



# BILL PROTECT

Product Disclosure Statement  
and Policy Document



# AAMI



This Product Disclosure Statement is issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Suncorp), under the brand AAMI. It also contains the Policy Document. In this document AAI Limited ABN 48 005 297 807, AFSL 230859 (AAI), is the insurer of the Redundancy Benefit. Suncorp and AAI are Suncorp Group (Group) entities.  
Prepared on: 10 August 2015. Effective date: 24 August 2015.



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# Important information

This is the Product Disclosure Statement (PDS) for AAMI Bill Protect. This PDS is issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (Suncorp) and is also your policy document.

The insurance cover described in this PDS covers two separate financial products provided as follows:

Suncorp is the insurer of, and incurs solely the obligations relating to, the Disability Benefit.

AAI Limited ABN 48 005 297 807 AFSL 230859 (AAI) is the insurer of, and incurs solely the obligations relating to, the Redundancy Benefit.

In this PDS, AAI is responsible for the wording in relation to the Redundancy Benefit.

Suncorp is not responsible for, or liable in respect of, insurance cover issued by AAI under this PDS and AAI is not responsible for, or liable in respect of, insurance cover issued by Suncorp under this PDS.

Suncorp has been authorised to advise that it has been appointed under a binder as an authorised representative of AAI to enter into contracts of general insurance, limited to the Redundancy Benefit, on behalf of AAI and when providing this financial service acts on behalf of AAI. Suncorp does not provide any financial product advice under the binder but may do so under its own AFSL authorisations. This same arrangement does not apply where financial services are provided by AAI through the AAMI website.

Both AAI and Suncorp receive insurance premiums for the cover they issue in this PDS. Although Suncorp's staff members receive salaries, bonuses and other benefits from the Suncorp Group, neither Suncorp or AAI, nor any of AAI's staff members receive

remuneration like commissions or other payments for the provision of this financial service.

Suncorp is also authorised to deal with and settle claims on behalf of AAI in respect of the Redundancy Benefit.

When reading this PDS, please refer to Section 15 What do we mean by that? which shows the meaning of various terms throughout.

Suncorp and AAI are each a related body corporate of Suncorp-Metway Limited ABN 66 010 831 722 (Suncorp-Metway). Various products and services are provided by different entities in the Suncorp Group. The different entities of the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products and services provided by other entities in the Suncorp Group. Suncorp-Metway does not guarantee and is not liable for AAMI Bill Protect. This product is not a bank deposit or other bank liability.

If you are issued an AAMI Bill Protect policy, this PDS, together with the information you provide in your application and the schedule, constitutes your insurance policy and is evidence of your insurance contract with us. You should read this document in conjunction with the schedule because together they contain important information relating to your policy. Please keep this PDS and your schedule in a safe place. Your schedule is issued to you based on the information provided by you, to us on your application for insurance.

AAMI Bill Protect is not a savings plan. The primary purpose is to provide a benefit under the terms and conditions of the policy in the occurrence of a claimable event.

All the information contained in this PDS is current at the time of issue. We may change or update any information in this PDS from time to time. If the change

is not materially adverse, we may notify you about that change by preparing an update on our website, [www.aami.com.au/billprotect](http://www.aami.com.au/billprotect). You can also obtain a printed copy of this free of charge by contacting us (please refer to the back page for details). If the change is a material or significant one, we will generally notify you within 3 months of the change occurring.

We may also make improvements to your policy without any increase to your premium. If we make a change to your policy which in your opinion was adverse to you, we will, if you make a claim, assess your claim on the terms of the policy before the change took place.

If you are issued an AAMI Bill Protect policy, you are the sole policy owner and insured person listed on the schedule. You are covered subject to the terms and conditions of your policy 24 hours a day, 365 days a year. If premiums payable under the policy are paid (please refer to Section 7 Your premium), your Disability Benefit will continue until your 75th birthday, and your Redundancy Benefit (if applicable) will continue until your 65th birthday unless your policy stops earlier (please refer to Section 5 When cover stops).

**Before you buy this insurance, please read this PDS carefully, including Section 6 When we will not pay. Any information contained in this document has been prepared by Suncorp without taking into account your particular objectives, financial situation or needs. For that reason, before acting on the information, you should consider the appropriateness of the information in regards to your own circumstances.**

For details on how to contact us, please refer to the back page.

