

Funeral Insurance

Product Disclosure Statement (PDS)

Issue date: 6th November 2024

Please keep this document in a safe place for future reference

Welcome to Dignity Insurance

This Product Disclosure Statement (PDS) is designed to help **you** understand the main considerations **you** need to know when deciding whether to purchase a Dignity Funeral Insurance **policy** and determining if it is right for **you**. It sets out the key features, benefits, terms, conditions, risks and exclusions of the **policy**. It also includes information about **premium** payments, the complaints process and how to make a claim.

Dignity Funeral Insurance is designed to assist with funeral expenses and other associated costs in the event of **your** death or **terminal illness**; however, the **benefit amount** is paid as a lump sum and so it can be used for any purpose. As long as **you** meet all the terms and conditions of the **policy** and **your policy** is in force, it will provide 24/7 cover worldwide, which means regardless of where **you** are, **your** cover will not change.

You can only insure **your** own life under Dignity Funeral Insurance. This means **you** cannot purchase Dignity Funeral Insurance to insure the life of another person.

If **you** decide to purchase a Dignity Funeral Insurance **policy**, **you** will be issued with a **policy schedule** showing the details of **your** cover. **Your policy schedule** and this PDS make up **your** contract of insurance. It is important that **you** read all the information carefully so that **you** understand what **you** are buying, and then keep these documents in a safe place for future reference.

The information in this PDS is current as at the issue date. From time to time, **we** may update information in this PDS that is not materially adverse to **you** and notice of these updates will be made available on the Dignity Insurance website at www.dignityinsurance.com.au. **You** can contact **us** to ask for a free copy of any updated information. If necessary, **we** will issue a supplementary or replacement PDS.

Please note that any information or advice given in this PDS is only general in nature and it does not consider **your** objectives, financial situation, or needs. It is important that **you** make **your** own decisions on whether this product is suitable for **you** by considering **your** individual objectives, financial situation, or needs, and if **you** are unsure, please consider seeking appropriate independent financial advice.

This **policy** has no surrender value. This means **you** cannot access any value on cancellation of the **policy** other than a **premium** refund payable under the terms of this PDS.

About Dignity Insurance

Your policy is issued and managed by Dignity Insurance as agent of the insurer Hallmark Life Insurance Company Ltd (**Hallmark Life**) ABN 87 008 446 884 AFSL 243469, who underwrites the Dignity Insurance products. Dignity Insurance is a trading name of Neilson Financial Services Pty Ltd (Neilson) ABN 52 668 314 896, an insurance intermediary that holds an Australian Financial Services Licence 552284.

Who is the Insurer

Your policy is underwritten by **Hallmark Life**, an APRA-authorised insurer that holds an Australian Financial Services Licence.

Hallmark Life is the insurer of Dignity Funeral Insurance and the issuer of this PDS. **Your** contract of insurance is with the insurer.

Hallmark Life receives insurance **premiums** and pays claims from Statutory Fund Number 1.

You can contact **Hallmark Life** on:

Phone: 1800 800 230 Monday to Friday, 8:30am to 5:00pm (AEST)

Email: customerservice@hallmarkinsurance.com.au

Mail: PO Box 7395, CLOISTERS SQUARE WA 6850

Life Insurance Code of Practice

Hallmark Life subscribes to the Life Insurance Code of Practice (the “Code”). **You** can access the Code on the Council of Australian Life Insurer’s website at www.cali.org.au/life-code.

Our compliance with the Code is monitored and enforced by an independent body called the Life Code Compliance Committee, and **you** can find more information at the website above.

We and Dignity Insurance are committed to complying with the Code to ensure **you** receive a high standard of customer service throughout **your** relationship with **us**. The Code aims to protect life insurance customers and sets out the life insurance industry’s key commitments and obligations to **you** on standards of practice, disclosure, and principles of conduct for life insurance services, such as being open, fair, and honest. It also sets out timeframes to respond to claims, complaints, and requests for information. **You** can find details on the Code at www.dignityinsurance.com.au.

