

Zurich Involuntary Unemployment Insurance

Product Disclosure Statement



Involuntary Unemployment Insurance

Contents

About Zurich	2
How to apply for this insurance	2
Our Involuntary Unemployment Insurance	3
Our contract with you	5
Significant issues to consider	5
Duty of disclosure	7
Non-disclosure or misrepresentation	8
How we calculate your premium	9
Cooling-off period	10
Your privacy	10
Confirmation of transactions	10
How to make a claim	10
General Insurance Code of Practice	11
Complaints and Disputes Resolution process	11
Updating this PDS	11
Headings	11
Policy Wording	
Definitions	12
Our Agreement	14
Cover	14
Exclusions	15
Claims Procedure	17
General Terms and Conditions	18

About our Involuntary Unemployment Insurance

About Zurich

Zurich is proud to present the Zurich Involuntary Unemployment Insurance product.

The insurer of this product is Zurich Australian Insurance Limited (ZAIL), ABN 13 000 296 640, AFS Licence Number 232507, a subsidiary of Zurich Financial Services Australia Limited (ZFSA). In this document, ZAIL may also be expressed as 'Zurich', 'we', 'us' or 'our'.

ZFSA provides wealth protection and wealth creation solutions throughout Australia and New Zealand, offering general insurance for commercial customers, and life risk, investments and superannuation solutions for corporates and personal customers. Zurich's solutions and services are primarily accessible through insurance brokers, financial advisers and other intermediaries.

In Australia, Zurich offers general insurance products covering property, motor, liability, workers' compensation, compulsory third party, directors and officers, and professional indemnity risks.

This Product Disclosure Statement (PDS) is an important document. You should read it carefully before making a decision to purchase this product.

This PDS will help you to:

- **decide whether this product will meet your needs; and**
- **compare this product with other products you may be considering.**

The information contained in this PDS is general information only. It is important you read your policy to ensure you have the cover you need.

We sometimes capitalise or italicise terms in this PDS, to show, that words, are abbreviations or have a particular defined meaning. You should refer to the Definitions section of this document on page 12 to obtain the full meaning of such terms.

How to apply for this insurance

Zurich generally distributes its products through licensed insurance brokers or advisers. Insurance brokers or advisers are qualified professionals who are able to access a wide selection of insurance products from which they are able to recommend those best suited to your insurance requirements, after taking into account your individual circumstances.

Throughout this document when we are referring to your insurance broker or adviser, we may simply refer to them as your intermediary.

If you are interested in buying this product, you should contact your intermediary. Your intermediary can help you tailor your insurance policy to best suit you. If you then decide to apply for insurance and we accept your proposal, we will issue you with a policy *schedule*, which is a document that sets out the details of your particular insurance policy with us.

If you have any inquiries about this product, you should speak to your intermediary who should be able to provide you with all the information and assistance you require. If you are not satisfied with the information provided by your intermediary you can contact us at the address or telephone number shown on the back cover of this PDS. However, we are only able to provide factual information or general advice about the product. We do not give any advice on whether the product is appropriate for your personal objectives, needs or financial situation.

