



Loan Protection Insurance

PRODUCT DISCLOSURE STATEMENT AND POLICY

Contents

Combined Product Disclosure Statement and Policy Wording
Loan Protection Insurance

Combined Product Disclosure Statement and Policy Wording
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Australian Financial Services Licence number 413613

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IMPORTANT CUSTOMER INFORMATION

This document (which is Our combined Product Disclosure Statement (PDS) and Policy Wording) contains important information to help You understand LFI's Loan Protection Insurance.

Any information or advice We or Our representatives provide (including this document) in relation to LFI Loan Protection Insurance is general only and does not take into account Your personal objectives, financial situation or needs.

Before You decide whether to purchase LFI Loan Protection Insurance or use any of the services offered by Us and/or Our representatives, You should read this document carefully to understand the features and limitations of this insurance and to decide whether it is right for You. If You do not understand any part of this document or would like more information, please contact Us and We will be happy to explain.

The PDS and Policy Wording are current as at the date of preparation, however information may change from time to time. If a change is not materially adverse, We may update this document by making information about the change available on the LFI website at www.lfi.com.au.

About LFI Loan Protection Insurance

LFI Loan Protection Insurance is a consumer credit insurance product designed to help You meet Your Loan Repayment obligations if You are not able to do so due to Disability or Unemployment. Amounts payable under LFI Loan Protection Insurance are calculated by reference to the amount borrowed under Your Loan Contract.

LFI Loan Protection Insurance is not compulsory and it is not a condition of Your Loan Contract that You have this insurance. If You choose to buy a Loan Protection Insurance product, You may do so with another insurer.

Who are the insurers?

Disability Cover and Unemployment Cover under this Policy are underwritten by LFI Group Pty Ltd ABN 31 138 903 581 (LFI).

LFI holds an Australian Financial Services Licence (AFSL) number 413613 and is authorised under its AFSL to deal in and provide general advice on general insurance products (including issue) and life insurance products relating to consumer credit insurance.

In this document, 'We', 'Us' and 'Our' refers to LFI Group Pty Ltd (as the general insurer with respect to Disability Cover and Unemployment Cover).

For more details please refer to the Financial Services Guide.

We each take full responsibility for the whole of this PDS.

If You decide to purchase a Policy, please keep a copy of this document with Your Policy Schedule in a safe place, together with a copy of Your Application. All these documents form Your contract of insurance.

Welcome to LFI Loan Protection Insurance

Getting Your loan approved can be an exciting feeling.

But have You considered how You would meet Your Loan Repayments if You lost Your job or suffered a Disability?

LFI Loan Protection Insurance can help You and Your family to meet Your Loan Repayments when You can't.

A summary of the benefits of LFI Loan Protection Insurance

- Peace of mind for You and Your family to help meet Your Loan Repayments when You need it.
- Simple Application with no medical examination required.

Types of Cover available

COVER	EVENT	BENEFIT PAYMENTS
DISABILITY COVER	Inability to work due to Disability or illness	Minimum Monthly Repayments up to \$2,500
UNEMPLOYMENT COVER	Involuntary Unemployment	Minimum Monthly Repayments up to \$1,500

A summary of the risks of LFI Loan Protection Insurance

- It may not be appropriate for Your needs.
- Not everything is covered by this insurance as there are limits and exclusions to the insurance that You should be aware of, and which are set out in this document.
- All benefits payable under the insurance are subject to financial limits.
- Disability and Unemployment benefits may only be paid once qualifying periods (referred to as Excess Periods) have been satisfied.
- Insurance depends on Your continued compliance with Your obligations under Your Policy.

Disability Cover

Disability Cover can help You meet Your Loan Repayments in the event of Your disablement and inability to perform Your normal duties of work.

Benefits of Disability Cover

- Covers Your Loan Repayments in the event of Your Disability up to a maximum of \$2,500 per month.
- Unlimited number of claims subject to Policy conditions.
- Simple Application with no medical examination.