The language we use in this document

Some words or expressions used in this document have a special meaning. They will appear in bold font, and their meaning is explained in Section 11 *Glossary*. ‘**We**’, ‘**us**’ or ‘**our**’ means **Hallmark Life** and, where applicable, Dignity Insurance in its capacity as agent of the insurer. References to ‘**you**’ and ‘**your**’ means the person listed on the **policy schedule** as the **policy owner** (and is also the person insured under this **policy**).

Contents

Welcome to Dignity Insurance.....	1
About Dignity Insurance	2
Who is the Insurer	2
Life Insurance Code of Practice	3
1. Eligibility	6
2. What is Covered	6
3. Minimum and Maximum Benefit Amounts	7
4. What is Not Covered?	7
5. Cover Start and End Dates	8
6. General Conditions and Important Information About Your Policy	8
Premium Payments	8
Confirmation of Transactions	9
Non-Payment of Premium	9
Changing Your Policy Details	10
Multiple Policies	11
Nominating Your Beneficiary	11
Insurance Risks To Consider	12
Your Duty to Take Reasonable Care Not to Make a Misrepresentation	13
Taxation	14

7. Cancellation 14

Cooling Off Period 14

Cancellation by You 15

Cancellation by Us 15

8. How to Make a Claim..... 16

Payment of Claims 17

Fraudulent Claims 17

9. Complaints 17

Internal Dispute Resolution 17

External Dispute Resolution 18

10. Privacy and Data Protection 18

11. Glossary 20

Direct Debit Service Agreement 23

1. Eligibility

You are eligible to apply for Dignity Funeral Insurance as long as **you** are:

- an **Australian Resident**; and
- aged between 50 and 80 years old.

Provided the eligibility criteria are met, **we** guarantee to accept **your** application for Dignity Funeral Insurance.

2. What is Covered

If any of the events set out below occur, **we** will pay the amount described in the table as a lump sum payment.

Event	Amount payable
You die from an accidental death at any time after the policy commencement date.	Two times the benefit amount .
You die from a non- accidental death after the first 12 months from the policy commencement date (the waiting period).	The benefit amount .
You are diagnosed with a terminal illness after the first 12 months from the policy commencement date (the waiting period).	The benefit amount .

If **you** die from a non-**accidental death** during the first 12 months from the **policy** commencement date (the **waiting period**), **you** are not covered for the **benefit amount** and no **benefit amount** is payable (see Section 4 *What is Not Covered*). However, if this occurs **we** will refund the total of all **premiums** paid towards **your policy**.

A **waiting period** also applies if **you** increase **your benefit amount**, but only in respect to the amount of the increase. See Section 6 *Changing Your Policy Details* for more information.

3. Minimum and Maximum Benefit Amounts

You can select a **benefit amount** from \$3,000 up to a maximum of **\$15,000**.

The **benefit amount** **you** select is specified in **your policy schedule**.

4. What is Not Covered?

We will not pay the **benefit amount**, if **you** die from a non-**accidental death** or are diagnosed with a **terminal illness** before or during the first 12 months from the **policy** commencement date (the **waiting period**).

*Example: A **terminal illness** diagnosis*

You bought a Dignity Funeral Insurance **policy**, and six months later, **you** were diagnosed with a **terminal illness**. Since the **terminal illness** benefit only starts after the first 12 months from the **policy** commencement date, **you** are not able to make a claim for the **benefit amount**.

However, **you** pass away from the **terminal illness** ten months later (which is after the 12-month **waiting period**). At that point, **your beneficiaries** can submit a claim for the **benefit amount** payable on **your** death.

A **waiting period** also applies if **you** increase **your benefit amount**, but only in respect to the amount of the increase. See Section 6 *Changing Your Policy Details* for more information.

If **you** die because of a non-**accidental death** during the first 12 months from the **policy** commencement date (the **waiting period**), **we** will refund all **premiums** paid towards the **policy**.