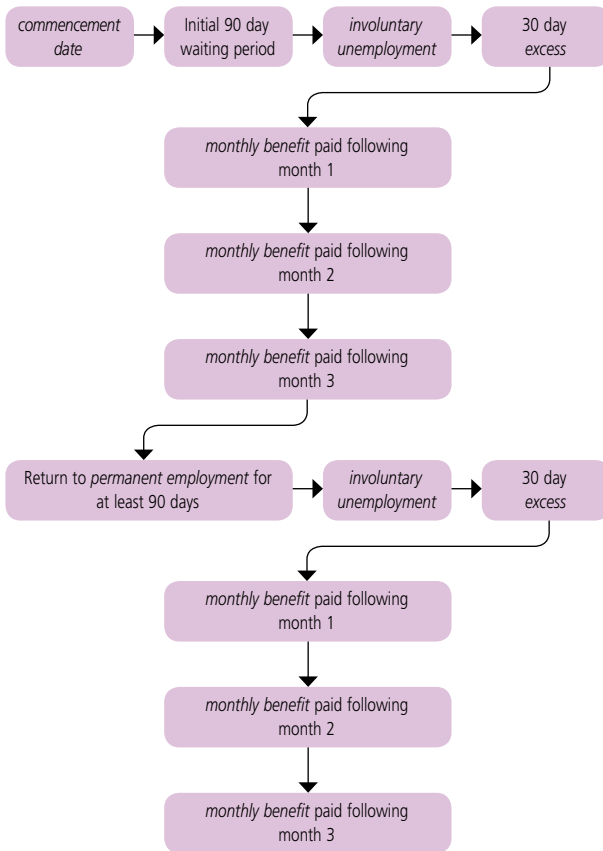
Our Involuntary Unemployment Insurance

Zurich Involuntary Unemployment insurance is designed to protect you in the event that you become *involuntarily unemployed*.

In the event that you become *involuntarily unemployed*, the following occurs:

- there is an initial 90 day waiting period from the date that your policy begins, in which time you cannot make a *claim*;
- thereafter, if you make a *claim* as a result of your *involuntary unemployment*, there is an *excess*, expressed in this policy as a 30 day period. During the *excess*, you will not receive any payments;
- following the *excess*, we will pay you *monthly benefits* for up to three consecutive months. The *monthly benefits* will be paid to you in arrears; and
- you are then required to be in *permanent employment* for at least 90 days before you can make another *claim*. Your *monthly benefits* will be reinstated following this 90 day period.

By way of example, the following illustrates how this policy operates:



This cover is subject to specific terms, conditions and exclusions, which are set out in the policy.

You should seek appropriate advice about this policy, including whether it addresses your individual needs and whether there are any implications in the event that you become *involuntarily unemployed*.

In this regard, any *monthly benefits* we pay you will be assessable and will be subject to tax at your marginal income tax rate. You should consult your tax adviser regarding your individual circumstances. Similarly, you should seek the appropriate advice on how this product may affect you or your family's entitlement to government benefits.

Our contract with you

Your policy is a contract of insurance between you and Zurich and contains all the details of the cover that we provide.

Your policy is made up of:

- the policy wording which begins at page 12 of this document. This is common to all customers who buy our Zurich Involuntary Unemployment Insurance product. It tells you what is covered, sets out the claims procedure, exclusions and other terms and conditions of cover;
- the proposal, which is the information you provide to us when applying for insurance cover;
- your most current policy *schedule* issued by us. The schedule is a separate document unique to you, which shows the insurance details relevant to you. It includes any changes, exclusions, terms and conditions made to suit your individual circumstances and may amend the policy; and
- any other written change otherwise advised by us in writing (such as an endorsement or a supplementary PDS). These written changes vary or modify the above documents.

Please note, only those parts shown as covered in your *schedule* are insured.

This document is also the PDS for any offer of renewal we may make, unless we tell you otherwise. Please keep your policy in a safe place.

We reserve the right to change the terms of this product where permitted to do so by law.

Significant issues to consider

Insurance contracts contain policy exclusions, policy terms and conditions and policy limits and sub-limits that you should be aware of when deciding to purchase our product. These things may affect the amount of the payment that we will make to you if you have a claim.

We may express some policy terms, policy limits or sub-limits as being either a dollar amount or a percentage of your sum insured shown in your *schedule* or some other amount, factor or item specified in the relevant clause of this document.

You should be aware of the following matters in considering whether this product is suitable for your needs.

Excesses can apply

An excess is an amount that you must first bear for each claim. For the purposes of this policy, the *excess* is expressed as a period of time, not a dollar amount. In this policy, the *excess* is taken to be first 30 days following the loss of your *permanent employment*. During these first 30 days, no *monthly benefits* are payable.

Details of the *excess* and the circumstances in which it will be applied are set out in the *schedule*, the definition of 'excess' on page 12, and the relevant cover section.

