,000 per month, up to \$10,000 per month. The *monthly benefit* that applies to you will be stated in *your schedule*.

## What is your monthly income?

The *monthly income* which you can insure under Suncorp Income Protection is the income you earn each month from *your own personal exertion*. This is *your total remuneration package* and includes:

- salary;
- wages;
- reportable fringe *benefits*;
- regular commissions;
- regular bonuses;
- overtime payments; and
- superannuation contributions.

If you are self-employed and have an ownership interest in the business which is operating as a sole trader or under a partnership, company and/or trust structure (including if you are an employee of *your own company* or trust), the *monthly income* you can insure is *your share of the net income before tax of the business (your share of business income less business expenses)*, due directly to *your personal exertion*. Business expenses include (but are not limited to) motor vehicle expenses and depreciation.

The *monthly income* you can insure does not include:

- income that you will continue to receive from *your business*, even if you are unable to work, including any ongoing profit generated by other employees of the business;
- other unearned income such as dividends, interest, rental income or proceeds from the sale of assets; or
- on-going trailing commission or royalties.

## Your benefit period

The *benefit period* is the maximum period of time during which we will pay *your monthly benefit* while you are *disabled* for the same or related *sickness* or *injury*. When you apply, you can choose from 1 or 2 years. The *benefit period* that applies to you will be stated on *your schedule*.

### 3.2 Redundancy Benefit

You are only covered for the Redundancy Benefit if it is shown on *your schedule*.

The Redundancy Benefit is designed to provide a *monthly benefit* to assist if you become *involuntarily unemployed*.

Eligibility to claim under the Redundancy Benefit starts 6 months after the *policy commencement date* – the first 6 months is called the *no claim period* for this *benefit*. If you become *involuntarily unemployed* during the *no claim period*, you will not be eligible to claim under the Redundancy Benefit. When the Redundancy Benefit is renewed, the 6 month *no claim period* does not start again.

After the *no claim period* has ended, the *monthly benefit* will be payable from the end of the *waiting period* if you become *involuntarily unemployed* as a result of either:

- involuntary redundancy; or
- dismissal by no choice of *your own*; or
- a business you have a beneficial interest in is placed into insolvency administration; or
- *your fixed term employment contract* of 12 months or more ceasing prior to the agreed termination date by no choice of *your own*;

and you continue to be unemployed after the *waiting period*.

In the event of a claim, the *monthly benefit* amount payable will be the lesser of:

- 75% of *your annual earnings*; or
- the *monthly benefit*.

## What happens if you are on leave when you become involuntarily unemployed?

If *you* have been on leave such as; annual, long service, parental, sabbatical or leave of absence for **less than 12 months** at the date of *your involuntary unemployment*, *your annual earnings* will be calculated based on the 12 consecutive months immediately prior to commencing *your* leave.

If *you* have been on leave such as; annual, long service, parental, sabbatical or leave of absence for **12 months or more** at the date of *your involuntary unemployment*, the *monthly benefit* will not be payable.

## Your redundancy benefit period

The maximum *benefit period* is 3 months for any one claim while *you* remain unemployed. The total maximum *benefit* claimable for the same *insured person* is 12 months; for example, 4 lots of 3 months.

If the *monthly benefit* is payable for less than a month, payments will be calculated as 1/30th of the *monthly benefit* for each day *you* are unemployed.

Unless cover ceases earlier (Please refer to Section 5 When will cover stop?, for when the Redundancy Benefit under this *policy* will cease) ongoing *monthly benefit* payments will cease when:

- *you* return to work;
- *you* are no longer actively seeking employment;
- *your benefit period* ends;
- *your* 65th birthday; or
- *you* die.

There are some circumstances when we will not pay the Redundancy Benefit, please see Section 6 When we will not pay.

## Choosing your redundancy monthly benefit

*Your monthly benefit for the Redundancy Benefit does not need to be the same as your Disability Benefit. You can choose to insure up to 75% of your monthly income; from as little as \$1,000 per month, up to \$4,000 per month. The monthly benefit that applies to you will be stated on your schedule and each year on your renewal notice.*

### 3.3 Premium Pause Benefit

To help with affordability, the Premium Pause Benefit allows you to stop paying premiums for up to 3 months each year you hold your policy.