Example: Death from a medical condition during the **waiting period**.

You bought a Dignity Funeral Insurance **policy**. Eight months later, **you** had a heart attack and passed away.

Because **your** death occurred within 12 months of the **policy** commencement date (the **waiting period**) and was not due to an **accident**, **your beneficiaries** will not receive the **benefit amount**. However, the **premiums you** had paid so far will be refunded.

5. Cover Start and End Dates

Cover under **your policy** starts on the **policy** commencement date, as specified in **your policy schedule**, and will end on the earlier of the following:

- the date of **your** death;
- the date **we** pay the **benefit amount** for a **terminal illness** claim;
- the date **you** cancel the **policy**; or
- the date **we** cancel **your policy** (including if **we** cancel **your policy** because of unpaid **premiums** (see Section 7 *Cancellation*)).

No amount will be paid for any events that occur before the **policy** commencement date or after the date cover ends.

If applicable, once **we** are notified of **your** death, **we** will refund any **premium(s)** collected after the date of **your** death.

6. General Conditions and Important Information About Your Policy

Premium Payments

Your premium amount, i.e. the cost of **your policy**, is calculated based on the following factors:

- the **benefit amount you** choose (the higher the **benefit amount**, the higher the **premium**);

- **your** age at the commencement date (the older **your** age at the commencement date, the higher the **premium**);
- **your** gender (if **you** are a male, **your premium** will be higher than for a female of the same age); and
- **your** smoker status (if **you** are a smoker, **your premium** will be higher than for a non-smoker).

The amount of **premium** payable will be stated in **your policy schedule**.

Your premium may include allowances for current government charges and taxes including stamp duty.

Your premium can be paid fortnightly or monthly and will be collected from **your** nominated bank account by direct debit (and the Direct Debit Service Agreement attached to this PDS will apply) or payment card (credit or debit). **Your premium** must be paid in Australian dollars.

Your premium is 'fixed' (also known as 'level') which means **your premium** will remain the same each year unless **you** increase or decrease **your benefit amount** or change **your** smoker status (see Section 6 *Changing Your Policy Details* for more information).

Your premium is payable up until the **policy anniversary** following **your** 90th birthday, after which there will be no more **premium** to pay but **your policy** will remain in force and **your** cover continues.

Confirmation of Transactions

You can receive confirmation of any transaction made under **your policy** upon request by calling Dignity Insurance on 1800 089 426 or email care@dignityinsurance.com.au.

Alternatively, if **you** would like to receive confirmations without making a request, please call Dignity Insurance and tell **us** this.

Non-Payment of Premium

To ensure **your policy** continues, **you** must pay **your premium** when it is due. As soon as a **premium** payment is missed, **we** will attempt to contact **you** to discuss **your** payment arrangements and may also reattempt collection of **your premium** from **your** nominated bank account or payment card (credit or debit).

Non-payment of **premium** may result in the cancellation of **your policy** (see Section 7 *Cancellation* for further information).

If **you** are experiencing financial hardship, please contact **us** to discuss options available to **you**.

Changing Your Policy Details

You can request the following changes to **your policy**:

- updates to **your** personal details (e.g. name, contact number, address or payment details) – it is important **you** inform **us** if these change;
- a reduction to **your benefit amount**, subject to the minimum and maximum **benefit amounts** (see Section 3 *Minimum and Maximum Benefit Amounts*);
- if **you** are under the age of 80, an increase to **your benefit amount**, subject to the minimum and maximum **benefit amounts** (see Section 3 *Minimum and Maximum Benefit Amounts*);
- update **your** status from a smoker to a non-smoker, for the purpose of calculating **your premium**. To make this change, **you** will be required to complete a smoking declaration.

Any change must be agreed to by **us**. Any agreed increase to **your benefit amount** may be subject to the payment of an additional **premium** based on **your** age, gender and smoker status at the time of the request, and **your premium** will be adjusted accordingly. If **we** agree to **your** changes, **you** will receive confirmation of these changes, including a new **policy schedule**, if applicable.

