

St.George Get Set Protect

Product Disclosure Statement and Policy Wording

Issuers:

Swann Insurance (Aust) Pty Ltd

St.George Life Limited

Intermediary:



St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141
AFS Licence No. 233714 is distributing this insurance acting under Westpac's Australian Financial Services Licence as agent for Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680 AFS Licence No. 238292 and St.George Life Limited ABN 88 076 763 936 AFS Licence No 240900 (Insurers) and not as your agent. St.George Bank will receive a commission of up to 20% of the Premium (excluding government charges and taxes) from the Insurers. Swann Insurance and St. George Life each take full responsibility for the whole of this PDS. However, they are not responsible or liable to you for the insurance cover provided by the other. Westpac is not the issuer of this PDS or of the insurance and do not guarantee or stand behind any obligations of the Insurers.

St.George Get Set Protect

Product Disclosure Statement and Policy Wording

Preparation date:

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This Product Disclosure Statement and policy wording is issued by:

Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680
AFS Licence Number 238292 (Swann Insurance)
and

St.George Life Limited ABN 88 076 763 936
AFS Licence No. 240900 (St.George Life).

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Before you apply

This Product Disclosure Statement is important

This product disclosure statement and policy wording (PDS) for St.George Get Set Protect has been prepared to assist you to understand the insurance made available to you and, together with your policy schedule, set out your contractual arrangement with us.

It is important that you read this PDS carefully so that you understand the extent of cover provided and the limitations of this insurance. You should retain this PDS and your policy schedule for future reference. We will provide you with a replacement copy of this PDS and your policy schedule at your request.

Some of the words in this PDS have a special meaning. These words and their meanings are shown on pages 6, 7 and 8.

This insurance is optional

You are not obliged to purchase this cover and cover can be arranged through a different insurer. However, some insurers only offer this type of insurance as part of a loan package.

Who are the insurers?

This insurance has three components, each of which is a separate financial product:

- the Disablement cover, provided solely by Swann Insurance;
- the Involuntary unemployment cover, provided solely by Swann Insurance; and
- the Life cover, provided solely by St.George Life and referable to St.George Life's Statutory Fund No.1.

In this PDS, 'we', 'us' and 'our' means:

- in relation to the Disablement cover and the Involuntary unemployment cover, Swann Insurance.
- in relation to the Life cover, St.George Life.

Swann Insurance administers the insurance including processing insurance applications and managing claims. This is done as agent for St.George Life in respect of the Life cover.

Our contact details are on page 29. Details of our complaint handling procedures are described on pages 24, 25 and 26.

Cooling-off period

If you decide that you do not wish to continue with this insurance, you have 28 days after the Commencement date to write to St.George Bank* requesting cancellation. We will provide you with a full refund of any Premium paid, provided you have not made a claim under this insurance.

You may cancel this insurance at any time after the 28 day cooling off period by written request to St.George Bank. A partial refund of Premium may be available. See Cancellations and refunds on pages 22 and 23 for details.

* This reference, and all other references in this PDS, to “St.George Bank” is a reference to “St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714”.

How to apply

Eligibility

You are eligible to apply for this insurance if you:

- are between the ages of 18 and 59 years of age, and
- are an Australian resident, and
- are engaged in Permanent and gainful employment and not under notice of dismissal when the insurance begins, or
- have been self-employed for 12 months, or in a partnership that has been trading for 12 months, prior to the Commencement date of this insurance.

How to apply

You can apply for this insurance at the same time as you apply for your loan. If we accept your application for insurance, we will provide you with this PDS (if you have not already been given one) and send you a policy schedule. This PDS and the policy schedule set out the terms and conditions of this insurance policy.

When cover commences

The insurance commences on the later of the date your loan monies are drawn down by you or the date we agree to insure you.

Your duty of disclosure

We rely upon the information you provide in answer to our questions when you apply for this product.

What you must tell us

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances would include in answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the insurance, and on what terms.

Your duty does not require disclosure of a matter:

- that diminishes the risk to be undertaken by us;
- that is of common knowledge;
- that we know or, in the ordinary course of our business, should know; or
- as to which compliance with your duty is waived by us.

You do not need to tell us about an insurer who refused to cover you or renew your policy if the insurer informed you that refusal was not due to an assessment of your particular risk (e.g. if the insurer no longer issues that type of insurance).

Who must tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the insurance.

