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## Insurance in Superannuation Voluntary Code of Practice - Transition Plan

Section	Detail	Target date
<b>Our relationship with insurers (Section 3.9)</b>	Our insurers are committed to complying with the Financial Service Council's Life Insurance Code of Practice and our agreements reflect this.	Compliant
<b>Appropriate and affordable cover (Section 4.1-4.9)</b>	Our insurance is designed with the objective of preventing the cost of any automatic cover you receive inappropriately eroding your account balance.	Compliant
	We'll publish our insurance strategy on our website, which will explain how we've assessed the appropriateness and affordability of our automatic insurance cover.	31 December 2021
<b>Cancelling your insurance cover (Section 4.14-20)</b>	We'll make it easier for you to cancel your cover at any time by logging into our website or by calling us. If you cancel your cover within 14 days of us providing you cover automatically, we'll refund the premiums. We'll also have clear instructions on how to cancel your cover in our welcome pack, product disclosure statement (PDS) and annual report as well as on your annual statement and our website. We will explain the implications if you decide to cancel your insurance. We'll also make it easier for you to reduce your cover at any time by calling us.	31 December 2021
<b>Automatic ceasing of cover (Section 4.20)</b>	We'll communicate with you when we are required by law to cease your cover. This communication will include details about your cover, your rights to claim before cover was ceased, as well as information about getting advice and on the impact of insurance premiums on your retirement savings.	31 December 2021
<b>Reinstatement of cover (Section 4.27-4.29)</b>	We'll communicate with you any options you have for reinstatement of cover when we are required by law to cease your cover.	31 December 2021
<b>Duplicate insurance cover (Section 4.24)</b>	When you join, you'll have access to tools to search for any other super accounts you may have. If you have any, and they have insurance cover, you can avoid paying for cover in multiple funds that you might not be able to claim on or might not need.	Compliant
<b>Helping members make informed decisions (Section 5)</b>	Our Key Facts Sheet is available on our website and outlines the automatic insurance cover members receive so you can easily compare what we offer with other super funds.	Compliant
	We'll update our welcome packs to include the Key Facts Sheet. We'll update our annual statements to make sure there's more information to help you understand your cover. We'll update our communications, product disclosure statement (PDS) and website to use plain language, to help you find the information you need easily.	31 December 2021
<b>Communication during the term of your cover (5.17-20)</b>	We'll provide you with easy to understand information when we provide you with cover, and on an ongoing basis, and communicate with you about your insurance to make sure it continues to meet your needs as your circumstances change.	31 December 2021
<b>Supporting vulnerable consumers (Section 6)</b>	We'll ensure we can provide extra support to individuals with unique needs. This may include referral to people or services with specialist training and experience to appropriately engage and support you.	31 December 2021

Section	Detail	Target date
<b>Handling claims (Section 7)</b>	We acknowledge that claim time can be difficult, and will treat you with compassion and respect and make the claims process as straight-forward as possible with minimal delays. We'll improve our overall claims process to ensure it is as efficient as possible. We'll provide you with information regarding our claims process, keep you updated during the course of the claim, have systems in place to review the insurer's decision and provide you with prompt notification regarding the outcome.	31 December 2021
<b>Premium adjustments (Section 8)</b>	We don't receive money or other material benefits directly or indirectly from our insurer.	Not applicable
<b>Insurance promotion (Section 9.3)</b>	We'll ensure that we only promote insurance cover to members for whom that cover is likely to be appropriate, affordable and of value.	31 December 2021
<b>Changes to cover (Section 10)</b>	We'll include clear instructions on how to change your cover in our welcome pack, disclosure documents, on your annual statement and on our website. We'll have appropriate oversight in place to monitor the decisions of our insurer.	31 December 2021
<b>Refunds (Section 11)</b>	If we become aware that you were not eligible to claim on your automatic cover, we will refund the premiums you paid for it.	31 December 2021
<b>Staff and Service Providers (Section 12)</b>	We require our service providers to be honest and treat you with respect, and we only enter into agreements with service providers who have satisfied us of their experience and who have the necessary licensing. Staff training programs are conducted on an ongoing basis.	Compliant
<b>Making enquiries and complaints (Section 13)</b>	If you contact us with an inquiry, we'll issue an acknowledgement within 1 business day and provide a full response within 10 business days. We'll ensure complaints are handled in accordance with the Code and aim to provide a final response within 45 calendar days. If we don't resolve your complaint within 90 days, then you can take it to the Australia Financial Complaints Authority (AFCA). A summary of our complaints is regularly reported to our board.	Compliant
<b>Promoting, monitoring, and reporting on the Code (Section 14)</b>	We will have appropriate systems in place to monitor, and annually report on, our compliance with the Code.	31 December 2021

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