

Supplementary

Product Disclosure Statement



Woolworths Life Insurance – Accident Only
Issue Date: 1 December 2025

This Supplementary Product Disclosure Statement (**SPDS**) is effective from 1 December 2025 (**Issue Date**) and amends the following Product Disclosure Statements (**PDS**):

- Woolworths Life Insurance – Accident Only PDS first issued on 26 August 2011;
- Woolworths Life Insurance – Accident Only PDS first issued on 12 March 2014;
- Woolworths Life Insurance – Accident Only PDS first issued on 17 November 2014;
- Woolworths Life Insurance – Accident Only PDS first issued on 1 February 2015;
- Woolworths Life Insurance – Accident Only PDS first issued on 16 April 2015;
- Woolworths Life Insurance – Accident Only PDS first issued on 14 December 2015;
- Woolworths Life Insurance – Accident Only PDS first issued on 19 May 2016; and
- Woolworths Life Insurance – Accident Only PDS first issued on 23 May 2018.

This SPDS is issued by Hannover Life Re of Australasia Ltd (ABN 37 062 395 484, AFSL 530 811) (**Hannover**). Hannover has replaced Swiss Re Life & Health Australia Limited (ABN 74 000 218 306, AFSL 324 908) as the issuer of all PDS’ listed above. This SPDS has been issued to inform you of important amendments to the PDS. You should read this SPDS carefully as it supplements the PDS, and amends, deletes or replaces some sections of the PDS.

Changes to the Product Disclosure Statement

1. References

In the PDS, where the word or phrase in the “Current” section in the table below is used, it is deleted and replaced by the word or phrase in the “New” section below.

Current	New
Woolworths Life Insurance – Accident Only	Safeway Life Insurance – Accident Only
woolworths.com.au/insurance	safewaylife.com.au
service@life.woolworths.com.au	service@insurance.safewaylife.com.au
Swiss Re Life & Health Australia Limited (Swiss Re) ABN 74 000 218 306; Australian Financial Services Licence No. (AFSL) 324908, Tower Two, Level 36, International Towers Sydney, 200 Barangaroo Avenue, Sydney, NSW 2000	Hannover Life Re of Australasia Ltd (Hannover) ABN 37 062 395 484, Australian Financial Services Licence No. (AFSL) 530 811, Tower One, Level 33, 100 Barangaroo Avenue, Sydney, NSW 2000
Swiss Re Life & Health Australia Limited	Hannover Life Re of Australasia Ltd
Swiss Re	Hannover
Swiss Re’s Statutory Fund	Hannover’s Australian Statutory Fund
1300 101 234	1300 954 290

2. Complaints

In the PDS, the content under the heading, “If you have any questions or complaints” is replaced as follows:

For more information about Safeway Life Insurance - Accident Only, to confirm Policy transactions, or if you have any questions about the information contained in the PDS, please call us on 1300 954 290. Alternatively, you can write to us at the address below:

**Policyowner Services,
Safeway Life Insurance,
Reply Paid 6728,
Baulkham Hills NSW 2153.**

We hope that you never have a reason to complain, but if you do, we will do our best to work with you to resolve it. To lodge a complaint or if you require assistance to lodge a complaint, please contact us using one of the following means:

Phone: 1300 954 290

Email: service@insurance.safewaylife.com.au

Mail:

Policyowner Services
Safeway Life Insurance
Reply Paid 6728
Baulkham Hills NSW 2153

Our complaint resolution process has three steps.

Step 1 – First Customer Resolution

Usually when you have a complaint, we can resolve it immediately on the phone. If we can't immediately resolve your complaint to your satisfaction, it will be escalated for review by our Internal Dispute Resolution Team (IDR Team) who will acknowledge receipt of your complaint within 1 business day or as soon as practicable.

Step 2 – Internal Dispute Resolution

Our IDR Team will provide you a final written response within 30 calendar days of receiving your complaint. The final response will outline the decision reached and the reasons for the decision.

Where there is a possibility that the 30 calendar day timeframe may not be met (for example if the matter is particularly complex or where there are circumstances outside of our control), we'll contact you before the end of the 30 calendar day period advising of the delay and outlining the reasons for the delay.