If you do not tell us

In relation to the Disablement and Involuntary unemployment cover:

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the Disablement and Involuntary unemployment cover. If you answer our questions fraudulently, we may refuse to pay a claim and treat the Disablement and Involuntary unemployment cover as if it never existed.

In relation to the Life cover:

If you fail to comply with your duty of disclosure, and we would not have entered into this insurance on any terms if the failure had not occurred, we may avoid the Life cover within 3 years of entering into it. If your non-disclosure is fraudulent, we may avoid the Life cover at any time.

If we are entitled to avoid the Life cover we may, within 3 years of entering into the Life cover, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the Premium that would have been payable if you had disclosed all relevant matters to us.

Duty of good faith

You are required to be truthful in all your dealings with us. To the extent required by law, both you (as insured) and we (as insurers) must act toward each other with the utmost good faith in respect of any matter arising under or in relation to this insurance.

Questions?

If you have any questions about your duty of disclosure, please contact us.

Words with special meaning

Some of the words in this PDS and the policy schedule have special meanings. These words and their meanings are:

Commencement date

means the later of the date the loan funds are drawn down by you and the date we agree to insure you.

Disablement

means your total and continuous inability due to sickness or injury to perform the duties of your usual occupation for more than 14 consecutive days. A Medical practitioner must certify the Disablement.

Involuntary unemployment

means if you are:

- working for wages or income, your termination from Permanent and gainful employment not by your choice and you are certified as unemployed by the appropriate government agency. The termination must not be due to voluntary unemployment, voluntary redundancy, reaching retirement or wilful misconduct, or
- self-employed, or in a partnership, your termination from Permanent and gainful employment arising from the business ceasing to operate due to actual or imminent insolvency or business factors beyond your reasonable control and the business is being wound up or placed in the control of an insolvency administrator.

Maximum total benefit

means the maximum amount we will pay for all claims for Disablement, Involuntary unemployment and Life cover benefits during the Term of the insurance under this policy and is \$50,000.

Monthly benefit means:

- in relation to the Disablement cover - the lesser of 2.3% of the approved loan amount or \$1,150;
- in relation to the Involuntary unemployment cover - 2.3% of the approved loan amount.

Medical practitioner

means a person qualified and registered to practise medicine (other than you or members of your immediate family) and who is acceptable to us.

Nuclear explosion or radiation

means the use, existence, explosion or escape of nuclear weapons material, or explosion of, ionising radiation from, or contamination by radioactivity from, any nuclear fuel or nuclear waste from the combustion of nuclear fuel.

Permanent and gainful employment

means you are:

- working on a permanent and continuous basis for wages or income for a minimum of 20 hours every week and you are not in employment of a seasonal, casual, temporary or non-renewable contract nature, or
- self-employed, or in a partnership, and working on a permanent and continuous basis for a minimum of 20 hours every week and you are not self-employed on a seasonal, casual, temporary or non-renewable contract nature.

Premium

means the amounts payable by you to us for cover under this insurance.

Term	means the three year period commencing on the Commencement date, unless this insurance ends earlier (see pages 22 and 23).
Terrorism	means any act which may, or may not, involve the use of, or threat of, force or violence where there are reasonable grounds to suspect that the purpose of the act or threat is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.
War or warlike activities	means war, an act of a foreign enemy, hostilities or warlike operation (whether war is declared or not), civil commotion, civil war or rebellion, but excludes War service.
War service	has the meaning given to that term in the War Service Estates Act 1942 (Cth) (broadly, the term relates to service with or as a member of the Australian Defence Force in war).
we or us or our	means: <ul style="list-style-type: none"> • in relation to the Disablement cover and the Involuntary unemployment cover, Swann Insurance, • in relation to the Life cover, St.George Life.
you or your	means any or all of the insured person(s) named in the policy schedule, or their legal representative, as the context requires.

Other grammatical forms of these terms have a corresponding meaning.

Significant features and benefits

About consumer credit insurance generally

The covers provided under St.George Get Set Protect are forms of consumer credit insurance. This consumer credit insurance is insurance that makes payments towards your approved loan in the event that you:

- die; or
- cannot work due to Disablement (see definition on page 6); or
- become Involuntarily unemployed (see definition on page 6).

What cover is provided?