## **Quick facts about AAMI Bill Protect**

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Sometimes it's tempting to not read insurance documents from cover to cover. We appreciate that, but we encourage you to read the whole of this document because understanding your AAMI Bill Protect policy is important. To help you out, below are some quick facts about the benefits we offer. We've also included references to where, in this document, you can find more detail.

### **Disability Benefit (more details Section 3.1)**

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The Disability Benefit helps provide an income if you're sick or injured so you can concentrate on getting better. It's important that you understand what we mean by disability as there are different definitions depending on your age and working status, explained in Section 3.1.

You can apply for a monthly benefit from \$1,000 up to \$4,000, without any medical tests at application, and can choose between 6, 12 or 24 monthly benefit periods.

### **Redundancy Benefit (more details Section 3.2)**

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If you are working more than 20 hours per week, you can choose to take out the Redundancy Benefit in addition to the Disability Benefit. This cover is designed to provide you with some income while you are looking for work.

You can apply for a monthly benefit from \$1,000 up to \$4,000 with a maximum 3 month benefit period.

You are only covered for the Redundancy Benefit if it is shown on your schedule.



## Your application (more details Section 1)

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We don't ask any health questions when you take out a Bill Protect policy. This means that, if you claim, we may need to ask about your health before you took out the policy.

You should understand how any pre-existing conditions, and other situations, will impact your ability to claim (see also Section 6).

## Summary of benefits

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	<b>Disability Benefit</b>	<b>Redundancy Benefit</b>
Age at application (Section 1)	18-60 (inclusive)	
Minimum sum insured (Sections 3.1 and 3.2)	\$1,000/month	
Maximum sum insured (Sections 3.1 and 3.2)	\$4,000/month (plus indexation)	
No claim period (Section 3.2)	No	6 months
Waiting period (Section 3.8)	30 days	
Maximum benefit period (Sections 3.1 and 3.2)	Choose 6, 12 or 24 months	3 months
Expiry age (Section 5)	75th birthday	65th birthday
Premium Pause Benefit (Section 3.3)	Yes	

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Now that you know the key facts, read on to learn more detail about your cover and other benefits available on your Bill Protect policy.

# 1.0 Who can apply?

When you apply for AAMI Bill Protect, you can choose to be covered for the Disability Benefit only, or you can also select the optional Redundancy Benefit.

You can apply for AAMI Bill Protect if you:

- are aged between 18 and 60 (inclusive);
- are an Australian or New Zealand citizen or permanent resident of Australia; and
- received this PDS in Australia.

In addition to the above, if you are applying for the optional Redundancy Benefit, you also need to be working at least 20 hours a week in your gainful occupation, averaged over the last 3 consecutive months immediately prior to your policy commencement date.

When applying for the Disability Benefit, we consider certain factors (such as your age, occupational duties as well as height and weight) when determining the premium you pay for this cover.

No medical tests are required when you apply and, once your application is accepted and we receive correct payment details, you will be covered for the benefits listed on your schedule 24 hours a day, 365 days a year while your policy remains active and subject to the terms and conditions of your policy.

AAMI Bill Protect is a single life policy only. As the sole owner of the policy, you will also be the only insured person.

Where we agree, you may apply for the Redundancy Benefit at a date after you first commence this policy.

## 2.0 Your cooling off period

You have 30 days from the date you first commence this policy to check that this insurance meets your needs. This is the cooling off period.

If you wish, you can cancel your policy during the cooling off period by contacting us. If you notify us verbally, you will need to answer certain questions to confirm your identity. Provided you have not made a claim, you will receive a full refund of any money you have paid.

## 3.0 What we cover

This section explains the benefits available under AAMI Bill Protect.

### 3.1 Disability Benefit

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#### When do we pay the disability benefit?

The monthly benefit will be payable from the end of the waiting period if, solely due to sickness or injury, you continue to be disabled (as defined under What does disabled mean? in this section), and you have satisfied the waiting period requirements (refer to Section 3.8 Waiting period).

