

Prepared on: 1st May 2018

KEY FACTS ABOUT YOUR PERSONAL ACCIDENT & ILLNESS POLICY

THIS IS NOT AN INSURANCE CONTRACT

Step 1 Understanding the Facts Sheet

This Key Facts Sheet sets out some of the events covered and not covered by this policy and other information you should consider. This sheet does not provide a complete statement of the cover offered, exclusions, conditions and limits that apply under the policy. You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for more details.

Step 2 Check the maximum level of cover and the events covered

Under this policy, you can select your own level of cover but subject to the insurer's maximum level of cover.

Event/Cover	Yes/No Optional	Some examples of specific conditions, exclusions or limits that apply to events/covers (see PDS and other policy documentation for details of others)*
Total & Partial Disablement due to Injury or Illness	Yes	<ul style="list-style-type: none"> The benefit payable is 85% of your pre-disability income or the amount of cover you have selected, whichever is the lesser. Maximum level of cover is \$60,000 per month The Policy Exclusions include but are not limited to; war; intentional self-inflicted injury; professional sport; an injury prior to the policy period commencing

* This Key Facts Sheet is a guide only. The examples provided are only some of conditions, exclusions and limits in this policy. You must read the PDS and policy documentation for all information about this policy.

Coverholder at **LLOYD'S**

This insurance is arranged by Aspect Underwriting on behalf of certain underwriters at Lloyd's.

Aspect Underwriting is a Corporate Authorised Representative (ABN: 91 161 017 007, CAR No. 001247437) of Empire Insurance Services Pty Ltd (AFSL No. 232987).

Step 3 Other things to consider

Limits

This policy has restrictions that limit your cover for certain events and items. For example, we won't cover injuries or sicknesses that arose prior to your insurance cover commencing. To find out these limits you need to read the PDS and other relevant policy documentation.

Waiting Period

If you make a claim, the waiting period is the number of days you must be disabled before a benefit under this policy can commence. A number of waiting period options apply in respect to this policy, i.e. 30, 60 or 90 days. You can elect any one of these options, based on your own assessment of what is most suitable to your circumstances. For more detail, please read the PDS and other relevant policy documentation.

Cooling off period

If you decide you don't want this policy within 30 days of it being issued and you haven't made a claim, you can cancel it and receive a refund.

Maximum level of cover offered by insurers

Insurers offer different maximum levels of:

- You set the level of cover and your payout is limited to that amount – called your Sum insured.
- The insurer sets the maximum level of cover

You should consider which level of cover is best for you as failure to adequately insure your income may result in underinsurance.

Warning: this Key Facts Sheet sets out some of the conditions, exclusions and limits in respect to this policy. You should read the PDS and all policy documentation for all the conditions, exclusions and limitations of this policy that limit or exclude cover.

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Step 4 Seek more information

If you want more information on this policy contact us on +61 3 9415 6091 or email us at info@aspectuw.com.au.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

The policy this Key Facts Statement relates to is:

Provided & Distributed by:
Aspect Underwriting
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Collingwood Vic 3066

Underwritten by:
Certain underwriters at Lloyds
One Lime Street
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