



Westpac Lifetime Protect Customer Guide

Product Disclosure Statement

Love is. Knowing exactly where you stand.

Before you read any further, make sure that you are:

- aged 18 to 69;
- currently living in Australia; and
- not currently insured under a Lifetime Protect policy.

Finally, for the Disability, Injury Protect or Injury Protect Plus Benefits (you'll understand what we mean by these terms later in the guide) you must be an *Australian Resident* to apply for these benefits.

OK, now that we know you are eligible to apply for a Lifetime Protect insurance policy, read on. Enjoy!

If you do not meet these eligibility criteria, please call us on 131 817 between 8am to 6.30pm, Monday to Friday (Sydney time), to discuss other solutions that we may be able to offer you.

Who's responsible for Westpac Lifetime Protect

Westpac Lifetime Protect is issued by Westpac Life Insurance Services Limited (*Westpac Life*) ABN 31 003 149 157, Australian Financial Services Licence Number 233728. Level 20, Westpac Place, 275 Kent Street, Sydney NSW 2000.

Westpac Life is a wholly owned subsidiary of Westpac Banking Corporation (the Bank) ABN 33 007 457 141. Westpac Lifetime Protect is not a deposit with or liability of the Bank. Neither the Bank, nor any other member of the Westpac Group stands behind or is otherwise responsible for the insurance or the payment of any claims.

This Product Disclosure Statement and Customer Guide (PDS) has been prepared and issued solely by *Westpac Life*. The information in this PDS does not take into account your personal objectives, financial situation or needs. Before acting on any information in this PDS, you should consider whether it is appropriate to your financial objectives, situation or needs.

While every effort has been made to ensure the information in this PDS is reliable, the Westpac Lifetime Protect *Policy Document* dated 1 May 2010 forms the basis of our contract with you, together with the *Policy Schedule*, should we accept your application for insurance, along with any *endorsement letter*. No benefits are payable unless the relevant *Policy Document* conditions are satisfied.

The information in this PDS may change from time to time. If we become aware of any change that is materially adverse to potential policyholders, we will issue a supplementary or replacement PDS. Any other changes to the information in the PDS will be available at any time on our website. You can ask for a paper copy of such information free of charge by contacting us on 131 817.

Love is. Knowing your way around.

Section 1 Your Lifetime Protect	5
Choosing the right protection	5
Making your choices easy	5
What is included	6
What isn't included	10
Making Lifetime Protect relevant to you	12
Section 2 Your Policy from start to finish	14
Applying for a policy	14
Assessing your application	15
Commencing and maintaining your policy	16
Your premium	16
If you need to make a claim	17
The end of your policy	17
Enquiries and complaints	18
We respect your privacy	18
Interim Accidental Death Cover	19
Section 3 Glossary	20

Love is. Knowing what you are getting.

Yes, this guide is about life insurance, but we promise you it won't be a tough read. This Customer Guide gives you the plain-speak overview of Lifetime Protect while the *Policy Document* contains every little detail (the full terms and conditions) you need to know about this insurance.

We focus on the good stuff

Sure, insurance only comes into play when something bad happens, but who wants to talk about that? We prefer to focus on all the good things that your insurance can do – how it can make a bad situation a whole lot better.

We've included simple tables on pages 6 – 9 that show you all the benefits that are available, and which of these might suit you in your current life stage.

Use the detailed contents page to find the sections you want to read first.

The jargon

You'll see that some words in this guide are in *italics*. We're not trying to be fancy – we just need you to know that in this guide these words have a particular meaning. Rather than explain them each time they appear, which would make for tough reading, we have contained all explanations in the **Glossary** section. This way, you can choose to read it only if you want to.

The wordy legal bits

We've taken out almost all of the wordy legal bits and put them in a separate document – the *Policy Document*. This Customer Guide includes references to the full terms and conditions in the *Policy Document* to make it easier for you to find what you are looking for.

To obtain a copy of the *Policy Document* free of charge, call us on 131 817 between 8am to 6.30pm, Monday to Friday (Sydney time) or visit westpac.com.au.

We hope you enjoy reading this guide.

Section 1 Your Lifetime Protect

Choosing the right protection

No matter what life stage you are in, life insurance can help you protect your lifestyle, and that of your loved ones.

Unfortunately, bad things do happen. You have limited control over that. What you do have control over is which path you take – ignore or insure.

Ignoring the possibility means you could leave your loved ones an unnecessary burden – large debts to pay off, and no way of fulfilling the future you had dreamed of together.