Exclusions

This policy contains a number of exclusions, some of which are common in insurance policies. For example, we may not pay any benefits for *involuntary unemployment*:

- during the initial 90 day waiting period;
- arising out of misconduct or breach of your employment contract; or
- as a result of your imprisonment or detainment.

Some of the exclusions may be less common, and as such may be unexpected. For example, this policy excludes cover for *involuntary unemployment* arising out of:

- illness or injury;
- self-employment; or
- casual, temporary or seasonal employment.

The above are some of the events that are not covered by this policy. Before making a decision about whether to purchase this policy, you should read the full details of all relevant exclusions, which are contained in the policy wording.

Some may not be relevant to you however you should make yourself aware of all the exclusions. Please refer to 'Exclusions' from page 15.

General Terms and Conditions

The 'General Terms and Conditions' applicable set out your obligations with which you need to comply. Please refer from page 18.

You should read the policy wording and make yourself aware of all the terms and conditions that apply. If you do not meet them, we may be able to decline or reduce the claim payment or cancel your policy.

Make sure you have the cover you need

You should discuss with your intermediary the appropriate amounts and risks for which you need to be insured. If you do not adequately insure for the relevant risks you may have to bear any uninsured losses yourself.

You should also advise your intermediary to notify us as soon as possible, when your circumstances change which are relevant to your policy. For instance, if there is a significant change of the nature of your employment contract. If you do not tell your intermediary of these changes and you subsequently become *involuntarily unemployed*, you may not have cover under your policy.

Duty of disclosure

When you apply for this insurance, the Insurance Contracts Act 1984 requires you to tell us everything of which you are aware, which you know, or which a reasonable person in the circumstances could be expected to know is relevant to our decision, whether and on what terms, your proposal for insurance is acceptable and to calculate the premium required for your policy.

The Insurance Contracts Act 1984 imposes a different duty the first time you enter into the policy with us, from the duty that applies when you renew, vary, extend, reinstate or replace your policy. We set these duties out below.

Your duty of disclosure applies when you enter into this policy with us for the first time

You will be asked various questions when you first apply for this policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

Who needs to tell us

It is important that you understand that you are disclosing to us and answering our questions for the purpose of being covered by the policy.

If you do not tell us

If you do not answer our questions honestly or do not properly disclose to us, we may reduce or refuse to pay a claim or may cancel the policy. If you act fraudulently in answering our questions or not disclosing to us, we may refuse to pay a claim or treat the policy as never having existed. This would mean that you were never insured.

Your duty of disclosure applies when you renew, vary, extend, reinstate or replace your policy

When you renew, vary, extend or reinstate your policy, your duty is to tell us before the renewal, variation, extension or reinstatement, every matter known to you, which:

- you know; or
- a reasonable person in the circumstances could be expected to know;

is relevant to our decision whether to insure you and, if so, on what terms.

What you do not need to tell us when you renew, vary, extend or reinstate your policy

You do not need to tell us about any matter:

- that diminishes our risk;
- that is of common knowledge;
- that we know or should know as an insurer; or
- that we tell you we do not need to know.

Non-disclosure or misrepresentation

If you make a misrepresentation to us, or if you do not comply with your duty of disclosure and we issue your policy with terms and conditions that are different to the terms and conditions that would have been issued had there not been any misrepresentation, or your duty of disclosure had been complied with, then:

- we may reduce the cover provided, so that we are placed in the same position as we would have been in, had there not been any misrepresentation and your duty of disclosure had been complied with; and
- we may also cancel your policy; or
- we may treat your policy as if it never existed if the misrepresentation or your non-compliance with your duty of disclosure was fraudulent.

How we calculate your premium

The amount of your *premium* is determined by taking a number of different matters into account. You can seek a quote at any time.

It is important for you to know in particular that the *premium* varies depending on the information we receive from you about the risk to be covered by us. The higher the risk is, the higher the *premium* will be. Based on our experience and expertise as an insurer, we decide what factors increase our risk and how they should impact on the *premium*. Each insurer can do this differently.

In this product, factors taken into consideration include the following:

- the nature of your occupation;
- your age;
- the basis on which you are employed; and
- the *monthly benefit* elected.