Where the Disability Benefit is payable for a period of less than a month, the benefit payment will be calculated as 1/30th of the monthly benefit for each day you are disabled.

Unless cover ceases earlier (please refer to Section 5 When cover stops), ongoing benefit payments will cease at the earliest of the following:

- your benefit period ends;
- you are no longer disabled;

your 75th birthday; or  
you die.

There are some circumstances when we won't pay, please refer to Section 6 When we will not pay.

## What does disabled mean?

We will consider you disabled if, solely due to sickness or injury, you:

are not working in any occupation, whether remunerated or not (including volunteering); and  
are under the care, treatment and following the advice of a medical practitioner; and

satisfy the disability definition in the table below based on your age and the corresponding criteria that applies to you.

Age*	Criteria	Disability definition
18 – 64*	You have been working in your primary occupation for 20 hours or more per week. We will base this on the average number of hours you have worked per week over the last 3 months, prior to the date you meet the disability definition.	You are unable to perform all the important income producing duties of your primary occupation.

Age*	Criteria	Disability definition
	You have been working in your primary occupation for less than 20 hours per week. We will base this on the average number of hours you have worked per week over the last 3 months, prior to the date you meet the disability definition.	You are unable to perform at least 3 of the 5 listed domestic duties (see Section 15 What do we mean by that?).
	You have been primarily performing domestic duties prior to the date you meet the disability definition.	You are unable to perform at least 3 of the 5 listed domestic duties (see Section 15 What do we mean by that?).
65 – 74*	You have reached your first policy anniversary immediately following your 65th birthday whether working or not.	You are unable to perform at least 2 of the 5 listed activities of daily living (see Section 15 What do we mean by that?) without the physical assistance of someone else.

\*Age at last policy anniversary

Any sickness or injury that causes you to be disabled must be diagnosed by a medical practitioner.

The age group that will apply to you is based on your age at last policy anniversary.

## **What happens if you are on leave at the time of your disability?**

If you have been on leave such as; annual, long service, parental, sabbatical or leave of absence for **up to 3 months** at the date of your disability, your claim will be assessed based on your average number of hours worked over the 3 months immediately prior to the commencement of your leave to determine the applicable criteria and corresponding disability definition you will be assessed under (refer to the table under What does disabled mean? in Section 3.1).

If you have been on leave for **more than 3 months** at the date of your disability, your claim will be assessed against one of the following disability conditions (whichever applies) when determining whether you are disabled:

- you are unable to perform at least 3 of the 5 listed domestic duties; or

- if you are over age 65, you are unable to perform at least 2 of the 5 listed activities of daily living.

## What happens if you turn age 65 while you are on claim?

If you are receiving benefits and the benefit period overlaps the policy anniversary occurring immediately after your 65th birthday, we will reassess you under the different disability condition (refer to the table What does disabled mean? in Section 3.1) to determine whether, immediately after the policy anniversary date, you are entitled to continue receiving a monthly benefit. In these circumstances your claim will only continue to be paid if you are unable to perform at least 2 of the 5 listed activities of daily living, without the physical assistance of someone else (as defined in Section 15 What do we mean by that?).

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For example: Gloria is 64 years of age and makes a claim on her Bill Protect policy in January. As Gloria works less than 20 hours per week (averaged over the last 3 months) her claim is assessed against her inability to perform at least 3 of the 5 listed domestic duties.

Gloria's 65th birthday is in March and the policy anniversary after that age is on June 24th. Following Gloria's policy anniversary on June 24th the disability condition her claim will be assessed against is her inability to perform at least 2 of the 5 listed activities of daily living, without the physical assistance of someone else.

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## **What happens if you are overseas at the time of your disability?**

If you are overseas at the date of your disability or at any time while you are disabled, your monthly benefit will only be payable for a maximum of 2 months, but will recommence when you return to Australia as long as you are still disabled (see Section 3.1 Disability Benefit, When do we pay the Disability Benefit?) and an event has not occurred that ceases payment of your monthly benefit (other than being overseas).

## **Recurring disability**

If you suffer from the same or related sickness or injury within 6 months of your last monthly benefit being payable, your cover is still active, and you continue to be disabled, we will consider your disablement as recurring and therefore will recommence benefit payments without applying a new waiting period.