During this time, your policy continues (subject to your policy also continuing to be renewed if you have the Redundancy Benefit) but no cover will be provided by your policy for the Disability Benefit or the Redundancy Benefit. This means that any sickness, injury or notice of involuntary unemployment that occurs during the period of the Premium Pause Benefit will not be covered.

You must contact us to activate the Premium Pause Benefit. Premiums must have been paid for the previous 9 consecutive months and the policy must have no outstanding premium payable at the time of the request.

After the Premium Pause Benefit has ended and premiums have recommenced, you will be eligible for all the benefits you had selected under the policy, in accordance with their terms.

The Premium Pause Benefit cannot be applied while you are on claim or during your waiting period.



### 3.4 Waiver of Premium Benefit

If we are paying you a *monthly benefit* while you are either *disabled* or *involuntarily unemployed*, we will waive your Income Protection *premiums* for the period while you are on claim.

The Waiver of Premium Benefit does not apply to *premiums* paid during the *waiting period*. Unless cover ceases earlier (please refer to Section 5 When does cover stop?) the Waiver of Premium Benefit will end on the earliest of:

- the end of *your benefit period*;
- the date you are no longer *disabled*;
- the date you are no longer unemployed;
- the date you are no longer *actively seeking employment*; or
- the date *your policy* ends.

While you are receiving the Waiver of Premium Benefit you cannot apply for any increase to the *benefits* under your Suncorp Income Protection *policy*.





## 3.5 Automatic Indexation Benefit

To help keep *your* insurance in line with *your* income, we will automatically increase *your monthly benefit* each year on *your policy anniversary* by the greater of the *indexation factor* or 5%. Unless *you* decline the increase, we will recalculate *your premium* to reflect the increase as a result of the *indexation factor* (and *your* age for the Disability Benefit) and we will advise *you* of *your new premium* prior to *your policy anniversary*.

The increase will not apply if *your policy anniversary* occurs while *you* are receiving *monthly benefit* payments from us under this *policy*.

*You* can ask us not to apply the *indexation factor* to *your monthly benefit*. If *you* request this, *your monthly benefit* will not change, however *your premium* will generally still change each year, such as increasing because of age.

Unless cover ceases earlier (please refer to Section 5 When does cover stop?), the Automatic Indexation Benefit stops on *your 65th birthday*.

Given Suncorp Income Protection replaces up to 75% of *your annual earnings*, *you* need to check that the increase to *your monthly benefit*, after the *indexation factor* has been applied, does not result in *your cover* exceeding this maximum.

Refer to Benefit limitations in Section 3.1.

## 3.6 Maximum benefit

The most we will pay under *your* Suncorp Income Protection *policy* is the *monthly benefit*. The maximum amount we will pay across all Income Protection *policies* issued by us for the same *insured person* is:

- \$10,000 per month for the Disability Benefit; and
  - \$4,000 per month for the Redundancy Benefit;
- plus indexation - please refer to Section 3.5 Automatic Indexation Benefit.

### 3.7 Concurrent benefits

We will only pay one *benefit* at a time under *your* Income Protection *policy*. If *you* are eligible to receive both Disability and Redundancy Benefits under this *policy* at the same time, we will pay the *benefit* with the highest *monthly benefit*.

For example, if *your* Disability Benefit is \$4,000 per month and *your* Redundancy Benefit is \$3,000 per month and *you* are eligible to receive *benefits* under Disability and Redundancy Benefits at the same time, we will pay the higher *monthly benefit*, in this case *your* \$4,000 Disability Benefit.

If the *monthly benefits* are equal, we will pay the *benefit* with the longest *benefit period*, that being the Disability Benefit while *you* continue to be *disabled*.

### 3.8 Waiting period

*Your* Income Protection *policy* has a 30 day *waiting period*. The *waiting period* is the time that must elapse before a *monthly benefit* can start to be paid.

If *you* are eligible to be paid a *benefit*, payments are made monthly in arrears after the end of the *waiting period*. This means *your* first *benefit* payment would be 60 days after the start of the *waiting period*.

No *benefit* will be paid during the *waiting period*.

For the Disability Benefit, the *waiting period* starts when both of the following events have occurred:

- *you* first consult a *medical practitioner* for the *sickness* or *injury* giving rise to *your* claim; and
- *you* ceased all work due to that *sickness* or *injury*.

*You* must be *disabled* for the entire *waiting period*.