This insurance provides consumer credit insurance which has been developed to:

- help meet your loan repayments if you become Disabled (this is called Disablement cover);
- help meet your loan repayments if you become Involuntarily unemployed (this is called Involuntary unemployment cover); and
- pay the approved loan amount if you die (this is called Life cover).

Subject to the limitations, exclusions and other terms of your policy, and provided your Premium has been paid, we will pay the benefits described in this policy if an insured event occurs during the Term of this insurance.

The benefit payments are set by reference to the approved loan amount to which your cover relates at the Commencement date of the cover.

This table sets out the benefits available under the insurance and the limitations that apply. The examples assume that there is only one insured, no other claims have been made on this insurance and no exclusions apply.

All benefits will be paid to or at the direction of St.George Bank. St.George Bank will apply the benefit towards your

loan obligations. If the benefit exceeds the amount required to repay your loan, St. George Bank will pay the excess to you (or if you have died, to your estate).

Insured events	What we pay and limitations	Example
Life cover		
<p>Your death.</p> <p>Cover is subject to the exclusions described on pages 15 and 16.</p>	<p>St. George Life will pay the approved loan amount.</p> <p>Cover is subject to the Maximum total benefit described on page 13.</p>	<p>If the approved loan amount at the Commencement date is \$30,000, we will pay \$30,000.</p>
Disablement cover		
<p>Your Disablement.</p> <p>Cover is subject to the exclusions described on pages 15, 16 and 17.</p>	<p>Swann Insurance will pay 1/30th of the Monthly benefit shown on your policy schedule for each day of Disablement, excluding the first 14 days of any period of Disablement.</p> <p>The Monthly benefit is the lesser of:</p> <ul style="list-style-type: none"> • 2.3% of the approved loan amount, or • \$1,150. <p>Cover is subject to the Maximum total benefit described on page 13.</p> <p>Any additions to the approved loan amount after the policy schedule is issued will not be covered.</p>	<p>If your approved loan amount shown is \$21,000 and you are disabled for 150 days:</p> <p>(a) work out how many days you are entitled to claim (maximum 365 days): you are able to claim for a period of 136 days (calculated as 150 days of Disablement minus 14 days);</p> <p>(b) work out the Monthly benefit (maximum \$1,150): the Monthly benefit is \$483 (calculated as 2.3% of \$21,000);</p> <p style="text-align: right;"><i>continued next page</i></p>

Insured events	What we pay and limitations	Example
<p>Disablement cover (continued)</p>	<p>If you return to Permanent and gainful employment after a period of Disablement for which we pay a Monthly benefit, and then become Disabled again from the same or a related cause:</p> <ul style="list-style-type: none"> less than six months after the initial period of Disablement, the further period of Disablement will be considered a continuation of the prior period of Disablement. A further 14 day exclusion period will not apply but the combined periods of Disablement covered by this policy will be limited to a maximum of 365 days. six months or more after the initial period of Disablement, the further period of Disablement will be considered as a new and separate claim. The 14 day exclusion period and the 365 day limit will apply to the new claim. 	<p>(c) work out how much may be payable per day by dividing (b) by 30: the amount that may be payable per day is \$16.10 (calculated as 1/30th of \$483);</p> <p>(d) work out your benefit by multiplying (a) and (c): your benefit is 136 days multiplied by \$16.10 per day, or \$2,189.60.</p> <p>We will pay \$2,189.60.</p> <p><i>continued next page</i></p>

Insured events	What we pay and limitations	Example
Involuntary unemployment cover		
<p>Your Involuntary unemployment.</p> <p>Cover is subject to the exclusions described on pages 15, 16, and 17.</p>	<p>Swann Insurance will pay 1/30th of the Monthly benefit for each day of Involuntary unemployment (excluding the first 21 days of any period of Involuntary unemployment) for up to 90 days and for a maximum of \$2,000.</p> <p>The Monthly benefit is 2.3% of the approved loan amount.</p> <p>Cover is subject to the Maximum total benefit described on page 13.</p> <p>Any additions to the approved loan amount after the policy schedule is issued will not be covered.</p> <p>If you return to Permanent and gainful employment after a period of Involuntary unemployment for which we pay a Monthly benefit and then become Involuntarily unemployed again:</p> <ul style="list-style-type: none"> less than twelve months after the initial period of Involuntary unemployment, no Involuntary unemployment benefit will be paid. 	<p>If your approved loan amount is \$30,000 and you are Involuntarily unemployed for 230 days:</p> <p>(a) work out how many days you could be entitled to claim (maximum 90 days): 230 days minus 21 days is 209 days, but you can only claim for a maximum of 90 days;</p> <p>(b) work out the Monthly benefit: the Monthly benefit is \$690 (calculated as 2.3% of \$30,000);</p> <p>(c) work out how much may be payable per day by dividing (b) by 30: the amount that may be payable per day is \$23.00;</p> <p>(d) work out your benefit by multiplying (a) and (c) (maximum \$2,000): your benefit is 90 days multiplied by \$23 per day, or \$2,070, but you can only claim for a maximum of \$2,000.</p> <p>We will pay \$2,000.</p> <p style="text-align: right;"><i>continued next page</i></p>