Your intermediary can arrange for you to be provided with a quote for a *premium*. You will need to give your relevant personal details to your intermediary at this time to enable us to calculate your *premium*.

Another important thing to know is that your *premium* also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. stamp duty and Goods and Services Tax) in relation to your policy. These amounts will be set out separately on your *schedule* as part of the total *premium* payable.

How and when you pay your premium and what happens if you don't pay?

Your *premium* is payable to Zurich prior to the *commencement date*. Your intermediary can tell you what other methods are available to make your *premium* payment.

Your intermediary should send you an offer of renewal of your insurance before your current *period of insurance* expires. If you do not pay your *premium* when due, your policy may lapse after 30 days and you will not be covered. You may be able to reinstate your policy after it lapses, but you must submit an application to us, which is subject to our reassessment of your personal circumstances at the time of application.

Cooling-off period

After you apply for a Zurich product and you have received the policy document, you have 21 days to check that the policy meets your needs. Within this time you may cancel the policy and receive a full refund of any *premiums* paid, unless:

- you have made a *claim* or become entitled to make a *claim* under your policy; or
- you have exercised any right or power you have in respect of your policy or the policy has ended.

Your request will need to be in writing and forwarded to us via your intermediary or to the address shown on the back cover of this document.

You can cancel your policy at any time after the cooling-off period. Please refer to 'Cancellation' under General Terms and Conditions applicable to all parts on page 18.

Your privacy

We are committed to protecting the privacy of your personal information and complying with the National Privacy Principles under the Privacy Act 1998. For further details on how we do this, please refer to 'Privacy' on page 20.

Confirmation of transactions

Please contact us, if for any reason you wish to make an enquiry about your policy or obtain confirmation of any policy transaction. You should first check if your intermediary already has the information. Our contact details are on the back cover of this PDS.

How to make a claim

If you need to make a *claim* against this policy, please refer to 'Claims Procedure' from page 17. If you have any queries, please contact your intermediary as soon as possible, or call us on 132 687.

General Insurance Code of Practice

As a member of the Insurance Council of Australia Limited, we subscribe to the General Insurance Code of Practice.

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The Code aims to:

- constantly improve claims handling in an efficient, honest and fair manner;
- build and maintain community faith and trust in the financial integrity of the insurance industry; and
- provide helpful community information and education about general insurance.

Complaints and Disputes Resolution process

If you have a complaint about an insurance product issued by us or a service you have received from us, including the settlement of a *claim*, please contact your intermediary to initiate the complaint with us. If you are unable to contact your intermediary, call us on 132 687.

If you are not satisfied with our initial response, you may then use our Internal Disputes Resolution process or, ultimately, our External Disputes Resolution Scheme.

Please refer to 'Complaints and Disputes Resolution process' on page 19 for full details of our process and how you can access it.

Updating this PDS

Certain information in this PDS may change from time to time. If the updated information is not materially adverse from the point of view of a reasonable person deciding whether or not to purchase this product, a paper copy of the updated information will be available free of charge upon request, by contacting your intermediary or us by using our contact details on the back cover of this PDS. Please note that we may also choose to issue a new PDS or a supplementary PDS in other circumstances.

Headings

Headings have been included for ease of reference, but do not form part of the policy.

Involuntary Unemployment Insurance – Policy Wording

Definitions

The following definitions shall apply to these words when used in your policy.

Accident

accident means any sudden and unexpected incident that causes an injury or disablement, but does not include *illness*.

Australia

Australia means the Commonwealth of Australia and all of its States and Territories including all external Territories.

Commencement date

commencement date means the date that cover for this insurance begins. The *commencement date* relevant to you is specified in your *schedule*.

Claim

claim means an application made by you or on your behalf to seek payment for *involuntary unemployment* in accordance with the terms and conditions of this policy.

Excess

excess means the initial 30 days following the loss of your *permanent employment*, and in which you do not receive any *monthly benefits*.

Illness

illness means any sickness or disease which first becomes apparent during the *period of insurance*.

Insured

insured means you as the Named Insured specified in your *schedule*.