For the Redundancy Benefit, the *waiting period* starts when both of the following events have occurred:

- *you* become *involuntarily unemployed*; and
- *you* are *actively seeking employment*.

*You* must have been unemployed and *actively seeking employment* for the entire *waiting period*.

No *benefit* will be paid during the *waiting period*. In addition to the *waiting period*, there is also a *no claim period* applicable to the Redundancy Benefit. For further details see Section 3.2 Redundancy Benefit.



## 4 When does cover start?

As long as *you* satisfy the eligibility requirements (please refer to Section 1 Who can apply?) cover will commence on the date *we* accept *your* application and receive correct payment details. This date will be shown on *your schedule* as *your policy commencement date*.

Once *we* accept *your* application for cover under Suncorp Income Protection, *we* will send *you* a *schedule* confirming *our* acceptance and *your policy commencement date*. If *you* take out the Redundancy Benefit after *you* first start *your policy*, *your* Redundancy Benefit may have a different *policy commencement date* to the remainder of *your policy*.

## 5 When does cover stop?

All cover will stop under this *policy* on the earliest of the following events:

- *your* 65th birthday;
- *your* request to cancel the *policy*;
- the date *your policy* is cancelled due to the non-payment of outstanding *premiums*;
- the date *you* retire; or
- the date of *your* death.

In addition to the above, cover under the Redundancy Benefit will stop on the earlier of:

- the date *you* have been paid the *benefit* for a total of 12 months; or
- the date *you* or the insurer choose not to renew this *benefit*.

All *benefit* payments will cease when cover stops.

*We* will not consider any claim, unless the event giving rise to the claim occurred while *your policy* was still active. For the Redundancy Benefit, a *no claim period* applies (see Section 3.2). *We* may also cancel this *policy* on any grounds permitted under relevant law by telling *you* in writing.

If *you* have the Redundancy Benefit, we will advise *you* prior to each *policy anniversary* whether we will:

- offer renewal of the Redundancy Benefit;
- offer to renew the Redundancy Benefit but on different terms and conditions; or
- not renew the Redundancy Benefit.

If we offer renewal and *your premium* payment continues, the Redundancy Benefit will continue automatically for a further one (1) year at each *policy anniversary*. Payment of *your next premium* payment is deemed to be acceptance of an offer of renewal for that year. When the Redundancy Benefit is renewed, the 6 month *no claim period* does not start again.

## 6 When we won't pay

### Disability Benefit

We will not pay the Disability Benefit, refund or waive any *premiums* under *your policy* if the event giving rise to the claim, directly or indirectly, is as a result of:

- *your* intentional self inflicted act;
- *you* working in an occupation:
  - at heights above 15 metres; or
  - underground in the mining industry;
- *you* attempting to engage in or engaging in:
  - aviation or aerial pursuit activities other than as a fare paying passenger on a commercial airline on regular scheduled flights;
  - riding on or driving in any self-propelled vehicle engaged in any race, speed or reliability trial on any waterway, racing course, speedway or racing track;
  - mountaineering, abseiling, rock climbing or canyoning;
  - diving to a depth of 45 metres or more, pothole diving, wreck diving or diving in a cave.
- the use of drugs, other than medication prescribed by a *medical practitioner* or *health professional* and taken as directed;
- being under the influence of alcohol, where *your* blood alcohol content is over the prescribed legal limit for driving;
- any *mental disorder* or *mental illness*;

- pregnancy, miscarriage or childbirth, unless *disability* continues for more than 3 months from the later of the date the pregnancy finishes and the *disablement* starts (the later date being the date *we* will consider *your disablement* to have started); or
- *you* engaging in any *criminal activity*.

No Disability Benefit will be payable for any period *you* are incarcerated.

Please also refer to Benefit Limitations in Section 3.1.

## Redundancy Benefit

*We* will not pay the Redundancy Benefit or refund any *premium* if loss of work was caused directly or indirectly by:

- *your* intentional self-inflicted act ;
- a *war* or an *act of war*, whether or not *war* has been declared;
- the influence of alcohol or drugs other than proper use of drugs prescribed by a *medical practitioner* or *health professional*;
- voluntary resignation, retirement or abandonment of employment;
- misconduct, dishonesty or criminal activities;
- poor performance as documented by *your* employer, in carrying out *your* occupation;
- any strike or labour disturbance in which *you* or *your* employer is involved;
- the loss, currency or maintenance of any licence, authorisation or permit required to operate the business, including loss of drivers licence, trade or professional certification;
- the seasonal nature of *your* employment;
- the cessation of a fixed term contract of employment on or after the agreed termination date;
- pregnancy, miscarriage or childbirth;
- unemployment due to *sickness* or *injury*; or
- *elective surgery*.