Insured events	What we pay and limitations	Example
Involuntary unemployment cover (continued)	<ul style="list-style-type: none"> 12 months or more after the initial period of Involuntary unemployment, the further period of Involuntary unemployment will be considered as a new and separate claim. The 21 day exclusion period and the 90 day limit and maximum of \$2,000 will apply to the new claim. 	

Maximum total benefit

The most we will pay in aggregate for all claims for Disablement, Involuntary unemployment and Life cover benefits during the Term of the insurance is \$50,000.

Continued benefits

If the insurance ends (see page 22) during a period of Disablement or Involuntary unemployment, the amount you are entitled to claim in respect of the relevant insured event is not affected. Of course, your entitlement remains subject to the terms of this insurance, including the Maximum total benefit and your obligation to provide evidence of your continuing Disablement or Involuntary unemployment.

Joint borrowers

If you are borrowing jointly with another person, either or both of you may apply for this insurance.

If you both take out this insurance, you will hold the insurance jointly. There is a Premium payable for each insured. Each insured is covered for their own death, Disablement or Involuntary unemployment as described in your policy.

However:

- if more than one benefit is payable in relation to a particular day, we will only pay one benefit for that day. This will be the benefit that is claimed first. If a subsequent claim would pay a higher benefit for that day, the insured who made the first claim may withdraw part or all of the first claim so that only the subsequent claim is payable for that day. A claim may only be withdrawn by the person who made it;
- if a benefit exceeds the amount required to repay the loan, the excess will be paid to the insured who claimed that benefit (rather than to both of you);
- if one or both of you die, and no exclusions apply, we will pay only one Life cover benefit and the insurance ends for both. If the benefit exceeds the amount required to repay the outstanding balance of your loan, the excess will be paid to the estate of the insured who died first;
- the Maximum total benefit applies to the total of claims paid in respect of the insurance (that is, benefits payable to one of you reduces the maximum remaining benefits for both of you); and
- any cooling off or cancellation rights may only be exercised jointly.

If only one of you takes out this insurance, please be aware that the Premium for the insurance will be added to the amount borrowed, and therefore to the amount that the other borrower owes jointly with you. You must, and we may, inform the other borrower of this. The other borrower may ask you to compensate them for the additional repayments and interest incurred. Of course, if we pay a claim, the benefit will reduce the other borrower's liability as well as your own.

Exclusions

This insurance is designed to provide protection for you in the event of something happening which has been insured against.

Under some circumstances, this insurance will not provide cover:

- for Disablement or Involuntary unemployment cover, Swann Insurance will not pay more than one benefit at the same time. If more than one benefit could apply for any day, it will only pay one benefit for that day, being the benefit that was claimed first. If a subsequent claim would pay a higher benefit for that day, the person who made the first claim may withdraw part or all of the first claim so that only the subsequent claim is payable for that day. A claim may only be withdrawn by the person who made it or that person's legal representative.
- St.George Life will not pay more than one Life cover benefit.
- we will not pay any claim that is caused by an event or circumstance indicated by a '●' in the table below.