Step 3 – External Review

If you are not satisfied with our decision, the handling of the complaint or we have taken more than 30 calendar days to respond to you from the date you first made your complaint, you can refer your matter to the Australian Financial Complaints Authority (AFCA) provided your matter is within the terms of AFCA's Rules and Operational Guidelines. AFCA is an independent dispute resolution service provided free of charge.

You may contact AFCA at:

Australian Financial Complaints Authority (AFCA)

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Product Disclosure Statement

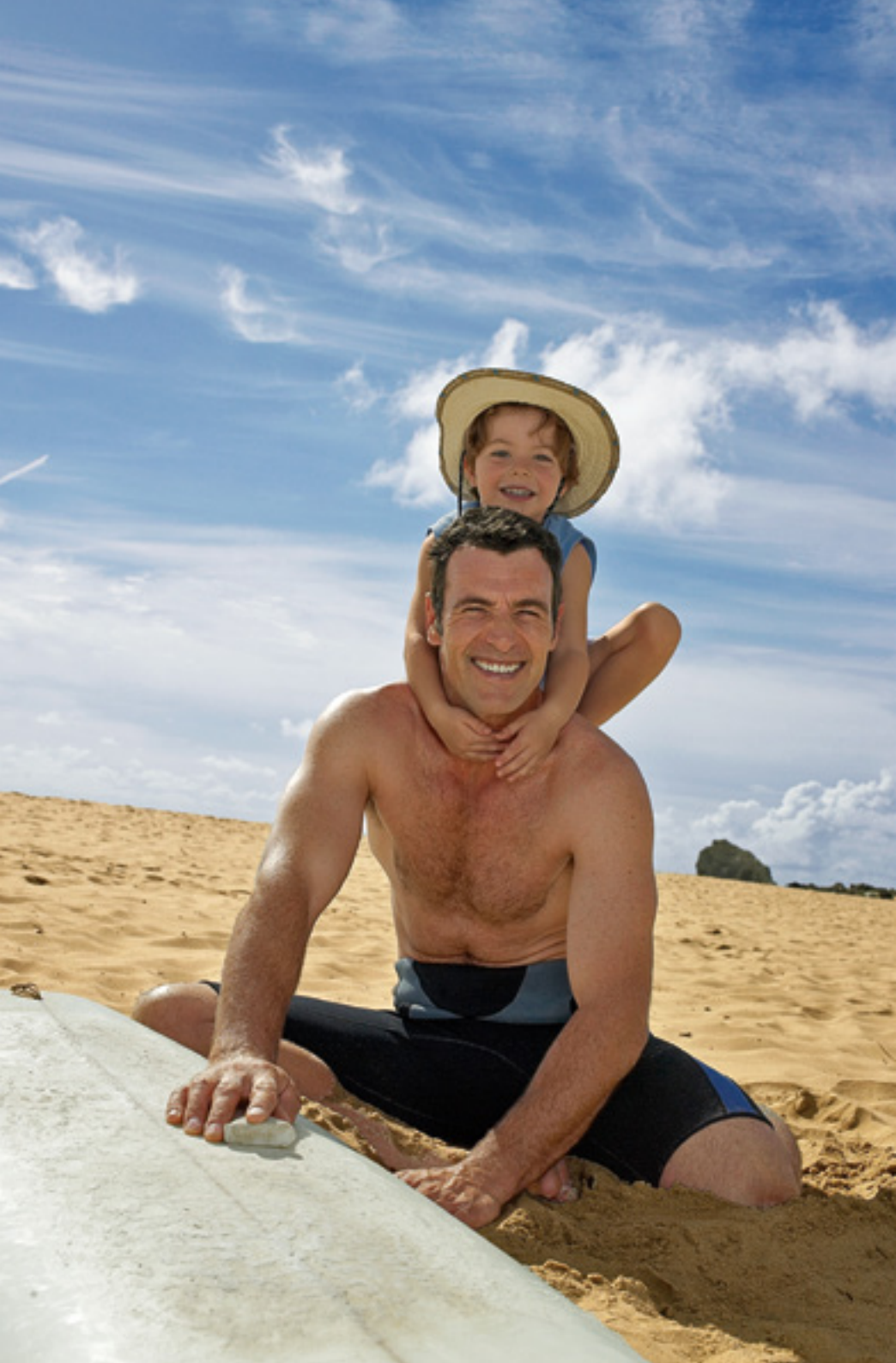
Issue date: 23 May 2018

Issue number: 8



Life Insurance – Accident Only





Welcome to Woolworths Life Insurance – Accident Only

Explaining this document

This Product Disclosure Statement (PDS) is designed to help you decide if the cover provided is right for you.