Example – Disability Cover

Susan has a LFI Loan Protection Insurance policy with Disability Cover. As a result of a workplace accident, Susan is unable to work for 180 days. LFI will pay Loan Repayments for each day after the 14 day Excess Period, being 166 days cover.

Unemployment Cover

Unemployment Cover can assist You to meet Your Loan Repayment obligations if You are Unemployed due to circumstances beyond Your control.

Benefits of Unemployment Cover

- Covers Your Loan Repayments in the event of Your involuntary Unemployment up to a maximum of \$1,500 per month.
- Up to 6 months of Unemployment Cover during a Policy period, and up to 3 Monthly Benefits per claim.
- Cover available for Self-Employed.

Example – Unemployment Cover

Cameron has a LFI Loan Protection Insurance policy with Unemployment Cover. Unfortunately, he is made redundant from his place of work, and remains Unemployed for 120 days. LFI will pay Loan Repayments for each day Cameron is Unemployed after the 21 day Excess Period, being 69 days cover.

Applying for Cover

When You apply for Cover, You will need to complete an Application. We will use and rely on the information supplied by You to decide whether You are eligible for Cover and if so, the terms of Cover We will provide.

If We determine that You are eligible for Cover and You have paid the applicable premium, We will provide Cover to You on the terms and conditions contained in this document and the Policy Schedule (which confirms details of Your Cover, any additional exclusions We have applied to Your Cover and other important information such as the Period of Cover) that We issue to You.

This document, Your completed Application and Policy Schedule make up Your Policy with Us. It is Your responsibility to ensure that all details in Your Application and Policy Schedule are correct and to immediately inform Us of any corrections that need to be made.

Risks associated with this insurance

To help You consider the risks of having this insurance, You should read this document carefully before You buy this insurance, and contact Us if You need any further information.

The risks associated with You having this insurance include:

- The insurance Cover You select may not be appropriate for Your needs.
- All benefits payable under the insurance are subject to financial limits and may not be sufficient to repay the loan balance in full.
- You must at all times comply with Your obligations under Your Policy. For example, this includes paying the applicable premium on time, giving Us complete and truthful information and immediately informing Us if information You gave Us is no longer complete and truthful. Your obligations are described in this Policy. If You don't comply with Your obligations, Your Cover under this Policy may be reduced or cancelled.
- Not everything is covered by this Policy. There are limitations to Cover. In order to understand when the Policy will cover Your Loan Contract repayments and when it will not, You should carefully read this document, including the details under the heading POLICY EXCLUSIONS such as Pre-existing Condition as defined on page 22.
- Benefits payable under the Policy are subject to limits. The maximum amounts We will pay for the Cover You have chosen are set out under the heading POLICY COVERAGE. Please read these details to ensure You understand the limits of Cover.
- You may be subject to one or more Excess Periods under this Policy. An Excess Period is the period of time in relation to which no amount is payable by Us under this Policy. You will have to wait until after the applicable Excess Period before any amount will be payable by Us. Please read the description of all the Excess Periods that may apply under the heading POLICY COVERAGE.

Your duty of disclosure

It is important that You understand Your duty of disclosure.

What You Must Tell Us and Why: You must answer Our questions truthfully and completely and tell Us anything known to You and anything that a reasonable person in the circumstances could be expected to know, which is relevant to Our decision to insure You and the terms on which You are insured. We will use and rely upon this information in deciding whether to insure You and anyone else to be insured under the Policy, and if so, on what terms.

What You Do Not Need to Tell Us and Why: You do not need to tell Us anything that diminishes the risk to be insured by Us, that is of common knowledge, that We would know in the ordinary course of business or matters in respect of which disclosure has been waived by Us.

Who Needs to Tell Us: You must answer Our questions for You and anyone else whom You want to be covered by the Policy. Your answers will affect the Cover We provide to You and anyone else covered by Your Policy.

If You Do Not Tell Us: If You do not answer Our questions truthfully and completely, or if You withhold relevant information from Us, We may be entitled to reduce or refuse to pay a claim, or cancel Your Policy. If You answer Our questions fraudulently, We may be entitled to either refuse to pay a claim or treat Your Policy as if it never existed.