Involuntary Unemployment

involuntary unemployment means your cessation from *permanent employment* and certification by a government or job placement agency of your unemployment.

Monthly benefit

monthly benefit means the amount you have elected as the amount that you will receive from us following *involuntary unemployment*. The amount of *monthly benefit* relevant to you is specified in your *schedule*.

Period of insurance

period of insurance means the dates over which your insurance cover is valid, as shown in your *schedule*.

Permanent employment

permanent employment means continuous work for at least 30 hours per week for salary or wages, for a continuous period of at least 12 months prior to the *commencement date* and which does not have a fixed or implied date for ending.

Permanent employment also means work on the basis of a regularly renewable employment contract, where you:

- (a) have been on the contract with the same employer for at least 12 months and had the contract renewed at least once;
- (b) have been under contract with the same employer for a period of 24 months; or
- (c) were originally working on a permanent basis with the same employer but were transferred to a fixed-term contract by the employer without a break in work.

Permanent employment does not include employment that is temporary, seasonal, casual, based on a non-renewable contract or if unemployment for greater than 50% of a year is a regular feature of your employment.

Premium

premium means the amount specified in your *schedule* that you have to pay for the cover we provide. The *premium* will also include any relevant government charges, taxes or levies in relation to your policy, and be set out separately on your *schedule* as part of the total *premium* payable.

Schedule

schedule means the most current policy Schedule issued by us. This is a separate document unique to you, which shows the insurance details personal to you. It includes any changes, conditions and exclusions made to suit your individual circumstances and may amend the policy document.

Self-employed

self-employed means a person who has power or control over the business or enterprise because he or she owns it, is a shareholder in the company that owns it, or is a partner in the partnership that owns it, for a continuous period of at least 12 months when the policy begins. He or she is not working as an employee of another business or enterprise.

Our Agreement

Subject to the terms and conditions contained in this policy, and following payment of the *premium*, we will provide cover for *involuntary unemployment* occurring during the *period of insurance*.

Cover

What you are covered for

During the *period of insurance*, we will pay you the *monthly benefit* for each month of *involuntary unemployment* for up to three months after a 30 day period, being the *excess*, as a result of the loss of your *permanent employment*.

Your entitlement to the *monthly benefit* for each month of *involuntary employment* for up to three months will be reinstated following your *permanent employment* for at least 90 consecutive days, however, the *excess* will apply to each claim.

You will be covered if you meet the following criteria:

1. Age limit

You are over 18 and under 65 at the *commencement date*.

2. Territorial limit

You:

- (a) are *permanently employed* and live in *Australia*;
- (b) *permanently employed* and lived in *Australia* at the *commencement date*, and are subsequently assigned to *permanent employment* outside of *Australia*; or
- (c) have an employer that is an Australian registered company and you are assigned to *permanent employment* outside *Australia*.

3. Employment

You are *permanently employed*:

- (a) as at the *commencement date*; and
- (b) on the basis of a regularly renewable employment contract, and:
 - (i) have been on the contract with the same employer for at least 12 months and had the contract renewed at least once;
 - (ii) have been under contract with the same employer for a period of 24 months; or
 - (iii) were originally working on a permanent basis with the same employer but were transferred to a fixed-term contract by the employer without a break in work.

4. Unemployment benefits

You are:

- (a) registered as unemployed by an approved government or job placement agency; and
 - (b) available to be *employed*,
- during your period of *involuntary unemployment*.

Exclusions

What you are not covered for

You are not covered for *involuntary unemployment* in the following circumstances:

1. Excess

during the first 30 days of *involuntary unemployment*, being the excess applicable for each and every *claim* during the *period of insurance*.

2. Waiting period

arising prior to or within 90 days of the *commencement date*, as specified in your *schedule*.

3. Prior notification

if you were notified in writing, verbally or otherwise, of your impending *involuntary unemployment* prior to or within 30 days of the *commencement date*.

4. Resignation or voluntary termination

if you terminate, resign or accept unemployment voluntarily.