This PDS is provided by the insurer Swiss Re and describes the main features and benefits and sets out the terms and conditions of Woolworths Life Insurance – Accident Only.

Woolworths is not responsible for this PDS.

Woolworths Life Insurance – Accident Only is issued by Swiss Re Life & Health Australia Limited (**Swiss Re**) ABN 74 000 218 306 Australian Financial Services Licence No. (AFSL) 324908, Level 36, Tower Two, International Towers Sydney, 200 Barangaroo Avenue, Sydney, NSW 2000.

Swiss Re has arrangements with a number of entities for the distribution of Woolworths Life Insurance - Accident Only, please refer to the accompanying FSG for the relevant details. Woolworths Life Insurance - Accident Only is promoted by Woolworths Group Limited (**Woolworths**) ABN 88 000 014 675 Authorised Representative No. 245476, of 1 Woolworths Way Bella Vista NSW 2153 in their capacity as an authorised representative of Greenstone Financial Services Pty Ltd (**GFS**), ABN 53 128 692 884, AFSL 343079, of 58 Norwest Blvd, Bella Vista NSW 2153.

This Product Disclosure Statement (PDS) is issued by Swiss Re. Swiss Re's obligations do not represent liabilities of GFS or Woolworths. Woolworths does not stand behind Swiss Re nor does it issue the insurance, guarantee or underwrite any of the benefits under the cover, nor is it otherwise responsible for the payment of any claims.

Woolworths has given its written consent to all statements by it or said by it in the form and context in which they are included and have not withdrawn this consent as at the date of this PDS. The statements appear throughout this PDS.

Information contained in the PDS may be updated or changed. Any changes or updates that are not materially adverse to you will be available on the Woolworths Life Insurance – Accident Only website woolworths.com.au/insurance or you can request a free copy by contacting us on 1300 10 1234.

What’s included in this PDS?

Product Disclosure Statement (PDS)	6
Explaining this PDS	6
Introducing Woolworths Life Insurance – Accident Only	6
Your Insurance Policy	6
Who can apply for Woolworths Life Insurance – Accident Only?	6
The Benefit Amount you can apply for	7
Maximum benefit limit	7
When we will pay the Benefit Amounts	8
Accidental Death	8
Accidental injury	8
When your cover starts and ends	8
What is not covered under your Policy?	9
Who receives the benefit?	10
Beneficiary nomination	10
Automatic increases of your Benefit Amounts	11
Changing your cover	11
The cost of your cover	12
How you can pay for your cover and when your premium is deducted	12
Financial hardship	12
Your 30 day cooling off period	12
Life Insurance Code of Practice	12
The risks you should know about	13
Making a claim	13
Tax	13
Your privacy	13
If you have any questions or complaints	14
Glossary	16
Direct Debit Service Agreement	18



Product Disclosure Statement (PDS)

Explaining this PDS

Any advice given in this PDS is general only and does not take into account your personal objectives, financial situation or needs. You should consider whether this product is right for you, having regard to your objectives, financial situation and needs. You should carefully read this PDS and any other documentation we send you, before making a decision about whether to acquire Woolworths Life Insurance – Accident Only.

Woolworths Life Insurance – Accident Only is issued by the insurer, Swiss Re Life & Health Australia Limited (**Swiss Re**). Swiss Re has sole responsibility for the PDS and Policy Schedule and the assessment and payment of claims.

In the PDS, some words or expressions have a special meaning. They normally begin with capital letters and their meaning is explained in the **Glossary** (page 16) section of this PDS.

In the PDS, references to we, us and our means Swiss Re.

Introducing Woolworths Life Insurance – Accident Only

Woolworths Life Insurance – Accident Only provides cover against Accidental Death or Accidental injury 24 hours a day, 7 days a week, worldwide, unless the Life Insured is not covered because of an event specified under **What is not covered under your Policy?** on page 9.

The benefits and the terms and conditions of Woolworths Life Insurance – Accident Only are explained in this PDS.

Your Insurance Policy

If your application for Woolworths Life Insurance – Accident Only is accepted by us, we will issue you a Policy Schedule. Your Insurance Policy consists of the Policy Schedule, the application (and any future applications accepted by us) and this PDS.