When Your Duty of Disclosure Applies: Your duty of disclosure applies before You enter into an insurance policy with Us up to when We issue the Policy and before You renew, extend, vary or reinstate an insurance policy.

Ongoing disclosure: changes to Your details or circumstances

You must inform Us immediately in writing if:

- You change Your name or address;
- Your employment type or terms change in any way;
- Your Loan Contract ends earlier than the end of the Period of Cover; or
- You vary the Loan Contract in any way without Our prior written consent to the variation.

What is the cost?

The premium payable for Your Policy will be shown on Your Application and Policy Schedule. The premium will vary depending on the Cover You choose. In setting premiums, We take a number of factors into consideration. These factors may include:

- The Cover provided under the Policy;
- The amount You have borrowed under Your Loan Contract; and
- The duration of Your Loan Contract.

Included in the premium for Your Policy is the commission payable by Us to the representative who assisted with arranging Your Policy. The amount of commission We pay to representatives is up to 20% of the premium, excluding government taxes. More information on commission payments and the benefits received by representatives is available from the Financial Services Guide provided to You in relation to this Policy or by contacting Us.

Payment of premium

The insurance premium for Your insurance Policy may be part of Your finance, or, You will only be charged a premium once on commencement of Cover.

Government duties

We reserve the right to pass onto You any Government duties, taxes or charges that are or become payable by Us or You in respect of Your Policy.

Cooling off period

You have a cooling off period which is the right to cancel Your Policy within 21 days of the commencement of the Period of Cover, unless You have made a claim during the cooling off period.

If You wish to cancel Your Policy during the cooling off period, You must notify Us in writing and We will refund the premium in full and Your Policy will be terminated.

Taxation information

General insurance premiums are subject to Goods and Services Tax (GST) imposed by the Commonwealth Government. In addition, State Governments impose stamp duty on premiums at varying rates. These taxes and duties will be shown on Your Policy Schedule. GST will also affect any claim You make under the Policy. Please read the details under the heading HOW TO MAKE A CLAIM.

The income tax treatment of premiums paid by You under the Policy and any claims payments received by You will depend on Your personal circumstances. You should seek Your own professional taxation advice for information about Your personal circumstances.

The General Insurance Code of Practice

The Insurance Council of Australia (ICA) has developed a voluntary General Insurance Code of Practice, which LFI Group Pty Ltd has adopted.

The Code is designed to raise the standards of service and practices in the general insurance industry. It aims to promote more informed relations between insurers and their customers, improve consumer confidence in the general insurance industry, improve the quality of Policy documentation and information provided to consumers and ensure that Our representatives act in an honest, fair, efficient and transparent manner.

To obtain a copy of the Code visit www.insurancecouncil.com.au or call (02) 9253 5100.

Your Privacy

Personal and sensitive information is collected from You or about You to enable Us to provide Our insurance products or services to You. Further information may be requested from You at a later time, such as if You want to make alterations to Your insurance Policy or at the time of making any claim when We may need to collect financial and health information about You to process the claim.

If You do not supply the required information to Us We may not be able to provide Our products and services to You or pay Your claim.

We rely on the accuracy of the information You provide. If You think that We hold information about You that is incorrect, please let Us know.

LFI Privacy Policy

The way in which We collect, hold, use and disclose Your personal information is described in Our Privacy Policy available at www.lfi.com.au/lfi/disclosures/privacy or is free of charge on request. Our Privacy Policy is based on the requirements of current privacy law including the Australian Privacy Principles.

Personal information is collected, held, used and disclosed by Us for the purposes of:

- Assessing Your Application;
- Determining whether We can offer You insurance and if so, determining the appropriate terms and conditions that will apply; and
- Administering Your Policy (including processing claims and responding to Your queries relating to Your Policy) and otherwise in accordance with the law.