If **your** change results in a reduction or increase to the **benefit amount**, the **premium** will be adjusted accordingly.

Example: If **you** increase **your benefit amount**, a 12 month **waiting period** will apply starting from the commencement date of the increase, as shown on **your policy schedule**.

For example, if **you** increase **your benefit amount** from \$5,000 to \$10,000 after the first 12 months of **your policy**, for the following 12 months, cover for non-**accidental death** or **terminal illness** will remain at \$5,000. After this **waiting period**, the full \$10,000 **benefit amount** will apply.

Any waiting periods that apply to **your** existing cover will be recognised.

For example, if during the first 12 months of **your policy** **you** decide to increase **your benefit amount** from \$5,000 to \$10,000, then from **your first policy anniversary** **you** will be covered for a **benefit amount** of \$5,000 for non-**accidental death** or **terminal illness** but once the 12 month period since the effective date of the increase has ended, **you** will be covered for a **benefit amount** of \$10,000.

If **you** wish to make any changes, please call 1800 089 426 or email care@dignityinsurance.com.au and **we** will discuss the change with **you**.

Multiple Policies

The maximum **benefit amount** available is **\$15,000**. If **you** are covered under more than one Dignity Funeral Insurance **policy** issued by **us**, the total lump sum payment provided on death or **terminal illness** under all **policies** combined will be limited to that which would have applied under a single **policy** with a chosen **benefit amount** equal to the maximum **benefit amount**.

If a reduction to **your benefit amount** is necessary due to the maximum limit being exceeded, the reduction will be applied to the **policy** most recently commenced and the same proportion of associated **premiums** paid will be refunded.

Nominating Your Beneficiary

You can nominate **beneficiary/ies** to receive the amount payable upon **your** death. To nominate **your beneficiary/ies**, or to update

or change **your beneficiary/ies** nomination, **you** can call 1800 089 426 or email care@dignityinsurance.com.au to inform **us**.

Insurance Risks To Consider

When deciding whether this Dignity Funeral Insurance **policy** is suitable for **you**, **you** should consider all the **policy** details and be aware of the following risks:

- This is an insurance **policy**, not a savings or investment plan, which means if **your policy** is cancelled after the 30-day Cooling Off Period, **you** will not receive anything back.
- Depending on how long **you** live, **you** may pay more in **premiums** than **your benefit amount**.
- If **you** become unable to pay **your premium** payments, then **your policy** may be cancelled (see Section 7 *Cancellation* for more information), and **you** will not receive anything back.
- **Your** chosen **benefit amount** may not cover all **your** funeral expenses and associated costs, or the costs associated with a **terminal illness**. **You** will need to carefully consider this insurance product and **your** level of cover to ensure it suits **your** objectives, financial situation, and needs.
- The value of the **benefit amount** will not keep up with inflation and, as such, the value of **your** cover may reduce over time.
- Terms, conditions, limitations, and exclusions apply to **your policy** and they may have an impact to **your** entitlement to benefits under **your policy**.
- If **you** are looking to replace an existing insurance **policy**, **you** should not cancel any existing cover until **your** Dignity Funeral Insurance application is accepted and **you** have reviewed and understood **your policy**. There are general risks of replacing an existing insurance policy including the loss of any accrued benefits under the existing insurance policy, that the **waiting period** will apply to any non-accidental death or **terminal illness** claims under this **policy** (regardless of whether **you** served a **waiting period** under the existing insurance policy), there could be implications of any errors or omissions in **your** new application (for example, if **you** make an error in providing

personal details such as **your** date of birth, gender, or smoker status, this could affect the amount of **your premium**), and differences in price and product terms and conditions.

Your Duty to Take Reasonable Care Not to Make a Misrepresentation

When applying for insurance, **you** have a legal duty under the Insurance Contracts Act 1984 to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into (**your** duty).