We will also not pay a *benefit* or refund any *premium* if:

- *you* were notified in writing, verbally or otherwise, of impending *involuntary unemployment* prior to the *policy commencement date*;
- *your* employer has announced to the public, or publicised in the media, before the *policy commencement date*, an intention to reduce staff numbers by way of redundancy;
- *you* have not been in employment or self-employed with an Australian registered business for a continuous period of 3 months prior to *policy commencement date*;
- *you* have not been working at least an average of 20 hours per week for the 3 consecutive months immediately prior to *your involuntary unemployment*;
- *you* are *involuntarily unemployed* during the *no claim period*;
- *you* are continuing work outside of Australia;
- *you* are no longer registered as being unemployed with Centrelink or equivalent Australian government authority or seeking employment via a recognised Australian recruitment or personnel agency; or
- *you* are incarcerated.

## 7 Your premium

*Your premium* pays for *your* cover, government fees and charges and administration costs.

The *premium* *you* pay is determined by multiplying *your monthly benefit* by the applicable *premium* rate (including any loading that may apply). *Your premium* rate for the Disability Benefit is dependent on the following factors: *your* age, gender, smoking status, *benefit period*, and *your* occupation. *Your premium* for the Redundancy Benefit is dependent on *your monthly benefit*.

*Your premium* for the Disability Benefit will not change for 12 months from *your policy commencement date*. After this period, *your premium* will generally increase with age and as a result of the Automatic Indexation Benefit explained in Section 3.5. We can also change the *premium* rate for all *policies* of the same kind by providing *you* with at least 30 days' written notice. *You* will be charged the new *premium* from *your next policy*. For the Redundancy Benefit, any change to *your premium* for the next 12 months will be shown on *your* renewal notice.



If *you* need to change *your* occupation or smoking status, please contact *us*.

*Premiums* received in relation to the Disability Benefit are paid into *our* No. 1 Statutory fund. A *policy* issued in relation to Suncorp Income Protection does not participate in any surplus arising in *our* statutory funds.

*Premiums* are subject to Commonwealth and state taxes and/or charges, including GST and stamp duty. The amount of these taxes and/or charges will be shown on *your policy schedule* and renewal notices.

For a quote, please contact *us* on 1800 257 717 or go to [www.suncorp.com.au/income](http://www.suncorp.com.au/income).

## 7.1 Are you eligible for a discount?

### Large Monthly Benefit Discount

With the Large Monthly Benefit Discount, the higher the *monthly benefit* *you* choose, the larger the discount that applies to the *premium* for your Disability Benefit. The following table shows how the discounts will be applied:

Monthly Disability Benefit range	Premium Discount
\$1,000 - \$2,499	Nil
\$2,500 - \$4,999	10%
\$5,000 - \$6,999	20%
\$7,000 - \$9,999	25%
\$10,000 or above	30%

## 7.2 Paying your premium

*You* can choose to pay *your premium* fortnightly, monthly or annually from the financial institution or credit card *you* nominate and *you* have up to 14 days (or 30 days if *you* pay monthly) from the date each *premium* is due to pay *your premium*. If *you* do not pay a *premium* within this period, we will send a notice to *you* at the address last advised to *us* specifying the date we will cancel the *policy* without any refund of *premium*. We will not be liable for any claims after the date of cancellation.

If we cancel *your policy* due to non-payment of *premiums*, you can request that *your policy* be reinstated by contacting us within 30 days of the *policy's* cancellation date. In order for us to consider *your* reinstatement, we may ask for information relating to (but not limited to) *your* health and occupation and all outstanding *premiums* must be paid by you. Reinstatements are not guaranteed and, if approved, will be confirmed in writing.

## 8 Taxation

The tax treatment of Income Protection will depend on *your* individual circumstances. If you are working, *premiums* are usually tax deductible and any *benefit* payments received are generally assessable for tax purposes.

These comments are a guide only and do not take into account changes in taxation laws or *your* particular circumstances. Please ask *your* tax adviser or the Australian Taxation Office about *your* own circumstances.