Please keep the Policy Schedule, this PDS and all documents that we send to you in a safe place for future reference. The Insurance provided under Woolworths Life Insurance – Accident Only is written out of Swiss Re’s Statutory Fund.

Who can apply for Woolworths Life Insurance – Accident Only?

You can apply for a single plan on your own life or you can apply to include your spouse, partner and/or de facto (Partner Life Insured) under a Woolworths Life Insurance – Accident Only Policy.

You (and your Partner Life Insured, if applying) must be Australian Resident/s aged between 18 and 65. Your Policy Schedule will state which Life Insured(s) are covered.

We reserve the right to accept or decline applications for Woolworths Life Insurance – Accident Only (including Life Insureds) in our absolute discretion.



The Benefit Amount you can apply for

The minimum Woolworths Life Insurance – Accident Only Benefit Amount you can apply for is \$100,000. You can apply for a Benefit Amount which is more than the minimum, in increments of \$50,000 up to the maximum amount as shown in the table below.

Age at application	Maximum Benefit Amount
18 – 45	\$1,000,000
46 – 55	\$ 750,000
56 – 65	\$ 500,000

When you apply with a Partner Life Insured, you can each apply for separate Benefit Amounts based on the limits above for the relevant age group.

Maximum benefit limit

The maximum benefit payable for a Life Insured cannot exceed the maximum Benefit Amount set out in **The Benefit Amount you can apply for** section on page 7, plus any automatic increases as described in the **Automatic increases of your Benefit Amounts** section on page 11. If the Life Insured is covered under more than one Woolworths Life

Insurance and/or Woolworths Life Insurance – Accident Only Policy, we will apply this limit to the total of the Benefit Amounts for that Life Insured under all such Policies and, if necessary, we will reduce the Benefit Amounts under the Policy or Policies most recently commenced. If we reduce the Benefit Amount insured under a Policy, any overpayment of premiums resulting from the reduction in benefits will be refunded.

When we will pay the Benefit Amounts

Accidental Death

We will pay the Benefit Amount if the Life Insured suffers an Accidental Death while covered under the Policy, except in the circumstances explained in **What is not covered under your Policy?** on page 9.

The Benefit Amounts for each Life Insured are set out in the Policy Schedule.

Unless otherwise indicated, payment of the Benefit Amount is subject to the provision of claim proofs and certain examinations and reasonable tests, which are explained in **Making a claim** on page 13.

Accidental injury

We will pay 100% of the Benefit Amount if, as the direct result of an Accident, the Life Insured suffers:

- total and permanent loss of use of two or more Limbs, or
- Paralysis; or
- Loss of Sight.
- We will pay 25% of the Benefit Amount if, as the direct result of an Accident, the Life Insured suffers:
 - the total and permanent loss of use of one Limb; or
 - Loss of Sight in one eye.

The Benefit Amount will be reduced by the amount paid. If there is no remaining Benefit Amount, the policy ends.

When your cover starts and ends

If your application for Woolworths Life Insurance – Accident Only is accepted by us, cover starts for a Life Insured on the Acceptance Date set out in the Policy Schedule. Your first premium is deducted from the Commencement Date, which is also set out in the Policy Schedule.

We guarantee to continue cover for a Life Insured under your Policy (provided you pay your premiums when due) until the earlier of the death of the Life Insured, such time as the Benefit Amount in respect of that Life Insured is reduced to nil as a result of the payment of claims, or the Policy Anniversary after the Life Insured reaches age 75, whichever occurs first. If at that time there is a surviving Partner Life Insured, the Policy will continue for the Insurance for the Partner Life Insured in his or her name as the



Policyowner until his or her death, such time as the Benefit Amount in respect of the Partner Life Insured is reduced to nil as a result of the payments of claims, or the Policy Anniversary after the Partner Life Insured reaches age 75, whichever occurs first.

If your premiums remain unpaid for more than one month, your Policy could be cancelled. If we cancel your Policy, it may be reinstated within six months of the date that the Policy was cancelled, but only if we agree and subject to any terms and conditions we might require.

You can cancel your Policy by writing to Policyowner Services, Woolworths Life Insurance – Accident Only, PO Box 6728, Baulkham Hills NSW 2153, giving us 30 days notice.

What is not covered under your Policy?