Insuring yourself means you could leave your loved ones a much appreciated gift – enough money to help clear your debts, pay the mortgage or rent, cover their living expenses, and save for the future.

Making your choices easy

We've done our best to design a flexible insurance package that can be individually tailored to suit just about anyone, no matter what stage of life you are in – hence the name 'Lifetime Protect'.

We asked loads of our customers what they wanted from life insurance. Their answers followed three key themes: choice, flexibility and simplicity.

Lifetime Protect delivers all three.

Choice

Rather than just lumping you with insurance that includes all of the bells and whistles you may never need, you can choose which of the bells and which of the whistles (we call them Optional Benefits) work for you right now.

Flexibility

As your life changes, so will your needs. With Lifetime Protect, your insurance can change with you. All you need to do is let us know which option you want to add or remove, and we'll take care of the rest.

Simplicity

With so much else going on in your life, we understand that you don't want to waste time on complicated matters. That's why we've made Lifetime Protect all very easy.

It's easy to understand what is included (and what's not). It's easy to apply. It's easy to update your cover to keep up with your life stage. And it's easy to make a claim.

What is included

The table shows you all of the benefits and features that are available within a Lifetime Protect policy. They have been divided into:

- **Core benefits:** these are included in every policy.
- **Optional benefits:** you choose which of these benefits is appropriate for your life stage. You can add or remove these benefits at any time to keep your policy up to date with your life stage. There is an additional charge for these Optional Benefits which can be discussed further with the Customer Relationship Manager.
- **Bonus features:** these are included in every policy at no extra cost.

The table gives you a brief summary of each benefit, as well as a few ideas on the difference the money could make if you ever need to make a claim. We have also included a page reference to the *Policy Document* where you will find the full terms and conditions for each benefit.

For a copy of the *Policy Document*, free of charge, please go online to westpac.com.au or call us on 131 817 between 8am to 6.30pm, Monday to Friday (Sydney time).

	Benefits	When is the benefit paid?	Who is the benefit paid to?	What difference can it make?	Policy Document page reference	
Core Benefits	ESTATE PLANNING	Death Benefit	We will pay your choice of benefit between \$50,000 and \$1 million if you die.	Your estate	Your family may be able to stay in their home because they can continue paying the rent or mortgage. It can help them look forward to a secure future where they will be able to make real life choices based on want/need rather than affordability.	5
		Terminal Illness Benefit	We will pay your chosen Death Benefit if you suffer a <i>terminal illness</i> and you are diagnosed as being unlikely to survive more than 12 months.	You	Rather than wasting your limited time counting your pennies, you can count your blessings that your loved ones will be able to continue on the path you had planned for them. You have the choice to source better treatments to make you more comfortable. Perhaps your partner can take time off work to spend with you. Maybe you'll even feel up to ticking some things off your 'one day I will ...' list.	6
Optional Benefits	DISABILITY AND INJURY	Funeral Benefit	We will pay an <i>advancement</i> of \$10,000 of your Death Benefit within 48 hours of receiving your funeral invoice.	Paid directly to the funeral company (if advised) with any residual to your estate	The last thing you want to leave behind is a big funeral bill. This benefit will help to take the heat off until your estate is settled by helping to pay any immediate funeral costs.	7
		Final Affairs Benefit	We will pay \$10,000, in addition to your Death Benefit, if you die or suffer a <i>terminal illness</i> .	Your estate if you die You if you suffer a <i>terminal illness</i>	Pay your own way to the end. This benefit could help cover the costs of settling your estate, and wrapping up your final matters.	8
	Disability Benefit	We will pay an <i>advancement</i> of your Death Benefit* up to a maximum of \$75,000, if you suffer a Loss of Limbs, Sight or Loss of Independent Existence. <i>A pre-existing condition</i> , drug and alcohol exclusions apply as do others. Please refer to the <i>Policy Document</i> for full details. *To receive the full Disability Benefit your Death Benefit should be at least \$75,000.	You	Maintain some independence by helping to pay your own medical and rehabilitation costs, employing home care or making necessary adjustments to your home.	9	
	Injury Protect and Injury Protect Plus Benefits	If you suffer one of the listed <i>fractures or burns</i> in the <i>Policy Document</i> we will pay the amount specified which could be up to \$200,000. Any payment will be in addition to the Death Benefit. <i>A pre-existing condition</i> , 90 days no claim period, alcohol and some sporting exclusions apply. Please refer to the <i>Policy Document</i> for full details.	You	Aside from helping to cover medical expenses, this benefit could help you minimise the impact an injury can have on your lifestyle by allowing you time to recover properly, rather than rushing back to work because there are bills to pay.	11	