GST does not apply to the Disability Benefit but it does to the Redundancy Benefit. If tax laws are altered, we reserve the right to increase premiums to reflect any applicable GST or any other Government taxes and charges that may be introduced. Any increase would be in accordance with *our* legal obligations.

## 9 Risks

You should be aware of the risks involved before buying any insurance *policy*. Please read this PDS carefully before making any decision regarding this *policy* or the extent of cover you require. Some of the risks associated with holding this insurance *policy* include:

- *your policy* may not suit *your* needs;
- *your monthly benefit* may be insufficient or excessive;
- a *monthly benefit* may not be paid in the event of a claim if an exclusion applies;
- a *monthly benefit* may not be paid if in the event of a claim, you failed to disclose all information as part of the application process; and
- the monthly Disability Benefit may be reduced or not payable at all if in the event of a claim, you are receiving 'other payments' (see Section 3.1).



It's important that the *policy* meets *your* needs both now and in the future. *You* may need to seek assistance from a financial adviser if the terms are not consistent with *your* needs or do not suit *your* personal circumstances.

## 10 How can I apply?

- Contact *us* on 1800 257 717 between 8am and 6pm (AEST) and talk to one of *our* consultants.
- Visit [www.suncorp.com.au/income](http://www.suncorp.com.au/income) and complete an online application.

However *you* choose to complete *your* application for Suncorp Income Protection, *you* won't be required to undergo any blood tests or medical examinations. *We* will assess *your* occupation and health based on the information *you* provide to *us* in *your* application.

## 11 How to contact us

### 11.1 Administration queries and changes

If *you* have any questions about *your policy* or *you* would like to make any changes to *your policy*, including a change to *your* address or to *your* payment type, please contact *us* (please refer to the back page for contact details). A change to this *policy* will only apply if *we* confirm the change in writing. *You* can apply to increase or decrease *your monthly benefit* on an existing *policy* by contacting *us*.

If *you* wish to apply for an increase to *your* existing *monthly benefit*, the maximum *monthly benefit* limits will apply (please refer to Section 3 Details of cover and benefits under this *policy*).

If *you* add the Redundancy Benefit to *your policy* after *your policy* first starts, the period of cover for the Redundancy Benefit will be aligned with the *policy anniversary date* that applies to the remainder of *your policy*.

During the life of this *policy*, *you* cannot assign ownership of this *policy* to any other person or party.

## 11.2 Complaints resolution

If *you* have a complaint about this product or *our* services, *you* can contact Customer Relations at [lifecustomerrelations@suncorp.com.au](mailto:lifecustomerrelations@suncorp.com.au) or through the contact *us* details found on the back page.

If *you* are dissatisfied with *our* decision or the way *we* handled *your* complaint, *you* can also contact the Financial Ombudsman Service (FOS) Australia (ABN 67 131 124 448). FOS is an external dispute resolution scheme that provides free services to customers, and is a totally independent and impartial body that will deal with *your* complaint directly, or follow up the matter on *your* behalf in accordance with its terms of reference.

*You* can contact FOS by:

- phoning 1800 367 287 or (03) 9613 7366
- faxing (03) 9613 6365
- emailing [info@fos.org.au](mailto:info@fos.org.au)
- writing to  
Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne VIC 3001
- visiting [www.fos.org.au](http://www.fos.org.au).

## 12 Claims

If *you* need to make a claim, *you* or *your legal personal representative* can contact *us* on 1800 642 594, as soon as reasonably possible after the event giving rise to the claim and *we* will provide a claim pack for completion and return to *our* office. To claim a *benefit*, *we* require claim documentation in support of *benefit* entitlement. *We* may ask for additional information to ensure that the terms and conditions of the *policy* as set out in this PDS are satisfied.

Payment of a *benefit* is subject to *our* acceptance of *your* claim. Any *monthly benefit* payable will be payable directly to *you*. All *benefit* payments are paid in Australian currency.

*We* must be notified of any claim as soon as reasonably possible. *We* may refuse or reduce the *monthly benefit* payable for a claim if *we* are disadvantaged by any delay in notifying *us* of a claim.

## 12.1 Claim documentation

To make a claim, the following documentation will be required:

### Disability Benefit

- an initial claim form completed by *you* and *your medical practitioner* which will include proof of the event or condition for which the claim is being made and when it occurred;
- when the claim is ongoing, a monthly claim form completed by *you* and *your medical practitioner*;
- a signed Medicare Australia authority;
- details of any hazardous activities;
- payslips or employer statement to confirm regular hours of work and terms of employment.