Contact Details

You may contact Our Privacy Officer by using the contact details below:

Privacy Officer

LFI Group Pty Ltd
Level 16, 535 Bourke Street,
Melbourne VIC 3000

Telephone: 1300 888 318

Facsimile: 03 8613 1999

Email: privacy@lfi.com.au

More information www.lfi.com.au/lfi/disclosures/privacy

Access to information held about You

Under the current privacy legislation, You are generally entitled to access the personal information We hold about You. To access that information, simply make a request in writing to LFI at the address above in the first instance.

This process enables Us to confirm Your identity for security reasons and to protect Your personal information from being sought by a person other than yourself.

If, for any reason We decline Your request to access and/or update Your information, We will provide You with details of the reasons.

There are some limited exemptions where We may be unable to provide the personal information that We hold about You and these include the following circumstances:

- If the access would have an unreasonable impact on the privacy of other people; or
- If the access request is frivolous or vexatious; or
- If giving access would be unlawful.

Disclosure of information

In processing and administering Your insurance (including at the time of claim) We may disclose Your personal information to other third parties such as:

- External mail houses;
- External information technology providers;
- Government regulatory bodies;
- Health professionals;
- Assessors;
- Reinsurers;
- Investigators;
- Lawyers;
- Accountants;
- External complaints resolution bodies; and
- Other third parties as required or authorised.

If You give Us personal information about other individuals, We rely on You to have made them aware that You have provided their information to Us and how We will use their information.

Generally We do not use or disclose any customer information for a purpose other than providing Our products and services unless:

- You consent to the use or disclosure of Your information; or
- the use or disclosure is required or authorised under an Australian law or a court/tribunal order; or
- the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body (e.g. the police).

Direct marketing and opt out

From time to time We and Our related business partners may use Your personal information for the purpose of marketing Our products and services, together with the products and services of third parties that We think may be of interest to You. If You do not want Us to use or disclose Your personal information for these marketing purposes please contact Us by writing to Us or calling Us on the contact details above.

THE POLICY

Definitions

Some words have a special meaning in this document. These words are listed below.

Application: means the Application form for a Policy:

- on which You provide information about You; and
- which includes any written amendments We send to You.

Australian Resident: means an Australian Citizen or a person who is the holder of an Australian permanent visa within the meaning of Section 30 of the Migration Act 1958 (Cth).

Backache: means any musculoskeletal disorder arising from abnormalities of any part of the vertebral column (including cervical spine), discs or muscles attached to the spine, including where the abnormalities of such body areas are due to nerve root irritation.

Cover: means the insurance Cover that is provided by Your Policy.

Disability:

- for the first 12 months of a claim, means that a Medical Practitioner has certified that (i) You have suffered an Injury, illness or other medical condition and (ii) You are unable to perform the duties of Your usual occupation by reason of that Injury, illness or other medical condition; and
- after 12 monthly claim payments have been made, means that a Medical Practitioner has certified that (i) You are continuing to suffer from the same Injury, illness or other medical condition suffered by You in the first 12 monthly claim payments and (ii) You are unable to perform any occupation for which You are reasonably qualified by education, training or experience by reason of that same Injury, illness or other medical condition suffered by You for the first 12 monthly claim payments;

and **Disabled** has a corresponding meaning.

Disability Cover: means the insurance Cover described as Disability Cover under the heading POLICY COVERAGE.

Excess Period: the period of time in relation to which no amount is payable by Us under this Policy. Examples of how the Excess Period applies are set out in the table under the heading POLICY COVERAGE.

Financier: means a financial institution that has provided credit to the Insured and is named in the Policy Schedule.

Injury: means bodily Injury caused solely and directly by violent, sudden, accidental, visible and external means, which happens at a definite time and place during Your Period of Cover and does not result from any illness, sickness or disease.

Insured: means each person(s) named in Your Policy Schedule who has been given Cover by Us.

Loan Contract: means the Loan Contract, as specified in Your Policy Schedule.

Loan Repayments: the regular minimum monthly amount needed to pay for loan obligations as defined in Your loan agreement with Your Financier.

Medical Practitioner: means an individual who is qualified, registered and/or licensed in accordance with all applicable laws and regulatory requirements to practise medicine in Australia, other than You, a member of Your immediate family, business partners, or employees.