Event or circumstance not covered	Benefit		
	Life	Disablement	Involuntary Unemployment
Any illness, injury or condition known to be present in the 12 months preceding the Commencement date.	●	●	
War or warlike activities (excluding War service).	●	●	●
War service.		●	●
Suicide within 13 months of the Commencement date.	●		

continued next page

Benefit

Event or circumstance not covered	Benefit		
	Life	Disablement	Involuntary Unemployment
Nuclear explosion or radiation.	●	●	
Terrorism.		●	●
An intentionally self-inflicted illness or injury or engaging in a criminal act.		●	●
Lockouts, taking part in riots, strikes.		●	●
Childbirth, abortion or pregnancy (including conditions accelerated or induced thereby).		●	●
Alcoholism, drug addiction or the influence of intoxicating liquor or drugs.		●	●
Engaging in professional motor racing, scuba diving or aviation (other than as a fare-paying passenger).		●	●
If you are working for wages or income, cessation of your employment within 30 days of the Commencement date or failure to provide proof of at least 12 months continuous employment prior to any period of Involuntary unemployment.			●
If you are self-employed, or in a partnership and your business temporarily ceases trading due to business factors within your reasonable control.			●
If you are self-employed, or in a partnership and your business permanently ceases trading due to any reason other than your business being wound up or placed in the control of an insolvency administrator.			●
If you are self-employed, or in a partnership and your business has not been operating for a period of 12 months before the Commencement date of this insurance.			●

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Benefit

Event or circumstance not covered

	Life	Disablement	Involuntary Unemployment
If you are self-employed, or in a partnership and your business permanently ceases trading due to your retirement.			●
Any illness sustained or manifested within 30 days of the Commencement date.		●	

Risks

It is important to note that this insurance will not cover all of your loan payment obligations in all circumstances. For example:

- a benefit will not be payable under this policy if your relevant circumstances are not insured events as specified in the table on pages 10, 11, 12 and 13 or if any of the exclusions or limitations apply;
- you will still need to meet your obligations to St. George Bank for the first 14 days of Disablement, the first 21 days of Involuntary unemployment and while your claim is being processed;
- the insurance may not completely cover all of your loan payment obligations if, for example:
 - you have borrowed more than the approved loan amount shown in the policy schedule (this insurance does not cover any increases in the approved loan amount, nor any borrowing above the approved loan amount);
 - you are behind in your loan payments;
 - you did not fulfil your duty of disclosure;
 - your claim exceeds the benefit limits set out in the table on pages 10, 11, 12 and 13;
 - your claims exceed the Maximum total benefit; or
 - the insurance has expired (this insurance expires after three years, whereas a loan such as the Get Set facility can usually continue for more than three years);

While these examples are not comprehensive, they do illustrate the fact that this insurance is not a guarantee of your loan payment obligations.

If you take out this insurance jointly with another person, you should carefully read the section titled "Joint borrowers" on page 13.

How much does the insurance cost?

The Premium payable by you will be shown on your policy schedule. The Premium is calculated by multiplying the rate of Premium by your approved loan amount, and is automatically added to your loan balance when you first draw down on your Get Set facility.

We take into consideration a number of factors in setting our Premium rates. These include:

- the frequency with which claims occur;
- compulsory government charges (e.g. stamp duty and GST), where applicable;
- for Disablement and Involuntary unemployment covers, the period of Disablement and Involuntary unemployment claims; and
- for Life cover, the expected mortality rates.

Increases in these factors would tend to increase premiums. However, the Premium for your insurance is fixed for the Term of the insurance.

If you are taking out this insurance jointly with another person, there is a Premium payable for each insured.

The Insurers will each receive a proportion of the Premium (less any commission payable to St. George Bank) that relates to the cover they provide. You may request further information about the Premium payable by contacting the Insurers.

Making a claim

All claims under this insurance are managed by Swann Insurance.

How to make a claim

- You should give Swann Insurance written notice within 30 days of an event or circumstance which may give rise to a claim. You should claim promptly in order to minimise the risk of default under your loan.
- Swann Insurance will send you a claim form which you should, within 14 days of receipt, fully complete and return together with the additional information set out below, and any other relevant information we request. You may need to complete further claim forms or provide additional information if your claim relates to a period of Disablement or Involuntary unemployment that exceeds one month.
- We may make any reasonable enquiries about the claim. We may require you to have a medical examination or we may require a post-mortem examination. We pay for these examinations.
- If you are claiming or are eligible to claim under a previous policy issued by either of us which is replaced by this insurance, that claim will be payable at the rate of the previous benefit and will cease in accordance with the previous policy.

Certain additional information must be supplied at your expense

- **Death claim**

Proof of death, age, identity and amount to be claimed.

- **Disablement claims**

Evidence from a Medical practitioner of the Disablement and evidence that you have obtained and are following the advice of the Medical practitioner.