Any benefit payments will be added to the remaining benefit period to ensure the maximum payment under the benefit period is not exceeded.

If you do not make a full recovery, no monthly benefit will be payable for the same or related sickness or injury for which the previous claim was paid in full; i.e. for the entire benefit period.

## **Choosing your disability monthly benefit**

Depending on the level of cover you think you need, when you apply you can choose a monthly benefit between \$1,000 and \$4,000 (inclusive). The monthly benefit that applies to you will be stated in your schedule.

If you are required to pay the minimum monthly premium, the level of cover you chose may be automatically increased as a result. Refer to Section 7.2 Minimum Monthly Premium.



## Your benefit period

The benefit period is the maximum period of time during which we will pay your monthly benefit while you are disabled for the same or related sickness or injury. When you apply, you can choose 6, 12, or 24 months. The benefit period that applies to you will be stated in your schedule.

## 3.2 Redundancy Benefit

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You are only covered for the Redundancy Benefit if it is shown on your schedule.

The Redundancy Benefit is designed to provide a monthly benefit to assist if you become involuntarily unemployed.

Eligibility to claim under the Redundancy Benefit starts 6 months after the policy commencement date – the first 6 months is called the no claim period for this benefit. If you become involuntarily unemployed during the no claim period, you will not be eligible to claim under the Redundancy Benefit.

When the Redundancy Benefit is renewed, the 6 month no claim period does not start again.

After the no claim period has ended, the monthly benefit will be payable from the end of the waiting period if you become involuntarily unemployed as a result of either:

- involuntary redundancy; or
- dismissal by no choice of your own; or
- a business you have a beneficial interest in is placed into insolvency administration; or
- your fixed term employment contract of 12 months or more ceasing prior to the agreed termination date by no choice of your own;

and you continue to be unemployed after the waiting period.

## What happens if you are on leave when you become involuntarily unemployed?

If you have been on leave such as; annual, long service, parental, sabbatical or leave of absence for **less than 12 months** at the date of your involuntary employment, your average hours worked per week will be assessed for the three consecutive months immediately prior to the date you commenced your leave.

If you have been on leave for **12 months or more** at the date of your involuntary unemployment, the monthly benefit will not be payable.

## Your redundancy benefit period

The maximum benefit period is 3 months for any one claim while you remain unemployed. The total maximum benefit claimable for the same insured person is 12 months; for example, 4 lots of 3 months.

If the monthly benefit is payable for less than a month, payments will be calculated as 1/30th of the monthly benefit for each day you are unemployed.

Unless cover ceases earlier (Please refer to Section 5 When cover stops for when the Redundancy Benefit under this policy will cease) ongoing monthly benefit payments will cease when:

- you return to work;
- you are no longer actively seeking employment;
- your benefit period ends;
- your 65th birthday; or
- you die.

There are some circumstances when we will not pay the Redundancy Benefit, please see Section 6.0 When we will not pay.

## Choosing your redundancy monthly benefit

Your monthly benefit for the Redundancy Benefit does not need to be the same as your Disability Benefit. You can choose to insure from as little as \$1,000 per month, up to \$4,000 per month. The monthly benefit that applies to you will be stated in the schedule and each year on your renewal notice.

### 3.3 Premium Pause Benefit

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To help with affordability, the Premium Pause Benefit allows you to stop paying premiums for up to 3 months each year you hold your policy.

During this time, your policy continues (subject to your policy also continuing to be renewed if you have the Redundancy Benefit) but no cover will be provided by your policy for the Disability Benefit or the Redundancy Benefit. This means that any sickness, injury or notice of involuntary unemployment that occurs during the period of the Premium Pause Benefit will not be covered.

You must contact us to activate the Premium Pause Benefit. Premiums must have been paid for the previous 9 consecutive months and the policy must have no outstanding premium payable at the time of the request.

After the Premium Pause Benefit period has ended and premiums have recommenced, you will be eligible for all the benefits you had selected under the policy, in accordance with their terms.

The Premium Pause Benefit cannot be applied while you are on claim or during your waiting period.

## **3.4 Waiver of Premium Benefit**

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If we are paying you a monthly benefit while you are either disabled or involuntarily unemployed, we will waive your AAMI Bill Protect premiums for the period while you are on claim.