Monthly Benefit: means an amount equal to the monthly Loan Repayment amount owed by You under Your Loan Contract.

Payout Figure: means the amount owed by You to the Financier under the Loan Contract, to discharge Your indebtedness under the Loan Contract (excluding any arrears or deferred payments owed to the Financier as at the date of the claim).

Period of Cover: means the period during which We provide Cover to You under this Policy as stated in the Policy Schedule.

Policy: means the insurance contract between You and Us on the terms set out in this document, Your Application and the Policy Schedule.

Policy Schedule: means the Policy schedule We provide to You which confirms the insurance Cover provided to You under Your Policy.

Pre-existing Condition: means any illness, Injury or condition which You were aware of whether or not You have received advice or treatment from a Medical Practitioner or other health professional, or a person in Your circumstances could have been expected to have been aware of, prior to the commencement of the Period of Cover.

Self-Employed: means that You are a sole trader or a partner in a partnership.

Unemployment:

- if You are not Self-Employed, means (i) You are Unemployed and (ii) You are registered with Centrelink, each as a direct result of You being made involuntarily redundant by Your employer.
- if You are Self-Employed, means (i) You are Unemployed and (ii) Your employment was terminated as a result of Your business ceasing to operate due to Your actual or impending bankruptcy and Your business is being wound up, dissolved or placed into the control of an administrator;

and **Unemployed** has a corresponding meaning.

Unemployment Cover: means the insurance Cover described as Unemployment Cover under the heading POLICY COVERAGE.

We, Us and Our: means LFI Group Pty Ltd (as general insurer of Disability Cover and Unemployment Cover).

You, Your: means the Insured(s) named in the Application and Policy Schedule.

This Policy is a contract

Your Policy is an insurance contract and the terms are made up of this document, Your Application, Your current Policy Schedule and any future changes to Your Policy.

To be eligible for this Policy

You must:

- Be at least 18 years of age and under 60 years of age; and
- Be an Australian Resident; and
- Be a borrower on a Loan Contract Application and be accepted for the loan; and
- Apply at the time of the Loan Contract Application; and
- Be employed or Self-Employed in a full time, permanent position;
- Have been continuously employed or Self-Employed in a permanent position for the previous six-month period; and
- Not be employed or Self-Employed in a casual or seasonal position; and
- Not be employed or Self-Employed in any position in which You have agreed will end before the end of the Period of Cover.

Policy coverage

This Policy provides Disability Cover and Unemployment Cover. Cover types and benefit limits are described below. Cover is subject to the other terms (including conditions, limitations and exclusions) set out in this Policy.

COVER TYPE	DESCRIPTION OF COVER	BENEFIT LIMITS
DISABILITY COVER	<p>If You suffer a Disability during the Period of Cover, We will pay to Your Financier 1/30 of Your Monthly Benefit for each day You are Disabled, subject to the Monthly Benefit limit for Disability Cover.</p> <p>A 14 day Excess Period applies to Disability Cover. An unlimited number of Disability Cover claims may be made during the period of Cover.</p> <p>If the same Disability recurs within 6 months of Your return to work, We will consider it to be a continuation of the original Disability.</p>	<p>Maximum Monthly Benefit is \$2,500 per month for any one Disability Cover claim.</p>
UNEMPLOYMENT COVER	<p>If You become Unemployed during the Period of Cover, We will pay to Your Financier 1/30 of Your Monthly Benefit, for each day You are Unemployed, subject to the Monthly Benefit limit for Unemployment Cover.</p> <p>A 21 day Excess Period applies to Unemployment Cover.</p> <p>You may submit more than one Unemployment Cover claim during the Period of Cover. However, You must be re-employed for a minimum of 6 months before You can lodge any subsequent Unemployment Cover claim.</p>	<p>Maximum Monthly Benefit is \$1,500 per month for any one Unemployment Cover claim up to a maximum benefit payable of \$4,500.</p> <p>No more than 3 monthly Unemployment Cover benefits will be paid under one Unemployment Cover claim.</p> <p>No more than 6 Monthly Unemployment Cover benefits will be paid per Policy per Insured.</p>