### Redundancy Benefit

- an initial claim form completed by *you* which will include details of *your involuntary unemployment* for which the claim is being made and when it occurred;
- proof of *your* unemployment (Separation Certificate, letter of Redundancy, letter of Termination of Contract);
- proof of *you actively seeking employment* (e.g. registration with Centrelink or a recognised Australian recruitment or personnel agency); and
- if *you* were self employed proof that *your* business has ceased to operate due to actual insolvency (ASIC Deregistration, Wind up Court Order, appointment of an insolvency administrator, Notice of Bankruptcy, Notice of Liquidation); or
- if *you* were self employed a letter from *your* accountant detailing the date and reason the business has ceased to operate due to insolvency, with supporting evidence such as last Business Activity Statement (BAS).

### For both the Disability Benefit and the Redundancy Benefit

- certified proof of *your* identity and age (birth certificate, driver's licence or passport);

- authorisation of *your* legal representative and certified copy of Power of Attorney (if this applies);
- proof of *your* employment and occupational details if necessary; and
- any financial statements we reasonably require to assess *your* claim.

*You or your legal personal representative* will be required to pay for the cost of satisfying the above claim requirements, unless we notify *you* otherwise.

*You* must submit, at *our* expense, to any medical examination conducted by a *medical practitioner* or other *health professional* appointed by *us* as we deem necessary. At *our* expense, we may appoint an accountant of *our* choice to verify *your* income and/or expenses and this may involve a financial audit of *your* business or *your* financial statements. *You* are required to comply with the audit requirements if we arrange a financial audit to be conducted.

Payment of *benefits* under this *policy* will be subject to relevant legislative requirements being adhered to and, depending upon individual circumstances, additional information may be required by *us*.

To assess *your* claim promptly, we need to ensure the information provided to *us* at the time of application is correct, for example *your* age and smoking status. If we have received any false information, we may refuse the claim, adjust the *premiums* paid by *you* or the *monthly benefit* payable by *us*.

We will only consider a claim if the event giving rise to the claim occurred while *your policy* was active. For the Redundancy Benefit, a *no claim period* applies (see Section 3.2).



## 13 Privacy statement

### Your privacy is important

Suncorp and AAI are members of the Suncorp Group, which we'll refer to simply as "the Group". In this Privacy Statement all references to "We/Us/Our" mean Suncorp and AAI.

### Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and set up, administer and manage our products and services;
- determine eligibility for a family discount where applicable;
- manage and administer underwriting and claims, including any investigation and assessment of claims;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

### What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

### How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal

information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers.

Under various laws, we may be authorised or required to collect your personal information. These laws include the Corporations Act 2001, Autonomous Sanctions Act 2011, Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Income Tax Regulations 1936, Tax Administration Act 1953, Tax Administration Regulations 1976, A New Tax System (Goods and Services Tax) Act 1999 Australian Securities and Investments Commission Act 2001; Corporations Act 2001 and Life Insurance Act 1995 as those Acts are amended and any associated regulations. From time to time other Acts may require, or authorise us to collect your personal information.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group and other trading divisions or departments within the same company (please see our Privacy Policy for a list of brands/companies);
- hospitals and medical, health or wellbeing professionals;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
- a third party that we've contracted to provide financial services, financial products or administrative services – for example:
  - information technology providers,
  - print/mail/digital service providers,
  - marketing agencies and other marketing services,
  - imaging and document management services,
- a third party claimant or witnesses in a claim;
- third parties authorised by you;
- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including

where you are an insured person but not the policy or product holder;

- the Financial Ombudsman Service or any other external dispute resolution body;
- legal and any other professional advisers or consultants such as accountants;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- social media and other virtual communities and networks where people create, share or exchange information;
- government, statutory or regulatory bodies and enforcement bodies; and
- any of our Group joint ventures where authorised or required.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

## Overseas Disclosure

Sometimes, we provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in 'Why do we collect personal information?'

The countries we usually disclose your personal information to have been outlined on our website [suncorpgroup.com.au/privacy](http://suncorpgroup.com.au/privacy) or you can give us a call and we will provide you a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.



## Your personal information and our marketing practices

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under ‘How we handle your personal information’). We may also collect your personal information for marketing through competitions.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

## How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we’ll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact detail in Contact Us.

## Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can contact us:

- 13 11 55
- [suncorplife@suncorp.com.au](mailto:suncorplife@suncorp.com.au)
- [suncorp.com.au/privacy](http://suncorp.com.au/privacy)



## 14 Your Duty of Disclosure

### Life Insurance – Disability Benefit

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

*Your* duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by *us*;
- that is of common knowledge;
- that *we* know, or in the ordinary course of *our* business, ought to know; or
- as to which compliance with *your* duty is waived by *us*.

### Non-disclosure

If *you* fail to comply with *your* duty of disclosure and *we* would not have entered into the contract if the failure had not occurred, *we* may avoid the contract within 3 years of entering into it.

If *your* non-disclosure is fraudulent, *we* may avoid the contract at any time.

*We* may elect not to avoid *your* contract but to vary it by:

- i. reducing the sum insured in accordance with a formula that takes into account the *premium* that would have been payable if *you* had complied with *your* duty of disclosure; or
- ii. placing *us* in the position in which *we* would have been in if *you* had complied with *your* duty of disclosure.

The options to vary the contract are available to *us* while the contract remains in force.

**This duty continues to apply until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.**



## General Insurance – Redundancy Benefit

Before *you* enter into a general 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* renew, extend, vary or reinstate an insurance 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

If *you* do not tell *us* anything *you* are required to, *we* may cancel *your* contract or reduce the amount *we* will pay *you* if *you* make a claim, or both.

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

## 15 Glossary

Where any words appear in this PDS, whether the first letter is in upper or lower case, their meanings are listed below.

Where applicable, with respect to the definitions, singular includes the plural and vice versa.

**AAI** means AAI Limited ABN 48 005 297 807 AFSL 230859.

**Actively seeking employment** means registered as being unemployed with Centrelink or equivalent Australian government authority and/or seeking employment via a recognised Australian recruitment or personnel agency.

**Annual earnings** means *your* average *monthly income* during the 12 consecutive months immediately before the start of *your disablement* or the start of *your involuntary unemployment*

**Benefit** means the amount payable under the Redundancy Benefit or Disability Benefit.

**Benefit period** means the maximum period of time during which a payment will be paid.

**Criminal activity** means any crime for which *you* are convicted where *you* could receive a custodial sentence, whether or not *you* do in fact receive a custodial sentence for that crime.

**Disabled, Disablement or Disability** means that solely due to *sickness or injury you* are:

- unable to perform all the *important income producing duties of your primary occupation*;
- not working whether remunerated or not, including volunteering; and
- under the care, treatment and following the advice of *medical practitioner*.

**Elective surgery** means cosmetic surgery to alter or improve *your* appearance unless recommended by a *medical practitioner* to improve *your* physical health related to an underlying *sickness or injury*.

**Expiry date** means the date *your policy* ends as stated on *your schedule* or, in relation to the Redundancy Benefit (if applicable), on the renewal notice *we* send *you*.

**Full recovery** means for a continuous period of 6 months, *you* have returned to work and *you* have:

- performed all the *important income producing duties of your primary occupation*;
- not been suffering from the *sickness or injury you* were previously claiming for;
- not required or received advice, care or treatment from a *medical practitioner* for the *sickness or injury you* were previously claiming for; and
- not been receiving Disability Benefit payments.

**Gainful occupation** means the occupation in which *you* work as an employee for a salary, wages or commission, or the occupation in which *you* are self-employed, working in a business or professional practice in a way that is capable of generating income for the business or professional practice.

**Health professional** means an individual that provides preventive, curative or rehabilitation services (i.e. physiotherapist or chiropractor). The *health professional* cannot be *you* or an immediate member of *your* family (i.e. partner, parents, siblings or children).

**Important income producing duties** means those duties which could reasonably be considered primarily essential to producing your *monthly income*.

**Indexation factor** means the percentage change in the consumer price index (CPI) which is the weighted average of the 8 Australian capital cities combined as published by the Australian Bureau of Statistics or any body which succeeds it and in respect of the 12 month period finishing on 30 September.

The *indexation factor* will be applied from 1 March the following year, subject to the terms and conditions of your *policy*. If the CPI is not published by this date, the *indexation factor* will be calculated upon a retail price index which we consider most nearly replaces it.