We will not pay a Benefit Amount in respect of a Life Insured, if the Life Insured's death or injury is directly or indirectly a result of:

- an intentional or deliberate self-inflicted act; or
- engaging in any criminal activities or illegal acts; or
- suicide or attempted suicide; or
- the consumption of drugs (unless it was under the direction of a medical practitioner and not in connection with treatment for drug addiction or dependence); or
- the consumption of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving; or

- engaging in any professional sport (meaning the Life Insured derives any form of direct or indirect financial remuneration from playing the sport); or
- engaging in any motor sports as a rider, driver and/or passenger; or
- war (whether declared or not) or war-like activity, or taking part in a riot or civil commotion; or
- being a pilot or crew member of any aircraft, or engaging in any aerial activity except as a passenger in a properly licensed aircraft.

Who receives the benefit?

We make all benefit payments to the Policyowner. The Policyowner must be an individual and not a corporation or business and not a superannuation fund.

On the Accidental Death of the Policyowner, the Benefit Amount will be paid to the Policyowner's legal personal representative (or other person that we are permitted to pay under the Life Insurance Act 1995) except where a valid beneficiary nomination exists (see page 10). Where a valid beneficiary nomination exists, the Benefit Amount will be paid to the nominated beneficiary or beneficiaries as specified in the nomination form most recently lodged with us. The Benefit Amount will not automatically be paid to the Partner Life Insured unless they are the nominated beneficiary. On the Accidental Death or Accidental injury of a Partner Life Insured, we make all payments to the Policyowner.

If the Policyowner dies and there is a surviving Partner Life Insured, the Policy will continue for the Insurance of the surviving Partner Life Insured in his or her name as Policyowner provided that the surviving Partner Life Insured continues to pay the premium when due.

The payment of the benefit in respect of a Life Insured, including payment made pursuant to a valid beneficiary nomination, is in full and final discharge of our liability under the Policy for that Life Insured.

All benefits paid in connection with Woolworths Life Insurance – Accident Only will be made in Australian dollars.

Beneficiary nomination

The Policyowner may, at any time during the term of the Policy, nominate one or more (up to a maximum of 5) beneficiaries to receive allocated shares of the Benefit Amount on his or her Accidental Death. To make a valid nomination, the following rules and procedures apply:

- up to 5 beneficiaries can be nominated with a specified percentage share for each beneficiary that must total 100%;
- only natural persons can be nominated (not, for example, companies or organisations);
- nominations must be made by the Policyowner completing and signing a valid nomination form which must be lodged with us. A nomination takes effect when it is received and processed by us;
- nominations may be varied by the Policyowner completing, signing and lodging a valid new nomination form with us. A new nomination takes effect when it is received and processed by us;

- if the nominated beneficiary is a minor when the benefit is payable, his or her specified percentage share will be paid to a trustee or legal guardian for the benefit of the minor during his/her minority;
- if the nominated beneficiary dies before the Policyowner, the nomination in favour of that beneficiary fails and the percentage share specified for the deceased beneficiary will be paid to the Policyowner's legal personal representative (or other person that we are permitted to pay under the Life Insurance Act 1995). The remaining nominations, if any, will continue to be effective; and
- if the Policy ownership changes e.g. due to assignment, any existing nomination will be invalidated.

For a copy of the nomination of beneficiaries form, please call 1300 10 1234, or visit woolworths.com.au/insurance.

Automatic increases of your Benefit Amounts

To help your level of insurance keep up with the cost of living, the Benefit Amounts for each Life Insured will automatically increase on each Policy Anniversary by 5%.

Automatic increases will continue even where the maximum Benefit Amount (as shown in the table on page 7) is met or exceeded.

We will send you an updated Policy Schedule each year your Policy remains in force, 30 days prior to your Policy Anniversary setting out the updated Benefit Amounts and premium. You can decline an automatic increase by writing to us before your Policy Anniversary at Policyowner Services, Woolworths Life Insurance – Accident Only, PO Box 6728, Baulkham Hills NSW 2153. If you decline an automatic increase, the updated Policy Schedule we sent you will not be valid and we will send you a replacement Policy Schedule.

Even if you choose not to accept an automatic increase in any given year, the automatic increase will be applied in the following year unless you again choose to decline it.

The automatic increases will end on the Policy Anniversary after the Life Insured reaches age 75.

