

Cover Suspension

Zurich's life insurance policies provide you and your family with support in the time of need.



If you're struggling, you can suspend cover and premiums for a period of time

The cover suspension feature allows you to put your cover on hold for a chosen period, during which time there is no cover, and you can't make a claim for an event that occurs.

The benefit of this feature is that you can stop your premium payments for a period of time to reduce financial pressure and cover will resume without a re-apply process. When the cover suspension ends the policy begins again. Depending on the cover you have, there may be exclusion periods which re-start and affect your ability to make a claim. Make sure you review the details of your cover before you suspend your cover so that you understand how the suspension will affect you.

We'll suspend your cover if you ask us to, on any policy which has been continuously in-force for at least 12 months. Cover suspension can be activated for one to 12 months, starting from the next premium due date. We can't backdate the start of a cover suspension, so you must pay any outstanding premiums before cover can be suspended. We won't refund any premiums paid when cover suspension is put in place.

When you request cover suspension, we'll confirm the details in writing. Our confirmation will outline the cover suspension start and end dates as well as the next premium due date.

From the cover suspension start date until the cover suspension end date (the cover suspension period):

- the policy isn't in-force for any life insured
- no premiums are required for that period.

Events that are normally covered under the policy aren't covered at any time if, before the end of the cover suspension period, either:

- the event occurs
- the life insured is aware of symptoms or a diagnosis of the insured event.

You can still make a claim for an insured event which occurred before the cover suspension start date if the conditions for a benefit were met when cover suspension started. For example, if you suspend trauma plus cover after the life insured has an angioplasty (minimally invasive cardiac surgery) which meets our definition, then you can lodge a claim for that event.

If the life insured is aware of a health concern before cover suspension, taking cover suspension will prevent you from making a claim for that condition. Using the same example, if the life insured has chest pains before you suspend trauma cover, and they need an angioplasty during or after cover suspension, this event won't be covered. The reason it's not covered is that the life insured was aware of a potential health problem that was not yet claimable before the cover suspension started.

The policy will be back in-force again automatically on the cover suspension end date if the premium is paid by the next premium due date. The policy will end if the requested premium isn't paid by the next premium due date.

You can extend the cover suspension or you can end it early

In both cases, you need to tell us that you want to make a change at least 14 days before the cover suspension is due to end. This allows time for us to process your change and send you revised documents.

Any change is only effective when we confirm it in writing.

If the cover suspension period is reduced, an extra exclusion applies:

- the policy doesn't cover any insured event which occurs or is apparent in the first 90 days after the revised cover suspension end date. 'Apparent' means the life insured is aware of symptoms or a diagnosis relating to the condition.

Using cover suspension affects the cover provided by your policy

The cover suspension feature affects the cover provided by your policy after the cover goes back into force.

After the cover suspension end date:

- the policy must be continuously in-force for another 12 months before you can suspend cover again
- the policy is effectively reinstated, which means some benefits aren't payable for set periods after the cover suspension end date. Exclusions that apply for a period of time after a reinstatement, apply for the same period of time after the cover suspension end date.

You can only suspend cover once in any 12-month period and for a maximum of 12 months over the life of the policy.

This feature does not form part of the policy if the policy is funded by a platform account.

This feature is available on the below products:

- Wealth protection
- Active
- FutureWise
- Ezicover Life Insurance
- Ezicover Income Protection

Detailed information about this feature and the full terms and conditions can be found in the Product Disclosure Statement (PDS) for your product available at www.zurich.com.au

Cover suspension application

Initiating the cover suspension

Simply call us on 131 551 if you want to discuss further or to initiate a cover suspension over the phone.



Alternatively you can fill out the details below and email this to us at: client.service@zurich.com.au

Policy number(s) _____

Policy type: Wealth Protection Active Ezicover FutureWise

1. Cover suspension period

Cover suspension period (any number of months, up to 12 starting from the next premium due date): Months _____

2. Declaration

I authorise and direct Zurich to effect a Cover suspension in accordance with this application.

I have read, understood and accept the terms and conditions of the Cover suspension feature on the previous page and in the respective PDS.

Name of policy owner 1	Signature of policy owner 1	Date
_____	_____	____/____/____
Name of policy owner 2	Signature of policy owner 2	Date
_____	_____	____/____/____

Privacy

Information collected about you is subject to the Privacy Act 1988 (Cth) and is for the purposes of administering and servicing the policy (which we may not be able to do if not provided), complying with our obligations and enhancing customer service or products. You consent that information may be disclosed to your or our service providers, advisers, government bodies, other external parties and our related entities where relevant to these purposes or otherwise as required by law. For more details of Zurich's Privacy Policy, information on accessing your personal information and a list of: service providers, laws under which we collect and use personal information, and countries where our data may generally be located, please visit our website at www.zurich.com.au or contact the Zurich Privacy Officer on 132 687 or at privacy.officer@zurich.com.au.

Any questions? Call 131 551

Please return the completed form to us:

By post, to Zurich Australia Limited, Customer Care, Locked Bag 994, North Sydney NSW 2059, or

By email, as a scanned attachment, to client.service@zurich.com.au