A misrepresentation may include a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

Your duty also applies before **you** extend or vary an existing contract of insurance or reinstate a contract of insurance.

Before **you** enter into a contract of insurance or do any of these things, **we** will ask **you** questions and will use the answers in deciding whether to insure **you** and on what terms and for what **premium**. To ensure **you** meet **your** duty, **you** must answer **our** questions truthfully, accurately and completely.

If your duty is not met

In exercising **our** rights, **we** may consider whether **your** cover is constituted by separate contracts of life insurance and apply **our** rights separately to each type of cover.

If **you** fail to meet **your** duty, and **we** would not have insured **you** if **you** had answered **our** questions truthfully, accurately and completely, **we** may avoid the contract within 3 years of entering into it. If **we** choose not to avoid the contract, **we** may, at any time, reduce the amount **you** have been insured for by using a formula that takes into account the **premium** that would have been payable if **you** had met **your** duty. If the contract provides cover on death, **we** may only exercise this right within 3 years of entering into the contract.

If **we** choose not to avoid the contract or reduce the amount **you** have been insured for, **we** may, at any time, vary the contract which may reduce **our** liability under the contract in respect of a claim. This right does not apply if the contract provides cover on death.

If **you** fail to comply with **your** duty and the failure was fraudulent, **we** may refuse to pay a claim and treat **your policy** as never having existed.

Before **we** exercise any of these rights, **we** will explain **our** reasons, how **you** can respond or provide further information, and also what **you** can do if **you** disagree.

If you need help

It's important that **you** understand this information and the questions **we** ask. Ask **us** for help if **you** have difficulty understanding the process of applying for life insurance or answering **our** questions.

If **you** are having difficulty due to a disability, language, or for any other reason, please let **us** know – **we** are here to help and can provide additional support.

Taxation

Generally, **your premium** is not tax deductible, and no tax is payable on the amounts paid under **your policy**.

You should consider seeking professional tax advice on **your** own situation.

7. Cancellation

Cooling Off Period

You have 30 days from the **policy** commencement date to make sure **you** are happy with **your policy** and decide whether **you** want to keep it (this is called the 'Cooling Off Period'). If **you** want to cancel **your policy** within this period, please contact **us**:

Phone: 1800 089 426

Email: care@dignityinsurance.com.au

Mail: Dignity Insurance, PO BOX R985, Royal Exchange NSW 1225, Australia

After **we** receive **your** cancellation request during the 30-day Cooling Off Period, **your policy** will be cancelled, and **you** will be sent a letter confirming the cancellation. Any **premium you** may have paid will be refunded, subject to no valid claim being made.

Cancellation by You

You can cancel **your policy** at any time either in writing or by calling **us** as follows:

Phone: 1800 089 426

Email: care@dignityinsurance.com.au

Mail: Dignity Insurance, PO BOX R985, Royal Exchange NSW 1225, Australia

If **you** cancel **your policy** after the 30-day Cooling Off Period, **your policy** will be cancelled from the date that **your policy** is paid to, and **you** will not receive any refund of the **premium**. If **you** decide to cancel **your policy**, **you** will not be able to apply to reinstate **your** cover.

Cancellation by Us

If a **premium** payment remains unpaid for more than 30 days from the date it was due, **your policy** will be cancelled. Prior to cancelling **your policy**, **we** will notify **you** in writing of **our** intention to cancel **your policy** due to non-payment of **premiums** and provide **you** with details of the overdue payment(s) and the timeframe in which **you** must rectify those overdue payment(s) before **your policy** is cancelled. If **your policy** is cancelled, **your** cover under the **policy** will cease and no amount will be payable for any event that occurs after the date of cancellation.

If **your policy** is cancelled by **us** due to non-payment of **premiums**, **you** can apply to reinstate the **policy** by contacting **us** within four months from the **policy** cancellation date. Provided that **you** pay any **premiums** **you** owe **us**, **we** will reinstate **your policy**. If **your policy** is cancelled for any other reason other than non-payment of **premiums**, **we** will not accept **your** reinstatement request.