	Benefits	When is the benefit paid?	Who is the benefit paid to?	What difference can it make?	Policy Document page reference	
Optional Benefits	FAMILY	Child Care Benefit	We will pay \$500 once per year (up to a maximum of \$3,500 in total) if your <i>nominated child</i> , who is aged from 0-7, suffers one of the sicknesses or injuries (<i>fractures and burns</i>) specified in the <i>Policy Document</i> . Examples of sicknesses that are covered are Chickenpox and Meningococcal Disease. A <i>pre-existing condition</i> exclusion applies and any sickness or injury caused by you is excluded. Please refer to the <i>Policy Document</i> for full details.	You	While you soothe their aches and pains, this benefit might ease your financial woes by helping you cover: <ul style="list-style-type: none"> • medical expenses; • lost day care costs; • a babysitter or carer if you can't get time off work. 	14
		Education Benefit	We will pay \$30,000, in addition to your Death Benefit, if you die or suffer a <i>terminal illness</i> .	Your estate if you die You if you suffer a <i>terminal illness</i>	This benefit might be the difference between your child(ren) receiving the education you had planned for, and whatever the family can afford when you are no longer around to support them.	16
		Guardian Benefit	We will pay \$50,000, in addition to your Death Benefit, if you die or suffer a <i>terminal illness</i> .	Your estate if you die You if you suffer a <i>terminal illness</i>	This money could financially help the guardian/carer of your child(ren). It might allow them to cut back their work hours or perhaps relocate so they can be there for your child(ren).	18
		Family Cover Benefit	We will pay \$20,000, in addition to your Death Benefit, if you suffer a <i>terminal illness</i> .	You	You can dedicate this money to meeting the costs associated with treating a <i>terminal illness</i> , without feeling guilty about eroding the Death Benefit that you want to leave for your loved ones.	20
Bonus Features	Premium Relief Benefit	If you are paying monthly premiums, you can select one month each year where we will not deduct a premium.	N/A	Being relieved of one bill in a big spending month can take a lot of pressure off. For example, you could choose December if you want to spend a little extra on presents.	22	
	Accidental Death Benefit	We will pay your Accidental Death Benefit if you die as a result of an <i>accidental death</i> .	Your estate	If your application for the core benefits of this insurance is unsuccessful, we will offer to insure you for this benefit.	21	
	Interim Accident Cover	We will pay your Death Benefit if you die as a result of an <i>accidental death</i> while your application is being assessed.	Your estate	The immediacy of this cover provides reassurance while your application is being assessed.	Page 19 of this guide.	
	CPI Increases	We automatically increase your Death Benefit sum insured every year by 3%.	N/A	This benefit should allow you to keep your insurance in line with inflation. If you ever need to make a claim, you know it will help to pay for everything you had planned for it to pay – whether it's your mortgage, living expenses, medical bills, education, or lifestyle changes.	22	
	Guaranteed Renewable	Your cover will be renewed each year (until the expiry of your Policy) as long as you continue to pay your premium.	N/A	If you have any health setbacks after your policy has been issued, you can relax with the knowledge that it will not affect your protection.	N/A	
	Worldwide Cover	You are covered no matter where you are in the world – 24/7.	N/A	Enjoy your travels far and wide, because no matter where you go, you will still be covered.	N/A	

What isn't included

It is important to us that you understand exactly what we're offering you. We've told you about what is included. Now, we would like to tell you what isn't covered. Please read this section carefully.

For the core benefits – **Death Benefit and Terminal Illness Benefit** – you are not covered:

- for suicide within the first 13 months of your policy commencing, or from the date of re-commencement if your policy lapsed, or from any increase in cover only for the increased cover portion. This condition also applies to Education; Guardian; Family and Final Affairs Benefits;
- for any specific exclusions applied to the Optional Benefits as provided in the *Policy Document* (some of which are referred to in the What is included section and in the Glossary);
- if you fail to disclose information within your application that would impact our decision to insure you;
- for any Optional Benefits if your Death Cover is declined and you continue with the Accidental Death Benefit only;
- if you do not reside in Australia at the time of application;
- if you are aged younger than 18 or older than 69 at the time of your original application;
- once the policy expires at the policy *Review Date* preceding your 100th birthday.