Changing your cover

You may apply at any time in writing to Policyowner Services, Woolworths Life Insurance – Accident Only, PO Box 6728, Baulkham Hills NSW 2153, to:

- increase the Benefit Amount in respect of a Life Insured (subject to the Maximum Benefit Amount set out in **The Benefit Amount you can apply for** section on page 7; or
- decrease the Benefit Amount in respect of a Life Insured.

Any Insurance already in place will be unaffected by future applications for increases, even where we decline the increase or agree to cover subject to special terms.

Any change requested and the terms and conditions relating to the change are subject to our acceptance and written confirmation by us in the form of a new Policy Schedule.

The cost of your cover

Premiums are the cost of your Insurance. The premium you are required to pay is shown in the Policy Schedule. Your premium is based on the following:

- the Benefit Amount for each Life Insured.

Your premium may include any stamp duty and other government charges that may apply.

We may change the premium rates applying to your Policy, but only if we change the premium rate applying to all Woolworths Life Insurance – Accident Only policies in a defined group. We will send written notice of any change to you (at your last address notified to us) at least 30 days before the effective date of the change.

How you can pay for your cover and when your premium is deducted

Your premium will be debited by us on the date of your choice, fortnightly, monthly or annually, as you choose. You can pay either by automatic debit from your bank, credit union or building society account, or from your credit card, or you can also pay annually by cheque.

You can apply at any time in writing to change the method of payment of premiums. Payment frequency changes can only be made on the Policy Anniversary following the request.

Premiums must be paid in Australian dollars.

Financial hardship

If you are suffering from financial hardship and are having difficulty meeting your premium payments, we may agree to a short term arrangement to assist. It is important that you make us aware of your circumstances so we can provide you with the available arrangement. We may request that you provide us with reasonable evidence of your financial hardship.

Your 30 day cooling off period

You have 30 days from the Commencement Date of your Policy, to decide whether you want to keep the Policy. If you want to cancel your Policy within this 30 day period, you can do so provided you have not made a claim under the Policy. Please send your Policy Schedule to Policyowner Services, Woolworths Life Insurance – Accident Only, PO Box 6728, Baulkham Hills NSW 2153, with a written request for cancellation, within the 30 day period. When we receive your letter and Policy Schedule, we will cancel the Policy and refund any premiums you may have paid for the cancelled benefit.

Life Insurance Code of Practice

The Life Insurance Code of Practice has been developed by the life insurance industry through the Financial Services Council and is the life insurance industry's commitment to provide quality products and a high standard of service to customers. A copy of the Code is available at fsc.org.au

The risks you should know about

It's important to select the correct insurance product and apply for the appropriate level of cover for your needs. If you do not have enough cover it might cause you or your family to suffer financial hardship even after receiving the benefit payment. You should assess your needs carefully to ensure that this does not occur.

Unlike some other types of life insurance that have savings and investment components, Woolworths Life Insurance – Accident Only is designed purely for protection against Accidental Death or Accidental injury, which means that if you cancel your Policy (after the 30 day cooling off period) you will not receive anything back.

If you are replacing a contract or policy with another contract or policy, you should consider all the terms and conditions of each policy before making a decision to change.

Making a claim

If you (or your legal personal representative) wish to claim under your Policy, please call 1300 10 1234 or write to Claims Services, Woolworths Life Insurance – Accident Only, PO Box 6728, Baulkham Hills, NSW 2153. We will send you a form to be completed, signed and returned. We may also require your treating medical practitioner to complete a form at your (or your estate's) expense.

The Policy and the Insurance for the benefit must be in force when the insured event occurs. Claim notification should be made as soon as possible after the claimable event. If you do not notify us within 120 days after the event giving rise to the claim, and we are disadvantaged by the delay, we may be entitled to reduce the amount we would otherwise pay, or we may be entitled to refuse to pay the claim.

Before a claim is payable we must receive proof, provided at your (or your estate's) expense and to our satisfaction, that Accidental Death or Accidental injury has occurred.

We reserve the right to require the Life Insured to undergo, at our expense, examinations or other reasonable tests (including, where necessary, a post-mortem examination), to confirm the occurrence of an insured event or entitlement to claim. In addition we may conduct investigations to assess the validity of the claim. This could involve the use of investigation agents and surveillance, legal advisers and the collection of personal data.