The Waiver of Premium Benefit does not apply to premiums paid during the waiting period.

Unless cover ceases earlier (please refer to Section 5 When cover stops), the Waiver of Premium Benefit will end on the earliest of:

- the end of your benefit period;
- the date you are no longer disabled;
- the date you are no longer unemployed;
- the date you are no longer actively seeking employment; or
- the date your policy ends.

While you are receiving the Waiver of Premium Benefit you cannot apply for any increase to the benefits under your AAMI Bill Protect policy.

## **3.5 Automatic Indexation Benefit**

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To help keep your insurance in line with inflation, we will automatically increase your monthly benefit each year on your policy anniversary by the greater of the indexation factor or 5%. Unless you decline the increase, we will recalculate your premium to reflect the increase as a result of the indexation factor (and your age for the Disability Benefit) and we will advise you of your new premium prior to your policy anniversary.

The increase will not apply if your policy anniversary occurs while you are receiving monthly benefit payments from us under this policy.

You can ask us not to apply the indexation factor to your monthly benefit. If you request this, your monthly benefit will not change, however your premium will generally still change each year, such as increasing because of age.

Unless cover ceases earlier (please refer to Section 5 When cover stops), the Automatic Indexation Benefit stops on your 75th birthday for the Disability Benefit and on your 65th birthday for the Redundancy Benefit.

### **3.6 Maximum benefit**

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The most we will pay under your AAMI Bill Protect policy is the monthly benefit.

The maximum amount we will pay across all Bill Protect policies issued by us for the same insured person is \$4,000 per month (plus indexation – please refer to Section 3.5 Automatic Indexation Benefit).

### **3.7 Concurrent benefits**

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We will only pay one benefit at a time under your Bill Protect policy. If you are eligible to receive both Disability and Redundancy Benefits under this policy at the same time, we will pay the benefit with the highest monthly benefit. For example, if your Disability Benefit is \$4,000 per month and your Redundancy Benefit is \$3,000 per month and you are eligible to receive benefits under Disability and Redundancy Benefits at the same time, we will pay the higher monthly benefit, in this case your \$4,000 Disability Benefit.

If the monthly benefits are equal, we will pay the benefit with the longest benefit period, that being the Disability Benefit while you continue to be disabled.

## 3.8 Waiting period

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Your AAMI Bill Protect policy has a 30 day waiting period. This waiting period is the time that must elapse before a monthly benefit can start to be paid.

If you are eligible to be paid a benefit, payments are made monthly in arrears after the end of the waiting period. This means your first benefit payment would be 60 days after the start of the waiting period. No benefit will be paid during the waiting period.

For the Disability Benefit, the waiting period starts when both of the following events have occurred:

- you first consult a medical practitioner for the sickness or injury giving rise to your claim; and
- you cease all work, activities, or household duties (as applicable to your disability definition) due to that sickness or injury.

You must be disabled for the entire waiting period.

For the Redundancy Benefit, the waiting period starts when both of the following events have occurred:

- you become involuntarily unemployed; and
- you are actively seeking employment.

You must have been not working and actively seeking employment for the entire waiting period.

No benefit will be paid during the waiting period.

In addition to the waiting period, there is also a no claim period applicable to the Redundancy Benefit. For further details see section 3.2 Redundancy Benefit.

## 4.0 When cover starts

As long as you satisfy the eligibility requirements (please refer to Section 1 'Who can apply?') cover will commence on the date we accept your application and receive correct payment details. This date will be shown on your schedule as your policy commencement date.

Once we accept your application for cover under AAMI Bill Protect, we will send you a schedule confirming our acceptance and your policy commencement date.

If you take out the Redundancy Benefit after you first start your policy, your Redundancy Benefit may have a different policy commencement date to the remainder of your policy.

## 5.0 When cover stops

All cover will stop under this policy on the earliest of the following events:

- your 75th birthday;
- your request to cancel the policy;
- the date your policy is cancelled due to the non-payment of outstanding premiums; or
- the date of your death.

In addition to the above, cover under the Redundancy Benefit will also stop on the earliest of:

- your 65th birthday;
- the date you have been paid for a total of 12 months; or
- the date you or the insurer choose not to renew this benefit.