For the Optional Benefits and Bonus Features, the individual conditions such as age restrictions or exclusions are explained in the *Policy Document* which is available on westpac.com.au or by calling us on 131 817 between 8am to 6.30pm, Monday to Friday (Sydney time).

Making Lifetime Protect relevant to you

Lifetime Protect offers benefits that you may find more beneficial at different stages of your life. The table below highlights some benefits that may fit within your life stage.

	<p>The Single Life</p> <p>Ahhh, life is good and relatively simple. No ties, no responsibilities. We don't want to burst your bubble, but bad things aren't reserved for the old and weary. They can and do happen to the young and carefree as well.</p>
	<p>I Do</p> <p>Congratulations! Getting married or being in a committed relationship is an exciting time. When you are planning how you are going to share the best years of your lives together, don't forget to prepare for the worst times as well. Whether you tie the knot or commit to a life partner, you also bring together your finances including debts, assets, expenses, etc.</p>
	<p>Family Time</p> <p>From the moment your child is born, you can't help but have hopes and dreams for their future. To protect your children's future, you need to consider insuring both parents, regardless of whether you both earn an income or not.</p>
	<p>Financial Security</p> <p>Whether you are in a relationship, a single parent, or divorced, you want to enjoy a comfortable lifestyle, own your own home or have a few extra dollars in the bank. You've reached a point in your life where you want to protect your financial security and to make sure you have protected everything that you've worked hard for. It would be heartbreaking to lose it all because you weren't insured.</p>
	<p>Empty Nesters</p> <p>Your kids have moved out...peace at last! Now that the kids are more independent, your financial commitments are probably a lot easier to manage. However, if you have debts, are employed or building a retirement fund, insurance is still a valuable investment.</p>
	<p>Retirees</p> <p>We seem to spend a lot of our lives dreaming about and planning for retirement. Whether your plans include a sea change, a big holiday, or just enjoying everyday as it comes, make sure you have planned your insurance to cover your funeral and estate settlement costs.</p>

Death and Terminal Illness Benefits	Disability Benefit	Injury Protect						
Death and Terminal Illness Benefits	Funeral Benefit	Disability Benefit	Injury Protect					
Death and Terminal Illness Benefits	Funeral Benefit	Child Care Benefit	Education Benefit	Guardian Benefit	Family Cover			
Death and Terminal Illness Benefits	Funeral Benefit	Final Affairs Benefit	Disability Benefit	Injury Protect	Education Benefit	Guardian Benefit	Family Cover	
Death and Terminal Illness Benefits	Funeral Benefit	Final Affairs Benefit	Disability Benefit	Injury Protect				
Death and Terminal Illness Benefits	Funeral Benefit	Final Affairs Benefit						

This table is a guide only, and does not take into account your personal objectives, financial situation or needs so consider this information in regards to your own personal circumstances before acting on it.

Section 2

Your Policy from start to finish

We understand that insurance can be a little overwhelming. This is why we've broken it down into these 6 simple steps. It's not that scary, really.

Just follow these easy steps to getting covered and maintaining your insurance.

1. Applying for a policy

Read this Customer Guide

Make sure you understand your Lifetime Protect cover. This guide should help you decide whether the insurance is right for you.

To obtain a copy of the *Policy Document* please visit westpac.com.au or call 131 817.

Decide on the amount of Death Benefit that is right for you and which Optional Benefits suit your particular life stage.

You have the choice of accepting the package offered to you by our Customer Relationship Manager or tailoring your own package to suit your individual needs.

You don't need to wait for our call. **Call Customer Relations on 131 817, visit westpac.com.au, or complete the application form**, that is included in your mail pack, and tell us the benefits you want to be covered for.

2. Assessing your application

Assessment and underwriting

Your application might be referred for assessment. If so, we will review the information you have provided. If we need additional information we will contact you directly.

Your Interim *Accidental Death* Cover begins!

We provide *Accidental Death* Cover while we assess your application for full Death Cover.

Confirming your cover

In many cases we will offer the cover as per your application. Occasionally we may only be able to offer cover with special conditions. When this happens we will inform you and request your agreement to proceed.

If your full Death Cover is declined, your *Accidental Death* Cover will automatically continue.

Your Duty of Disclosure

It is important that you tell us everything that we should know and be honest with us when answering all of our questions so we can assess your application fairly. This is called your Duty of Disclosure – for more information see page 25 of the *Policy Document*.

3. Commencing and maintaining your policy

Your policy starts

Subject to us accepting your application, your cover starts when we send you a *Policy Document* and a *Policy Schedule*. Please read these documents carefully as they form your contract of insurance.