Maximum Policy limit

The benefit limits under this Policy are set out in the Policy Schedule. The maximum amount of Cover that is allowable for Disability Cover, and Unemployment Cover is as follows:

COVER	Maximum Benefit Amount
DISABILITY	Maximum Monthly Benefit limit of \$2,500
UNEMPLOYMENT	Maximum Monthly Benefit limit of \$1,500 up to 3 Monthly Benefits per claim

Policy exclusions

In addition to the other Cover limitations set out in this document and any additional exclusions We have included in the Policy Schedule, We will not pay any benefit or claim under this Policy:

- For, or arising from arrears or deferred payments owed to the Financier as at the date of the claim.
- Arising from a variation to Your Loan Contract which has not been notified to Us and confirmed by Us in writing to You as being covered under Your Policy.
- For any amount for which a rebate is capable of being paid to You under a contract financed under the Loan Contract.
- For any Residual amount where this option has not been selected in the Application.
- After You reach 65 years of age.
- If You are not an Australian Resident.
- For an Unemployment Cover claim, for any period of Unemployment for which You have received payment in lieu of notice.
- For an Unemployment Cover claim, if Your employment is seasonal, intermittent or on a contractual basis that ends prior to the expiry of the Period of Cover.
- For any GST liability, unless You are not a "Registered Entity" within the meaning of the *A New Tax System (Goods and Services Tax) Act 1999 (Cth)*.

In addition to the exclusions listed above, the following table sets out further exclusions to Cover under this Policy.

Event or circumstance

We will not pay any benefit or claim which results from any of the following events or circumstances indicated by an 'X' below for each of the Cover Options:

	DISABILITY	UNEMPLOYMENT
Suicide, attempted suicide or intentional self-inflicted Injury or illness.	X	X
Taking part in any illegal or criminal activity.	X	X
Terrorism, war or warlike activities, riot, civil commotion, strike or lockout.	X	X
Use of or contact with nuclear materials, weapons or waste, ionising radiation or asbestos.	X	X
Aerial activity, except as a fee paying passenger in a fixed wing aircraft owned and operated by a licensed airline or air charter company.	X	
Pre-existing Condition: any illness, Injury or condition which You were aware of whether or not You have received advice or treatment from a Medical Practitioner or other health professional, or a person in Your circumstances could have been expected to have been aware of, prior to the commencement of the Period of Cover.	X	X
Backache, unless We receive medical evidence from a Medical Practitioner which certifies that You are suffering from a musculoskeletal disorder arising from abnormalities of any part of the vertebral column (including cervical spine), discs or muscles attached to the spine, including where the abnormalities of such body areas are due to nerve root irritation.	X	X
Any form of depression, anxiety, stress related or psychiatric condition, post-viral debilities, chronic fatigue syndrome or neurological condition.	X	X
Any illness, Injury or condition which is a direct or indirect result of any illness, Injury and/or medical condition that You had or suffered from before the commencement of the Period of Cover.	X	X
Being addicted to or under the influence of alcohol or a drug other than a drug taken in accordance with the advice of a Medical Practitioner.	X	X
Any illness or any symptoms of illness that are acquired within 30 days of the commencement of the Period of Cover.	X	X
Avian influenza, epidemic influenza, pandemic influenza.	X	X

	DISABILITY	UNEMPLOYMENT
Pregnancy, abortion or childbirth.	X	X
Professional sporting activities (including motor racing) for remuneration or other reward.	X	X
If You become voluntarily Unemployed or if You become Unemployed due to misbehaviour, misconduct or similar actions.	X	X
Cessation of employment within 30 days of the commencement of the Period of Cover.		X
If You have been offered employment but You elect not to take it.		X

When am I covered?

The Period of Cover is the period beginning on the date Cover commences and ending on the date Cover ceases, as stated in Your Policy Schedule.

Provided We accept Your Application and You have paid the premium, We will insure You during the Period of Cover subject to the terms and conditions set out in Your Policy.