- **Involuntary unemployment claim**

If you were:

- employed, certification of registration as unemployed by the appropriate Australian government agency; or
- self-employed, or in a partnership, documentation from your accountant providing details of your business ceasing to operate.

How benefit payments are made

All benefits will be paid to or at the direction of St.George Bank. St.George Bank will apply the benefit towards your loan obligations. If the benefit exceeds the amount required to repay your loan, St.George Bank will pay the excess to you (or if you have died, to your estate).

Claim recovery

If for any reason we pay benefits to which you are not entitled, we have a right to recover those benefits from you.

When the insurance ends

This insurance ends, on the day that any of the following occur:

- the insurance is cancelled.
- your Get Set facility shown in the policy schedule expires or terminates.
- the third anniversary of the Commencement date.
- all insured persons named in the policy schedule have died and no Life cover benefit is payable.
- you (or one of you) die and a Life cover benefit is payable (we will still pay that benefit).
- the Maximum total benefit has been paid.
- you are no longer an Australian resident (unless we agree in writing to continue the policy).

Cancellation and refunds

If you decide that you do not wish to continue with this insurance, you have a 28 day cooling off period after the Commencement date to write to St.George Bank requesting cancellation. We will provide you with a full refund of any Premium paid, provided you have not made a claim under this insurance.

After 28 days you may cancel the insurance at any time by telling St.George Bank in writing. The cancellation is effective from the day St.George Bank receives your notice.

We may cancel the insurance for any reason allowed under the law by telling you in writing.

If this insurance is cancelled your loan will be credited with a refund of Premium calculated in accordance with relevant legislation. In calculating the refund, a greater proportion of the Premium is allocated to the earlier months of the Term of insurance, to reflect the higher risk and higher outstanding principal during those months. For example, if you cancelled your insurance half way through the 36 month Term of insurance and you had paid a Premium of \$2,500, your refund would not be half the Premium paid. Rather, your refund would be \$641.89.

No refund is available where a Life cover benefit has been paid or where the Maximum total benefit has been paid.

The refund is calculated using the following formula:

$$R = P \times (S/T) \times ((S+1)/(T+1))$$

Where:

R represents the amount of your refund.

P represents the amount of your Premium.

S represents the number of whole months remaining in the Term of insurance.

T represents the number of whole months in the Term of insurance.

So in the example, the calculation would be:

$$R = \$2500 \times (18/36) \times (19/37) = \$641.89.$$

This insurance has no cash or surrender value.

Dispute resolution

Your satisfaction is important to us. If you have a complaint about our products or services, please contact us. If your complaint relates to the Disablement or Involuntary unemployment cover, your complaint will be handled by Swann Insurance. If your complaint relates to the Life cover, your complaint will be handled by St. George Life. If you are unsure whether to contact St. George Life or Swann Insurance, please contact either of us and we will ensure your complaint is handled by the appropriate insurer. Details of our internal and external complaints handling procedures are set out below.

Swann Insurance

Swann Insurance have a well-deserved reputation for providing quality products, good customer service and settling claims promptly and equitably.

However, if you are not satisfied with:

- one of our products,
- our service,
- our sales and marketing,
- changes made to your Premium,
- declined insurance,
- the service of our representatives or service providers,
- your claim,
- our handling of your personal information, or
- any other matter,

we have a process to help if you wish to make a complaint.

The process

The first thing you should do is call us on 1300 307 926. If you let us know what the complaint is we may be able to resolve the complaint for you. If the staff member you speak to is unable to resolve the complaint for you, they will refer you to a manager.

The manager will review and respond to your complaint.

A response will usually be provided within 15 days from when you made your complaint.

If the manager cannot resolve your complaint you can request the complaint be referred to an internal Dispute Resolution Officer (DRO). The DRO will treat your complaint as a dispute. They will conduct a review of your dispute and provide you with a decision usually within 15 business days. Our Dispute Resolution Procedure is completely free of charge to all of our customers.

If you do not agree with the DRO's decision, you may wish to seek an external review of the decision. The DRO's letter outlining their decision will provide you with information on external review option(s), including, if appropriate, referring you to the dispute resolution scheme run by the Financial Ombudsman Service (FOS). The FOS is administered by the Financial Ombudsman Service Limited ABN 67 131 124 448. The FOS is an external body that is independent of Swann Insurance. Your complaint should be put in writing and addressed to:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001
Telephone: 1300 780 808
Email: info@fos.org.au

It will deal with all enquiries and disputes and make its decision at no cost to you.