Also refer to 'Your Duty to Take Reasonable Care Not to Make a Misrepresentation' (see Section 6 for more information) and 'Fraudulent Claims' (see Section 8 for more information) for details of other circumstances when **we** have a right to cancel **your policy**.

8. How to Make a Claim

Unless it is impractical to do so, claims should be made as soon as possible after the death occurs or upon diagnosis of a **terminal illness**. If **you, your beneficiary/ies** or the legal personal representative of **your** estate wish to make a claim under this **policy**, please contact **us**:

Phone: 1800 102 384

Email: claims@dignityinsurance.com.au

Mail: Claims, Dignity Insurance, PO Box R985, Royal Exchange
NSW 1225, Australia

Once notice of a claim is received, **we** will send a claim form to be completed, signed and returned. Where **we** reasonably require information about **your accidental death** or **terminal illness** claim, **we** may also require **your** treating **medical practitioner** or **medical specialist** to complete a claim form. **We** will require a certified death certificate and/or medical report from the treating **medical practitioner** or **medical specialist** confirming death or **terminal illness** (though a report confirming diagnosis of **terminal illness** must be provided by a **medical specialist**). The cost of the certified certificate and/or report to support a claim is generally at the expense of the claimant. Depending on who is making the claim, **we** may ask for identification and/or confirmation that **you** are authorised to make the claim. If **you** experience any difficulty in obtaining the supporting documents, please let **us** know so **we** can help **you** find a solution.

We may require further information or documentary evidence to assess an **accidental death** or **terminal illness** claim at **our** expense. This may include reports from **your** treating **medical practitioner** or **medical specialist**, access to **your** medical records, and/or any other information needed to confirm the insured event has occurred. If any information or documentation that is reasonably required to assess the claim is not provided, **we** will not be able to process the claim until the information or documentation is made available.

Payment of Claims

If a claim is accepted, **we** will pay the amount payable to **you** (in the case of a **terminal illness** claim), or to **your beneficiary/ies** (in the case of a death claim). If no **beneficiary/ies** are nominated or none are living on **your** death, the amount payable will be paid to **your** estate or the legal personal representative of **your** estate, whichever is appropriate.

Where **we** make a payment to a **beneficiary/ies**, **we** may ask for identification to confirm **we** are paying a benefit to the correct **beneficiary/ies**.

If **you** nominate multiple **beneficiary/ies**, and a **beneficiary** dies before **you**, their nomination to receive the amount payable will end, and their share will be proportionally distributed to the remaining **beneficiary/ies**.

Claims will be paid in Australian dollars.

Fraudulent Claims

If **you** make a fraudulent claim under **your policy** or another **policy you** have with **us**, then **we** can choose to cancel **your policy**.

9. Complaints

Internal Dispute Resolution

We hope that **you** never have reason to complain, but if **you** do, **we** and Dignity Insurance will do **our** best to work with **you** to resolve it quickly and fairly. Should **you** wish to make a complaint, please contact Dignity Insurance who will manage the complaint with **you**.

Phone: 1800 089 426

Email: complaints@dignityinsurance.com.au

Mail: Complaints, Dignity Insurance, PO Box R985, Royal Exchange NSW 1225, Australia

Complaints are normally resolved within 30 days however, if **your** complaint remains unresolved after this time **you** will be informed of the reasons for the delay and when to expect an outcome.

External Dispute Resolution

If **your** complaint remains unresolved after 30 days of the date it is received or it is not resolved to **your** satisfaction, **you** can refer **your** complaint to the Australian Financial Complaints Authority (AFCA). AFCA is a free, fair and independent dispute resolution scheme and **you** can refer **your** complaint to them at any time during the complaint process.