The start of Your Cover

Your Cover will commence on the applicable date referred to in the Policy Schedule as being the date that the Period of Cover commences or the date of the commencement of Your Loan Contract, whichever is the later.

The end of Your Cover

Your Cover will end on the earliest to occur of the following:

- The Policy is cancelled;
- The Period of Cover ends;
- The Loan Contract is paid out or re-financed with a financier who is not the Financier;
- The maximum Policy limit, specified in Your Policy Schedule, has been reached by the payment of one or more claims under this Policy;
- The time for repayment by You of the outstanding amount specified in Your Loan Contract has passed;
- Seven years from the commencement of the Period of Cover;
- You reach the age of 65 years; or
- You cease to be an Australian Resident.

How can Your Policy be cancelled?

Cancellation by You

You may cancel this Policy at any time by notifying Us in writing. If the Policy is cancelled after the cooling off period, We will retain the proportionate premium for the time that Cover has been provided.

We will refund the unexpired portion of the premium in accordance with the formula specified in the National Consumer Credit Protection Regulations 2010 (Cth).

Cancellation by Us

We may cancel this Policy in accordance with the law. This includes where You have:

- Failed to comply with Your duty of disclosure;
- Failed to comply with a term of Your Policy, including a failure to pay the premium; or
- Made a misrepresentation to Us before the Policy was entered into.

If We cancel Your Policy, We will give You notice in writing of the cancellation.

If We cancel Your Policy after You have made a claim, We do not have to refund Your premium.

Variations To Your Policy

Your Policy can only be changed by LFI (as applicable). No other person or entity (including agents of LFI) has the right to change any part of the Policy.

How to make a claim

Telephone Us on 1300 888 318 for a claim form. A completed claim form and the following information will be required in order for Us to assess Your claim:

Disability Cover

A full medical report from Your Medical Practitioner confirming Your condition and providing evidence that You are following the advice of the Medical Practitioner.

We may also require a full medical report from a Medical Practitioner of Our choice and at Our expense.

Unemployment Cover

If You are not Self-Employed:

- written confirmation from Centrelink that You are registered with Centrelink as being Unemployed;
- a monthly certificate from Centrelink confirming Your continuing Unemployment;
- a statement from Your former employer confirming that You are Unemployed and the reasons for Your Unemployment; and
- written confirmation of the terms upon which You were employed or contracted to perform services (for example, a copy of Your contract of employment or contract for services signed by all applicable parties).

If You are Self-Employed:

- documentation from Your accountant providing details of Your business ceasing to operate due to Your actual or impending bankruptcy and Your business being wound up, dissolved or placed into the control of an administrator.

We may ask You to provide Us with other information in support of Your claim. If We do, We will notify You as part of the claim process. You must provide Us with any other information We reasonably require in order for Us to assess Your claim.

GST on claim payments

When We make a payment under this Policy for the acquisition of goods, services or other supplies, We will reduce the amount of any payment by the amount of any input tax credit (ITC) that You are entitled to, whether or not that acquisition is actually made. In the case that a compensation payment is made under this Policy in lieu of payment for the acquisition of goods, services or other supplies, We will reduce the amount of that payment by the amount of ITC You would have been entitled to had the payment been used to acquire goods, services or other supplies.

Claim recovery

We reserve the right to take action against any person or entity and to recover costs incurred by Us from them where We believe that such other person or entity has caused or contributed to You suffering a loss covered by this Policy. If We do this, We may take action in Your name and You will be required to cooperate with Us and provide any information We may reasonably require.

Fraudulent claims

We may be entitled to refuse to pay claims made fraudulently. In certain circumstances We may even cancel Your Policy if You make a fraudulent claim.

Financial claims scheme

A person entitled to claim under an insurance policy issued by an insolvent general insurer may be entitled to payment under the financial claim scheme established by Part VC of the *Insurance Act 1973 (Cth)*. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the APRA website at www.apra.gov.au or by contacting the APRA hotline on 1300 55 88 49.

Other information

Relevant law

This Policy is governed by the laws of Australia.