**Injury** means physical damage to your body which occurs as a result of violent, external and visible means while this *policy* is active.

**Insured person** means the person who has been accepted by us and is listed on your *schedule* as the *insured person* under the *policy*. The *insured person* is also the *policy owner*.

**Involuntarily unemployed or involuntary unemployment** means:

- if you are an employee or you are self-employed, you have been terminated from your *gainful occupation*; and
- if you are self-employed, your business has ceased trading as a direct result of you not being able to meet the financial commitments of your business; or
- your fixed term employment contract of 12 months or greater ceasing prior to the agreed termination date by no choice of your own.

**Legal personal representative** means any person(s) who is authorised by law to act on your behalf.

**Medical practitioner** means a doctor who is legally qualified and properly registered in Australia. The doctor cannot be you or an immediate member of your family (i.e. partner, parents, siblings or children).

If practising outside Australia, the *medical practitioner* must have qualifications equivalent to Australian Standards and approved by us.

A *medical practitioner* could be *your* general practitioner or treating medical specialist.

**Mental disorder or mental illness** means any fatigue disorder, motivational disorder or mental health disorder as defined in the American Psychiatric Association, Diagnostic and Statistical Manual of Mental Disorder, Volume 5 (or as amended). These include but are not limited to depressive disorders, anxiety disorders, adjustment disorders, somatoform disorders, psychotic disorders, bipolar disorders, personality disorders, Attention Deficit Hyperactivity Disorder or any complications thereof.

**Monthly benefit** means the amount stated in the *schedule* as varied under this *policy* by agreement with *us* (for example if *you* apply for a decrease or through increases under automatic indexation). Where *we* have agreed to change the *monthly benefit*, the new *monthly benefit* will be as stated in *our* latest correspondence to *you*.

**Monthly income** means the income earned each month by *you* from *your* own personal exertion. Please refer to Section 3.1 for what is and isn't included.

**No claim period** means 6 months from the *policy commencement date*; the amount of time *you* must hold the Redundancy Benefit before becoming eligible to claim.

**Policy** means *your* Income Protection cover, which consists of this Product Disclosure Statement, the *schedule*, any endorsement, and the information provided in *your* application.

**Policy anniversary** means the anniversary of *your policy commencement date* (or the earlier of *your policy commencement dates*, if applicable).

**Policy commencement date** means the date cover first starts, as shown on *your schedule*. The *policy commencement date* in relation to the Redundancy Benefit is the date the cover first starts as shown on *your schedule* or, if the Redundancy Benefit is added after the date cover first starts, then the *policy commencement date* for the Redundancy Benefit is that later date the Redundancy Benefit started as shown on the endorsement *we* will send *you*.

**Policy owner** means the person listed on the *schedule* as the owner of this *policy*.

**Premium** means the amount *you* pay *us* for the insurance.

**Primary occupation** means the occupation in which *you* were predominantly engaged immediately prior to *you* becoming *disabled* or *involuntarily unemployed*. If *you* were unemployed at the time of *disablement*, *primary occupation* means the occupation in which *you* were predominantly engaged immediately prior to unemployment.

**Schedule** means the latest document issued by *us* which shows important information about *your policy*, including *your policy* number, *your premium*, any special conditions (if applicable), *your policy commencement date* and *your expiry date*. If there are any changes to *your policy*, *we* will confirm the change to *you* in writing and send *you* an endorsement which forms part of *your schedule*.

**Sickness** means an illness or disease *you* suffer while this *policy* is active.

**Suncorp** means Suncorp Life & Superannuation Limited, ABN 87 073 979 530 AFSL 229880

**Waiting period** means the period of time that must elapse before a *monthly benefit* can be paid.

**War or an act of war** means armed aggression by a country resisted by another country or organisation.

**We, us** and **our** means *Suncorp* or *AAI* (whichever is appropriate).

**You** and **your** means the *policy owner*, who is also the *insured person*, and who is shown on the *schedule*.



## Contact us



Call **1800 257 717**



Insurance Fraud Hotline  
**1300 881 725**



Online  
**[suncorp.com.au/insurance/life](https://suncorp.com.au/insurance/life)**



Local store



Write to Suncorp Life Customer Service  
**GPO Box 3950 Sydney NSW 2001**

Suncorp Income Protection is issued by: Disability Benefit Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 and Redundancy Benefit AAI Limited ABN 48 005 297 807, AFSL 230859.