If you change your mind, you can cancel your policy and receive a refund of your premium (if any) within the 30 day cooling-off period. The 30 day period starts on the day that we issue your *Policy Schedule*.

While you hold a policy

Add or remove Optional Benefits as your needs change. Your premium may change to reflect these changes.

To make any changes, either call Customer Relations on 131 817, visit westpac.com.au or send your written request to: GPO Box 524, Sydney NSW 2001.

4. Your premium

The cost of your cover is called your premium. The premium depends on a number of factors, including the amount of your Death Benefit, the Optional Benefits you have selected, your age, gender, smoking status, health, whether you are using the Premium Relief Benefit, the frequency at which you choose to pay your premium, and any loading specified in your *Policy Schedule*.

Each premium payment includes a policy fee. This fee is \$78 per year, or \$6.50 per month. If the Premium Relief Benefit applies your policy fee will be \$7.10 per month.

Lifetime Protect is a stepped premium policy which means that the premium will increase each year on the *Review Date*. We will inform you of your new premium in an anniversary letter one month prior to the new premium taking effect.

Further information regarding how to pay your premium is set out on pages 26-27 of the *Policy Document*.

5. If you need to make a claim

Contact us as soon as you become aware that you need to make a claim. The earlier you contact us, the sooner we can help you – which is why you have insurance in the first place. For more information about making a claim, refer to pages 23-24 of the *Policy Document*.

6. The end of your policy

The policy (and all benefits under the policy) ends on the earliest of the following:

- the policy *Review Date* prior to your 100th birthday;
- we pay your Death Benefit, Terminal Illness Benefit, Accidental Death Benefit or Interim Accidental Death Benefit;
- your death, whereby only the Funeral Benefit is paid or no claim is valid;
- your Death Benefit is reduced to zero as a result of the payment of *advancement* benefits;
- you request for the policy to be cancelled;
- we cancel your policy due to non-payment of premiums, 28 days after the overdue notice is sent;
- we cancel/void all cover because of an innocent or fraudulent non-disclosure and/or misrepresentation made to us prior to our acceptance of the risk.

We're here for you along the way

Enquiries and complaints

If you have any enquiries or complaints about your insurance, please call Customer Relations on 131 817 between 8am and 6.30pm, Monday to Friday (Sydney time). Alternatively, you can write to us at Westpac Lifetime Protect, GPO Box 524, Sydney NSW 2001.

If you have a complaint about your policy which is not answered to your satisfaction or within 45 days, you may raise the matter directly with the Financial Ombudsman Service (FOS).

Write Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001.

Call 1300 780 808

Fax 03 9613 6399

Email info@fos.org.au

Visit www.fos.org.au

Before you ask FOS to help you, please try to resolve the issue with us.

We respect your privacy

If you do not wish to receive any further marketing communication from any member of the Westpac Group about products and services, please:

Call 132 032

Write Westpac, GPO Box 3433, Sydney NSW 2001

Visit any Westpac branch.

We are committed to protecting and maintaining the privacy, accuracy and security of your personal information. Australian privacy legislation gives individuals protection relating to the collection and use of their personal information.

Westpac Life may exchange your personal information with a number of parties including other companies in the Westpac Group, any service provider that *Westpac Life* engages including call centres, and with your medical practitioner.

Your personal information will include any information you provided in the application for insurance and your health information. Your health information includes information or an opinion about your health or disability, or any health service which has been or will be provided to you.

For full details surrounding your privacy and how to access your personal information, see page 29 of the *Policy Document*.

Interim Accidental Death Cover

If you apply for cover and if we need to refer your application for assessment you will receive Interim Accident Cover. This interim cover is for *accidental death*.

The Interim Accidental Death Cover amount is equal to the Death Benefit you applied for at the time we referred your application for assessment.

This benefit is payable, to your estate, if you die as a result of *accidental death* before this Interim Accidental Death Cover ends. Only one benefit under Interim Accident Cover will be paid in respect of any one accident.

Interim Accidental Death Cover ends on the earlier of:

- if we accept your application for the Death Benefit, the date that the cover commences;
- if your application for the Death Benefit is unsuccessful and we offer to cover you for *accidental death*, and you accept our offer, the date that this cover commences;
- if you withdraw your application, the date that you withdraw your application;
- if you do not affect replacement cover, three (3) business days after we notify you of cancellation of cover. We may send the notice to you at an address (including an email address) included in your application;
- 60 days from the date the Interim Accidental Death Cover commences.