If your dispute is about our collection, use, disclosure of, or access to your personal information, you may refer the matter to the Australian Privacy Commissioner who will investigate your concerns and make a decision at no cost to you.

Contact us if you need any help in understanding how our complaint and dispute handling procedure operates. We also have brochures available explaining the dispute resolution process in more detail.

St.George Life

Complaints can be dealt with directly by calling St.George Life Customer Service on (02) 9952 0930 between 9:00 am and 5:00 pm, Monday to Friday (EST) or writing to:

The Insurance Operations Manager
St.George Life
Locked Bag 3
KOGARAH NSW 1485

We will usually respond within 14 days. If we do not resolve the complaint to your satisfaction, or within 45 days (or extended time you approve), you may refer the matter to the Financial Ombudsman Service Limited ABN 67 131 124 448. Your complaint should be put in writing and addressed to:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001
Telephone: 1300 78 08 08
Facsimile: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

The Financial Ombudsman Service is an independent body and its services are free to complainants. There are some circumstances in which the Service cannot consider your complaint. The Service can advise you of these circumstances.

Other information

Privacy

We collect personal information about you so that we can provide you with insurance and administer any insurance products issued.

We are a subsidiary of Westpac Banking Corporation. We may use your personal information and disclose personal information about you to any member of the Westpac Group so that Westpac Group companies can:

- assess your total relationship and product holding with the Westpac Group, analyse products and customer needs and develop new products; and
- inform you of products and services provided by us, any member of the Westpac Group or by preferred providers, which the Westpac Group considers may be of value or interest to you, unless you tell us not to. If you do not want your personal information to be used in this way, you can opt out of marketing by writing to The Operations Manager, St. George Life Limited, Locked Bag 3, Kogarah NSW 1485.

We may disclose your personal information:

- to external service providers (which may be located overseas) that assist us in providing insurance and administering the insurance products issued, or provide services for the purposes of the Westpac Group, on a confidential basis, including data processors, consultants, contractors, business partners, mail houses, medical practitioners, reinsurers and claims handlers;
- to any person acting on your behalf, including your financial advisor, broker or solicitor, unless you tell us not to;
- if you request us to do so or if you consent or where the law requires or permits us to do so.

Subject to the Privacy Act 1988, you can have access to your personal information held by St. George Life or by Swann Insurance by contacting St. George Life or Swann Insurance respectively using the contact details noted on page 30 of this PDS.

Without your personal information we cannot provide you with insurance or properly administer any insurance products issued.

A copy of our privacy policy is available on request.

Taxation information

We show all taxes and charges as separate items on all policy schedules (e.g. stamp duty and the Goods and Services Tax). Premiums payable for your cover are generally not tax deductible, nor are benefits assessable for income tax purposes. Any tax enquiries should be referred to your tax adviser who can take into consideration your personal circumstances.

Please let us know if you require a tax invoice for your Premium.

Relevant legislation

This insurance complies with all relevant legislation. Parts of the insurance differ from prescribed cover for this type of insurance.

General Insurance Code of Practice

Swann Insurance proudly supports 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 improve:

- the quality, comprehension and accuracy of policy documents and other information provided to consumers.
- employee and representative training and supervision.
- claims handling and dispute resolution.

Contact details

To make a claim, contact:

Swann Insurance (Aust) Pty Ltd
PO Box 14459
Melbourne VIC 8001
Tel. 1300 657 382

To contact the insurer of the Life cover, contact:

St. George Life Limited
Locked Bag 3
Kogarah NSW 1485
Tel. (02) 9952 0930

**To contact the insurer of the Disablement and the
Involuntary unemployment cover, contact:**

Swann Insurance (Aust) Pty Ltd
PO Box 14459
Melbourne VIC 8001
Tel. 1300 307 926

To cancel the insurance, refer to:

Page 22 "Cancellation and refunds"

Notes

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Issuers: Swann Insurance (Aust) Pty Ltd
ABN 80 000 886 680 AFS Licence No. 238292

St.George Life Limited
ABN 88 076 763 936 AFS Licence No. 240900

Intermediary: St.George Bank - A Division of Westpac
Banking Corporation ABN 33 007 457 141
AFS Licence No. 233714

Call 133 330 8am-8pm Monday to Friday (AEST)
stgeorge.com.au/insurance