Tax

Premiums are generally not tax deductible and tax will not generally be payable on any benefit paid to individuals under your Policy.

Please note, you do not have to pay GST on your premiums or any benefits you receive.

The information in this section is based on continuation of current tax laws and their interpretation and is a general statement only. As individual circumstances will vary, you should consult your professional tax adviser for advice regarding your personal circumstances.

Your privacy

We collect personal information (including sensitive information) for the purpose of processing insurance applications, administering your Policy and assessing and paying claims under the Policy. We collect personal information directly from you or, where that is not reasonably possible or practicable, from other sources including Woolworths.

We may also use your personal information to consider any other application you may make to us, for the purpose of promoting our products and services, designing or underwriting new insurance products, for research and analytical purposes, to perform administrative functions (including for example accounting, risk management, staff training, etc), and to comply with our legal obligations. If you do not provide this information, in whole or in part, we may not be able to provide the services you require, or you may be deemed not to have complied with your duty of disclosure, which could affect the outcome of any claim you submit.

We may disclose personal information:

- to agents, third party service providers and related companies who assist us in processing any application or claim for insurance, such as GFS, reinsurers, our advisers, persons involved in claims, medical service providers, external claims data collectors, investigators, and verifiers and your employer;
- to agents and third party service providers who perform functions or services on our behalf, such as IT services and mailing functions;
- to Woolworths who may use that information, if you have provided consent to it, to assist it, its related bodies corporate and those with whom Woolworths has an alliance or service arrangement in planning, researching, developing, identifying and notifying you of products and services which may be of interest to you. This information may include details about your Policy with us but will not include any sensitive information (such as health information). Please contact Woolworths if you wish to withdraw your consent to receiving information about their products and services; and
- where otherwise required by law.

Some of the related companies we may disclose personal information to may be located overseas in countries including the United Kingdom, India, the United States of America and Switzerland.

If you wish to access, update or seek correction of any personal information, to make a complaint about a breach of privacy, or if you have any other query relating to privacy, further information can be obtained from our Privacy Policy available by contacting us on the details below.

If you have any questions or complaints

For more information about Woolworths Life Insurance – Accident Only, to confirm Policy transactions, or if you have any questions about the information contained in this PDS, please call us on 1300 10 1234.



Our lines are open:

Monday to Friday (except public holidays)

8:00am to 8:00pm (AEST)

Alternatively, you can write to Policyowner Services, Woolworths Life Insurance – Accident Only, PO Box 6728, Baulkham Hills NSW 2153.

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Please call or write to us (our contact details are shown above) to access our internal complaints resolution process. If your complaint is not resolved to your satisfaction, please contact the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service

Telephone: 1800 367 287

Facsimile: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Mail: GPO Box 3, Melbourne, Victoria, 3001

FOS is an independent complaint review service. A decision of FOS is binding on us (up to specified limits) but not on you. It is a service provided without cost to you.

Glossary

In the PDS and Policy Schedule, some words begin with a capital letter. These words have a special meaning, as explained below:

Acceptance Date means the date your application is accepted by us and cover starts, as set out in the Policy Schedule.

Accident/Accidental means an unexpected event resulting in bodily injury occurring while your Policy is in force, where the injury is directly and solely caused by accidental, violent, external and visible means without any other contributing causes and where the injury is not self inflicted.

Accidental Death means death occurring as a direct result of an Accident and where death occurs within 90 days of the Accident.

Australian Resident means a person who resides in Australia; and

- holds Australian or New Zealand citizenship; or
- holds an Australian permanent residency visa; or
- has been in Australia continuously for six months or more on a temporary work visa.

Benefit Amount means the benefit amount you apply for and which is accepted by us in respect of each Life Insured. It includes increases which you have requested and that we have accepted and automatic increases. The Benefit Amount(s) at the Acceptance Date is shown in the first Policy Schedule issued.

Commencement Date means the date your first premium is deducted, as set out in the Policy Schedule.

Insurance means the insurance benefits that have been applied for and accepted by us in respect of a Life Insured.

Life Insured means the person who is named as such in the Policy Schedule.

Limb means a whole hand or whole foot.

Loss of Hearing means total and permanent loss of hearing in both ears and the loss is unable to be corrected by a hearing aid or other means.

Loss of Sight means the permanent loss of sight in both eyes as a result of injury such that visual acuity is 6/60 or less in both eyes, or such that the visual field is reduced to 20 degrees or less of arc, and the loss is unable to be corrected by glasses or any other means.