Section 3: Glossary

Accidental Death means the *Life Insured* sustains physical damage (a bodily injury) to their body which is a result of a single, external and traumatic accident that is unexpected, and the event (the bodily injury) is the sole cause of the *Life Insured's* death within 12 months of the accident.

No Accidental Death Benefit is payable if your *accidental death* results directly or indirectly from, or is any way related to:

- actions by your own hand, including intentional self-injury;
- an accident caused by you while under the influence of alcohol, non-prescribed drugs or drugs taken in excess of prescribed amounts;
- you driving any motorised vehicle whilst having a percentage of alcohol in your urine or blood in excess of that permitted by law or while having an illegal substance in your system;
- a medical condition or disease known to you, that pre-exists the accident;
- engaging in aviation except as a fare paying passenger on a scheduled airline service;
- active participation in any riot, strike, civil commotion, coup, revolution or active participation in any military, naval or air force action (except where you die on war service);
- committing or attempting to commit a criminal offence; or
- engaging in any of the following pursuits: boxing, caving, motor racing, mountain climbing, outdoor rock climbing, potholing, rodeo, or scuba diving to a depth of more than 40 metres.

Advancement means a pre-defined amount of your Death Benefit is paid once your claim is validated by us. The payment reduces the Death Benefit.

Australian Resident means Australian residents that hold Australian citizenship, New Zealand citizenship or permanent Australian residency.

Burns means tissue injury caused by thermal, electrical or chemical agents causing third degree burns, as measured by the 'rule of 9' or the Lund & Browder Body Surface Chart (or equivalent classification), to at least 4% of body surface.

Endorsement Letter means a document that we issue to you which sets out any changes to your insurance details from the original *Policy Schedule* and forms part of your contract with *Westpac Life*.

Fracture for Child Care Benefit means the disruption in the continuity of the bone, with or without displacement, demonstrated by radiographic or scanning technique.

Fractures to the upper arm, leg, kneecap, ankle*, wrist* or forearm are covered. Fractures of the foot, toes, hands and fingers are excluded.

Fracture for Injury Protect and Injury Protect Plus Benefit means the disruption in the continuity of the bone, with or without displacement, demonstrated by radiographic or scanning technique. Fractures to the spine (resulting in paraplegia or quadriplegia), thigh or pelvis, skull, jaw, upper arm, shoulder bone, leg, kneecap, ankle*, wrist*, forearm or collarbone are covered.

Fractures of the foot, toes, hands, fingers and bones of the face or nose are excluded.

Life Insured means the person whose life is insured, or the life to be insured as shown in the *Policy Schedule*.

Nominated Child means your biological child, step-child, adopted child, a child who you are legal guardian or a de-facto of and who is under your care, as nominated by you in your application for insurance.

Pre-existing condition for Disability, Injury Protect or Injury Protect Plus means: Any injury, illness or sickness, disease or degenerative disorder, whether diagnosed or not, for which you received medical treatment or advice in the 5 years before the benefit start date; or

Any injury, illness or sickness, disease or degenerative disorder, whether diagnosed or not, which showed symptoms in the 5 years before the benefit start date, which would have caused a reasonable person to seek medical treatment or advice.

Pre-existing condition for Child Care Benefit means: Any sickness or injury that your *nominated child* suffered prior to or on the date this benefit is applied to your policy.

Policy Owner means the *Life Insured* who owns the policy and has the authority to make changes and will receive all documentation relating to the policy.

Policy Document means the Westpac Lifetime Protect Policy Document dated 1 May 2010.

Policy Schedule means the most recent document that we issue to you which sets out the details of the insurance you have chosen and we have agreed to provide to you, and forms part of your contract with *Westpac Life*.

Review Date is the anniversary of the date insurance cover under your policy started.

Terminal Illness means that a treating medical specialist has confirmed that the *Life Insured* suffers from a sickness or injury which is expected to result in their death within 12 months from the date the claim is assessed.

Us means *Westpac Life*.

We means *Westpac Life*.

Westpac Life means Westpac Life Insurance Services Limited ABN 31 003 149 157, AFSL 233728.

You and Your means the *Life Insured* for Westpac Lifetime Protect.

*The fracture must require a pin, traction, a plaster cast or other immobilising structure for these injuries.

**Love is.
Knowing help is never far away.**

To apply for cover or find out more:

Call us on 131 817, 8am – 6.30pm Monday to Friday (Sydney time).

Mail your completed application to: GPO Box 524, Sydney NSW 2001.

Visit westpac.com.au