5. Non-permanent employment

- (a) if you are employed on a temporary, seasonal, casual, or non-renewable contract basis; or
- (b) if unemployment for greater than 50% of a year is a regular feature of your employment.

6. Professional sports

if your *permanent employment* is by way of training or engaging in a sport or training.

7. Self-employment

if you are *self-employed* or employed by a company or business over which you or your family can exercise control over your income.

8. Traineeship or apprenticeship

if you are undertaking a traineeship and/or an apprenticeship, and your traineeship and/or apprenticeship ends.

9. Non-renewal of work

- (a) as a result of the non-renewal of a contract for work, but for Cover 3(b) – ‘Employment’ above;
- (b) as a result of the non-renewal of a contract for work due the cessation or expiration of *your* working visa;
- (c) after the completion of a specific period of work, you become *involuntarily unemployed* at the expiration of a period of specified work.

10. Misconduct

- (a) if you are dismissed, terminated or you breach your employment contract as a result of your own misconduct, dishonesty or inappropriate behaviour;
- (b) if you are terminated as a result of disciplinary action by your employer; or
- (c) if you are demoted or transferred to another position or become *involuntarily unemployed* due to your own unsatisfactory work performance, misconduct or breach of your employment contract.

11. Accident or illness

- (a) directly or indirectly resulting from any *accident or illness*; or
- (b) if you become *involuntarily unemployed* due to self-inflicted injury or as a direct or indirect result of any medical operations or treatments not medically necessary, including cosmetic or beauty treatments.

12. Extended leave

as a result of *your* position or the basis of *your* position changing or no longer being available following a period of leave of greater than 12 months.

13. Retirement

if you retire and do not actively seek further *permanent employment*.

14. Government order

as a direct or indirect result of any order of any Government, Public or Local Authority.

15. Prison

if you are detained in person under the direction of a court of law, but this will not apply if you are subsequently acquitted.

16. War or civil

as a direct or indirect result of war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power and/or any action taken in controlling, preventing, suppressing or in any way relating to any of these causes or events.

17. Nuclear / radioactivity

as a direct or indirect result of nuclear fission or nuclear fusion, or radioactivity or any radioactive substances.

Claims Procedure

1. In the event of a claim

Following *involuntary unemployment*, you must promptly obtain and provide to us:

- (a) a certificate of registration from a government or job placement agency, confirming your *involuntary unemployment*; and
- (b) a copy of documentation from your employer confirming your *involuntary unemployment*.

2. How to make a claim

To make a *claim* under your policy, you must:

- (a) tell us what happened immediately. You can contact us on 132 687 or contact your intermediary, as soon as practicable;
- (b) complete our *claim* form and send it to us promptly if we request it;
- (c) provide any other information or help which we may request to support your *claim*; and
- (d) provide a statutory declaration to verify the *involuntary unemployment*, if we request it.

You must give us all the help and information we need to pursue your *claims*.

3. After your claim is accepted

After we have paid a *claim* under your policy, either in total or in part, we have the right to take over any legal right of recovery which you have. If we do this, it will be for our benefit and at our expense (if you have been fully reimbursed). You must provide full cooperation.

General Terms and Conditions

The following general terms and conditions apply to your policy.

1. Cancellation

You may cancel this policy at any time by notifying us in writing.

We may cancel this policy by notifying you in writing, if you are in breach of any of the terms or conditions, or for any other reason available at law.

Notice of cancellation has the effect of cancelling this policy at 4.00pm on the 30th business day, after the day on which notice was sent to you.

After cancellation by you, we will be entitled to retain:

- (a) the pro rata premium for the period during which the policy has been in force; and
- (b) any tax or duty paid or owing for which we are unable to obtain a refund.

After cancellation by us, you will be entitled to a refund on a pro rata basis in relation to the unexpired period of insurance.

2. Fraudulent claims

If you or any party covered by your policy makes a *claim* or arranges for some other party to make a *claim* that is in any way false, dishonest or fraudulent, then payment of the *claim* may be refused.

3. Other insurance and contribution

When you make a *claim* on your policy you must also supply us with written details of all other policies that may also pay or partially pay that *claim*.