You can contact AFCA at:

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3,
Melbourne VIC 3001

Email: info@afca.org.au

Web: www.afca.org.au

Time limits may apply to complaints to AFCA. **You** may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

10. Privacy and Data Protection

Your privacy is important. In this Privacy Notice a reference to '**us**' or '**we**' is a reference to the following entities either collectively or individually as applicable in context – Dignity Insurance and **Hallmark Life**.

We will collect and handle **your** personal information in accordance with the information outlined in this section, **our** Privacy Policy, Dignity Insurance's Privacy Policy and as may be permitted by law.

We collect **your** personal information:

- to fulfil and administer **your policy**, including customer service and claims handling;
- for marketing messages to tell **you** about relevant products and services or offers that may be of interest to **you**;
- contacting **you**, and to respond to any communications **you** may have sent to **us**;

- when **we** have a legal duty to or to comply with **our** legal obligations;
- in the absence of any of the above, when **you** consent to it.

Without certain personal information **we** may not be able to provide **our** services to **you**.

We may use and share **your** personal information with service suppliers and financial institutions who **we** partner with, and these could include organisations or people outside of Australia. Details of the locations of these recipients are set out in more detail in **our** Privacy Policy (see links below). **We** may also share **your** personal information with dispute resolution providers, law enforcement and regulatory bodies, to fulfil a legal or regulatory obligation, assist with an investigation, or demonstrate compliance.

You may request access to or correction of the information **we** hold about **you**. **We** will provide **you** with access to **your** personal information that **we** hold within a reasonable time frame (except in circumstances where access may be denied under other applicable law).

For full information on privacy, please read **our** Privacy Policy on **our** website at <https://standrews.com.au/privacy>. **You** are also able to view Dignity Insurance's Privacy Policy at www.dignityinsurance.com.au/privacy-policy.

You can contact **us** if **you** have any privacy related questions, requests, comments or complaints:

Phone: 1800 089 426

Email: care@dignityinsurance.com.au

Mail: Dignity Insurance, PO BOX R985, Royal Exchange NSW 1225, Australia

If **you** have concerns about how any privacy issue has been handled, **you** may contact the Office of the Australian Information Commissioner (www.oaic.gov.au).

11. Glossary

In this document, some words appear in bold font, for example, **policy**. These words have special meanings as explained below.

Accident	means an event occurring whilst this policy is in force, resulting in bodily injury, where the injury is directly and solely caused by an accidental, violent and external means and where the injury is not self-inflicted.
Accidental Death	means death occurring as a direct result of an accident and within 90 days of that accident .
Australian Resident	means an Australian citizen, New Zealand citizen or Australian permanent resident who is currently residing in Australia.
Beneficiary/ies	means the natural person/s nominated by you to receive the amount payable when you die.
Benefit Amount	means the amount payable for an event covered under this policy (unless the event is accidental death in which case double this amount is payable). The benefit amount is shown in the policy schedule .
Direct Debit Request	means the written, verbal or online request between us and you to debit funds from your account.
Hallmark Life	means Hallmark Life Insurance Company Ltd. ABN 87 008 446 884 AFSL 243469

Life Insured	means the person that we have agreed in writing to insure under this policy and is shown in the policy schedule .
Medical Practitioner	<p>means a medical practitioner who is legally qualified and registered as a medical practitioner. If practicing other than in Australia, the medical practitioner must have qualifications equivalent to Australian standards.</p> <p>The medical practitioner must not be you, your spouse, partner, relative or business associate.</p>
Medical Specialist	<p>A medical specialist is a medical practitioner who is a specialist in the area of medicine related to the relevant illness.</p> <p>The medical specialist must not be you, your spouse, partner, relative or business associate.</p>
Policy	means the legal contract between you and us . The Product Disclosure Statement and the policy schedule make up the policy .
Policy Anniversary	means each annual anniversary of the commencement date of your policy .
Policy Owner	means the owner of this policy , who is also the life insured .
Policy Schedule	means the schedule to this policy , or any replacement schedule to this policy , issued by us and showing the details of the coverage provided to you by this policy .