Complaints and dispute process

If You have a complaint relating to Your Policy or the services that We or Our representatives provide, please contact Us and We may be able to resolve the complaint for You. If We are unable to satisfactorily resolve Your complaint You may request that it be referred to Our Internal Dispute Resolution process. You can contact LFI's Internal Disputes Officer at:

Address: Level 16, 535 Bourke Street,
Melbourne, Victoria 3000

Telephone: 1300 888 318

Our Internal Dispute Resolution process is provided to You free of charge and We will respond to Your complaint within 15 working days.

If You are not satisfied with the outcome of Our Internal Dispute Resolution process, You may refer the matter to the Australian Financial Complaints Authority (AFCA). The AFCA may be contacted:

Australian Financial Complaints Authority

Telephone: 1800 931 678 (local call fee applies)

Address: GPO Box 3, Melbourne, Victoria 3001

Website: www.afca.org.au

The AFCA is provided at no cost to You and is an independent service which will investigate Your complaint and provide a ruling that is binding on Us.

How to contact Us

You can contact Us (including to confirm any Policy transaction or obtain further information relating to Your Policy) by any of the following methods:

LFI

Telephone: 1300 888 318

Facsimile: 03 8613 1999

Address: Level 16, 535 Bourke Street,
Melbourne, Victoria 3000

Email: enquiry@lfi.com.au

Website: www.lfi.com.au



1300 888 0318
lfi.com.au

LFI Insurance Underwritten by:

LFI Group Pty Ltd
ABN 31 138 903 581 AFSL 413613
'Disability and Unemployment'

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Financial Services Guide

This document is important

This Financial Services Guide (FSG) provides key information about us and the financial services we can provide to assist you in deciding if you want to use our services. This FSG contains information about our remuneration and how to make a complaint. LFI authorise the distribution of this FSG. We will also give you a Product Disclosure Statement (PDS) which describes the product's benefits, terms and conditions for cover to help you make an informed decision about the financial product.

About our services

We are Authorised Representatives of LFI Group Pty Ltd (AFSL 413613) (LFI). We can provide general financial product advice and deal in LFI's Vehicle Equity Insurance and Loan Protection Insurance. These products include general insurance.

We may refer you to Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) (trading as CGU Insurance) (CGU) for home insurance and comprehensive car insurance.

LFI holds professional indemnity insurance which complies with requirements set out in section 912B of the Corporations Act 2001 (Cth).

How are we paid?

The table below summarises how the relevant parties are paid. Commissions are calculated on the premium you pay, less stamp duty and GST. If you require more detailed information please contact LFI before purchasing insurance.

Loan Protection Insurance	We receive commission from LFI of 20% of the premium
Vehicle Equity Insurance	We receive commission from LFI of up to 45% of the premium
CGU Home Insurance	LFI pays us \$50 for each CGU product that you acquire through LFI LFI receives commission from CGU of up to 20% of the premium
CGU Comprehensive Insurance	LFI pays us \$50 for each CGU product that you acquire through LFI LFI receives commission from CGU of up to 10% of the premium

What happens if you have a complaint?

If you have a complaint about our financial services, please contact us. We will attempt to resolve the issue and we will also promptly refer it to LFI. LFI has internal dispute resolution procedures and is also a member of the independent Australian Financial Complaints Authority (AFCA). If you are not satisfied, you may refer your complaint to AFCA. www.afca.org.au GPO Box 3, Melbourne VIC 3001. Telephone 1800 931 678. Email info@afca.org.au.

Our contact details

Susan Leydon
Authorised Representative Number (AR): 1279510
Stratton Finance Pty Ltd
ABN: 63 070 636 903
AR Number: 243663
1/435 Willamstown Road
Port Melbourne VIC 3207
Telephone: 0407 590 327
Email: sue.leydon@stratton.com.au

LFI contact details

LFI Group Pty Ltd
ABN 31 138 903 581
AFSL number 413613
Level 16, 535 Bourke Street
Melbourne VIC 3000
Telephone: 1300 888 318
Email: enquiry@lfi.com.au