4. Change of risk

Every change materially affecting the facts or circumstances, degree or amount of risk existing at the *commencement date* or at any subsequent renewal date shall be notified in writing to us as soon as such change comes to the notice of *you* or *your* intermediary. On receipt of such notice we may vary the terms of this policy and/or charge such additional *premium* as we consider appropriate in the circumstances.

5. Notifications

All notices and communications to us must be made or confirmed in writing by you and sent to the office where your policy was issued or your intermediary. Other forms of communication will not be acted upon by us until confirmed in writing by you.

6. Proper law and jurisdiction

The construction, interpretation and meaning of the provisions of this policy shall be determined in accordance with Australian law.

In the event of any dispute arising under this policy, including but not limited to its construction and/or validity and/or performance and/or interpretation, you will submit to the exclusive jurisdiction of any competent court in the Commonwealth of Australia.

7. Complaints and Disputes Resolution process

If you have a complaint about an insurance product issued by us or a service you have received from us, including the settlement of a claim, please contact your intermediary to initiate the complaint with us. If you are unable to contact your intermediary, call us on 132 687. We will respond to your complaint within 15 working days provided we have all necessary the information and have completed any investigation required. If more information or investigation is required we will agree reasonable alternative timeframes with you.

If you are unhappy with our response or we cannot agree on reasonable alternative timeframes, your complaint will be registered as a dispute and it will be reviewed by our Internal Disputes Resolution process which is free of charge.

We will respond to your dispute within 15 days provided we have all necessary information and have completed any investigation required. If more information or investigation is required we will agree reasonable alternative timeframes with you.

We will keep you informed of the progress of our review at least every 10 working days and give you our response in writing.

If you are unhappy with our response or we cannot agree on reasonable alternative timeframes, you can refer the matter to the External Disputes Resolution Scheme of which we are a member. This scheme is administered by Insurance Ombudsman Services Limited (IOS). IOS will review our decision in accordance with their terms of reference. You are not bound by their decision. However, we are bound to act immediately on IOS's decision. This is a free service provided by an independent body.

Brochures outlining the operations of IOS are available from us or the Insurance Council of Australia in your State or Territory. You can phone the IOS from anywhere in Australia on 1300 780 808, email them on: ios@insuranceombudsman.com.au, or write to them at:

Insurance Ombudsman Services Limited
PO Box 561
Collins Street West
Melbourne VIC 8007

8. Privacy

Zurich respects your privacy. Before we collect personal information you should know the following things:

We require personal information about you to assess your request for insurance and to administer the policy.

- (a) Where relevant for this purpose, we will disclose your personal information (other than sensitive information such as health information) to your intermediary.
- (b) We will also, where relevant, disclose your personal information, including sensitive information, to our service providers (including loss adjusters, administrators, reinsurers) and to our business partners for this purpose.
- (c) By submitting your personal details, you consent to those organisations collecting and us disclosing personal and sensitive information about you for this purpose.
- (d) A list of the type of service providers and business partners we commonly use is available on request, or on our website. Go to www.zurich.com.au and click on the Privacy link on our homepage.
- (e) If you do not provide the requested information, your proposal may not be accepted, we may not be able to administer your policy or you may breach your duty of disclosure, the consequences of which are set out in the 'Duty of disclosure' section on page 7.
- (f) We may also disclose personal information about you where we are required or permitted to do so by law.
- (g) In most cases, on request, we will give you access to the personal information we hold about you. In some circumstances, we may charge a fee for giving you access, which will vary but will be based on our costs.

If you would like to find out more, you may contact us by telephone on 132 687, email us at: Privacy.Officer@zurich.com.au, or write to us at:

The Privacy Officer
Zurich Australian Insurance Limited
PO Box 677
North Sydney NSW 2059



A-LEAGUE
Zurich is proud to
support football as
an Official Partner of
the Hyundai A-League

Zurich Australian Insurance Limited
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5 Blue Street North Sydney NSW 2060

Client Enquiries
Telephone: 132 687

Because change happenz™