Premium	means the amount of money you pay on a fortnightly or monthly basis for the insurance coverage under this policy .
Terminal Illness	means an illness diagnosed by a medical specialist which the medical specialist certifies, after taking into account what they consider to be all reasonably available treatment, is expected to lead to death within 12 months or less.
Waiting Period	means the period of time that you must wait before being covered for non- accidental death or terminal illness or for your increased benefit amount .
We, us, our	means Hallmark Life and, where applicable, Dignity Insurance in its capacity as agent of the insurer.
You, your	means the person listed on the policy schedule as the policy owner and who is also the person insured under this policy .

Direct Debit Service Agreement

This is your Direct Debit Service Agreement with Hallmark Life Insurance Company Ltd (User ID 668617) ABN 87 008 446 884 (the Debit User). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

This agreement sets out the terms on which you have authorised us under the Direct Debit Request to arrange for payments to be debited for the purpose of paying the premium on your Dignity Insurance policy.

We agree to be bound by this agreement when we receive your Direct Debit Request complete with the particulars we need to draw down an amount under it. Please ensure that you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us in giving your Direct Debit Request.

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due. Debit payment means a particular transaction where a debit is made.

Direct Debit Request means the written, verbal or online request between us and you to debit funds from your account.

us or **we** means Hallmark Life Insurance Company Ltd. ABN 87 008 446 884 AFSL 243469 (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has authorised the Direct Debit Request.

your financial institution means the financial institution at which you hold the account you have authorised us to debit.

Debiting your Account

Direct debits will be debited from your account for payment of the premium as specified in your policy schedule. We will not issue individual payment notices prior to debiting your account. If the debit day falls on a day that is not a banking day (e.g. a weekend), the payment will be made on the next business day. If you are unsure as to when a debit payment will be processed, you should make enquiries directly with your financial institution.

Your obligations

You should ensure that you have sufficient cleared funds available, by the premium due date, in the account to be debited in accordance with the Direct Debit Request. If a debit payment is returned unpaid you may be charged a fee and/or interest by the financial institution for each returned item. You must arrange for the outstanding payment to be made by another method or arrange for enough funds to be in your account to enable us to draw the outstanding amount at the next scheduled debit date.

Changes by you

You may change, cancel, vary, defer or suspend the Direct Debit Request by giving us at least 7 business days' notice before the next Debit Day by contacting us on:

Phone: 1800 089 426, or

Email: care@dignityinsurance.com.au

You may also cancel a Direct Debit Request by contacting your financial institution.

Changes by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least 30 days written notice.

Debiting accounts

Direct debit payment is not available on the full range of accounts at all financial institutions. Please ensure that your financial institution allows direct debits on your nominated account before completing your Direct Debit Request.

You should check with your financial institution if you have any queries on how to complete your Direct Debit Request before completing the Direct Debit Request and that the account details that you provide to us are correct by checking them against a recent account statement.

Dispute

If you believe that there has been an error in debiting your account, you should notify us directly on 1800 089 426 or care@dignityinsurance.com.au . Alternatively, you can contact your financial institution for assistance.

If we conclude as a result of our investigations that your account has been incorrectly debited, we will respond to your query by arranging within a reasonable period with your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

Confidentiality

We will keep information about your financial institution account details and records confidential. We will make reasonable efforts to keep any such information that we have secure, and to ensure that any of our employees or agents who have access to such information do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- to the extent specifically required by law,
- if you consent to disclosure of such information, or
- for the purpose of this agreement (including disclosing information in connection with any query or claim).


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1800 089 426

Monday to Friday, excluding NSW public holidays.

 care@dignityinsurance.com.au

 Dignity Insurance, PO Box R985,
Royal Exchange NSW 1225, Australia

Customers with Disabilities

This document and other associated documentation are also available in other formats. If you require an alternative format, please contact Dignity Insurance.