Paralysis means the total and permanent loss of function of two or more Limbs, which must be established for a continuous period of at least six months.

Partner Life Insured means a person named in the Policy Schedule as the Partner Life Insured under your Policy. A partner may be a legal husband or wife, or someone living with you as your de facto spouse on a genuine domestic basis. Your partner may be of the same gender as you.

Policy means the legal contract between the Policyowner and us. This PDS, the application and the Policy Schedule, make up the Policy.

Policy Anniversary means the anniversary of the Commencement Date of your Policy.

Policy Schedule means the document we send you which sets out the details of your Policy. A new Policy Schedule will be issued at any time there is a change in your Policy such as the inclusion of a Partner Life Insured, change of nominated beneficiaries, or variation in the Benefit Amount. The new Policy Schedule will apply from the Policy Schedule date shown on the Policy Schedule.

Policyowner, you, your means the owner of the Policy. When the Policy starts, this is the Primary Life Insured who is the person who applies as the owner of this Policy and is named as the Policyowner in the Policy Schedule. The Policyowner is the sole owner of the Policy and the only person who may extend, vary, cancel, transfer or otherwise exercise any rights under the Policy. If you die while owning the Policy leaving a surviving Partner Life Insured, the Policy continues in the name of the Partner Life Insured as the owner of the Policy. The Partner Life Insured then becomes the Policyowner.

Primary Life Insured means a person named in the Policy Schedule as the Primary Life Insured who is also the Policyowner when the Policy starts.

Swiss Re, we, us and **our** means Swiss Re Life & Health Australia Limited.

You, your, Policyowner means the owner of the Policy. When the Policy starts, this is the Primary Life Insured who is the person who applies as the owner of this Policy and is named as the Policyowner in the Policy Schedule. The Policyowner is the sole owner of the Policy and the only person who may extend, vary, cancel, transfer or otherwise exercise any rights under the Policy. If you die while owning the Policy leaving a surviving Partner Life Insured, the Policy continues in the name of the Partner Life Insured as the owner of the Policy. The Partner Life Insured then becomes the Policyowner.

Direct Debit Service Agreement

1. Swiss Re Life & Health Australia Limited ABN 74 000 218 306 ('Debit User') will initiate direct premium debit payments in the manner referred to in the Schedule (contained in the Direct Debit Request).
2. Debit payments will be made when due. The Debit User will not issue individual confirmation of payments made.
3. The Debit User will give the customer at least 14 days written notice if the Debit User proposes to vary details of this arrangement, including the amount and frequency of debit payments.
4. If the customer wishes to defer any payment or alter any of the details referred to in the Schedule, they must either contact the Debit User on 1300 10 1234 or write to the Debit User at the following address: Swiss Re Life & Health Australia Ltd c/o PO Box 6728 Baulkham Hills NSW 2153.
5. Customer queries concerning disputed debit payments must be directed to the Debit User in the first instance. Details of the dispute resolution process that applies to the Debit User are described in the PDS. Queries about claims in regards to disputed debit payments should also be directed to the Debit User and may also be directed to the customer's financial institution nominated in the Schedule.
6. Direct payment debiting is not available on the full range of accounts at all financial institutions. If in doubt, the customer should check with their financial institution before completing the Direct Debit Request.
7. The customer should ensure that their account details given in the Schedule are correct by checking against a recent statement from their financial institution at which their account is held.
8. It is the customer's responsibility to have sufficient cleared funds available, by the premium due date, in the account to be debited to enable debit payments to be made in accordance with the Direct Debit Request.
9. By authorising the Direct Debit Request, the customer warrants and represents that he/she/they is/are duly authorised to request and instruct the debiting of premium payments from the account described in the Schedule.
10. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day. If you are uncertain as to when a debit payment will be processed to your account, you should make enquiries directly with the financial institution nominated in the Schedule.
11. If a debit payment is returned unpaid, the customer may be charged a fee by the financial institution nominated in the Schedule for each returned item.
12. Customers wishing to cancel the Direct Debit Request or to stop individual payments must give at least 7 days written notice to the Debit User at the address referred above.
13. Except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required by law, the Debit User and its service providers will keep details of the customer's account and debit payments confidential.

Life Insurance – Accident Only

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