All benefit payments will cease when the cover stops.

We will not consider any claim, unless the event giving rise to the claim occurred while your policy was still active. For the Redundancy Benefit, a no claim period applies. We may also cancel this policy on any grounds permitted under relevant law by telling you in writing.

If you have the Redundancy Benefit, we will advise you prior to each policy anniversary whether we will:

- offer renewal of the Redundancy Benefit;
- offer to renew the Redundancy Benefit but on different terms and conditions; or
- not renew the Redundancy Benefit.

If we offer renewal and your premium payment continues, the Redundancy Benefit will continue automatically for a further one (1) year at each policy anniversary. Payment of your next premium payment is deemed to be acceptance of an offer of renewal for that year.

When the Redundancy Benefit is renewed, the 6 month no claim period does not start again.



## 6.0 When we will not pay

### Disability Benefit

We will not pay the Disability Benefit, refund or waive any premiums under your policy if the claim, directly or indirectly, is as a result of:

- an intentional self-inflicted act;
- a pre-existing condition (please refer to Section 6.1);
- you working in an occupation:
  - at heights above 15 metres;
  - underground in the mining industry;
  - where you are participating, training or competing in professional sport;
  - while carrying a firearm;
  - with explosives;
  - offshore in the oil, gas or petroleum industry; or
  - overseas as part of your service in the armed forces.
- you attempting to engage in or engaging in:
  - aviation or aerial pursuit activities other than as a fare paying passenger on a commercial airline on regular scheduled flights;
  - riding on or driving in any self-propelled vehicle engaged in any race, speed or reliability trial on any waterway, racing course, speedway or racing track;
  - mountaineering, abseiling, rock climbing or canyoning; or
  - diving to a depth of 45 metres or more, pothole diving, wreck diving or diving in a cave.

the use of drugs, other than medication prescribed by a medical practitioner or health professional and taken as directed;

you being under the influence of alcohol, where your blood alcohol content is over the prescribed legal limit for driving;

any mental disorder or mental illness;

pregnancy, miscarriage or childbirth, unless disability continues for more than 3 months from the later of the date the pregnancy finishes and your disablement starts, (the later date being the date we will consider your disablement to have started);  
or

you engaging in any criminal activity.

No Disability Benefit will be payable for any period you are incarcerated.

## **Redundancy Benefit**

We will not pay the Redundancy Benefit or refund any premium if loss of work was caused directly or indirectly by:

your intentional self-inflicted act;

a war or an act of war, whether or not war has been declared;

the influence of alcohol or drugs other than proper use of drugs prescribed by a medical practitioner;

voluntary resignation, retirement or abandonment of employment;

misconduct, dishonesty or criminal activities;

poor performance as documented by your employer, in carrying out your occupation;

any strike or labour disturbance in which you or your employer is involved;

the loss, currency or maintenance of any licence, authorisation or permit required to operate the business, including loss of drivers licence, trade or professional certification;

the seasonal nature of your employment;

the cessation of a fixed term contract of employment on or after the agreed termination date;

pregnancy, miscarriage or childbirth;

unemployment due to sickness or injury; or

elective surgery.

We will also not pay a benefit or refund any premium if:

you were notified in writing, verbally or otherwise, of impending involuntary unemployment prior to the policy commencement date;

your employer has announced to the public, or publicised in the media, before the policy commencement date, an intention to reduce staff numbers by way of redundancy;

you have not been in employment or self-employed with an Australian registered business for a continuous period of 3 months prior to policy commencement date;

you have not been working at least an average of 20 hours per week for the 3 consecutive months immediately prior to your involuntary unemployment;

you are involuntarily unemployed during the no claim period;

you are continuing work outside of Australia;

you are no longer registered as being unemployed with Centrelink or equivalent Australian government authority or seeking employment via a recognised Australian recruitment or personnel agency; or

you are incarcerated.

## **6.1 Pre-existing Conditions**

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AAMI Bill Protect will not pay a claim for the Disability Benefit that is directly or indirectly related to a pre-existing condition.

A pre-existing condition is:

a medical condition that you have been diagnosed with but not recovered from; or

any sickness or injury or medical condition, for which, in the five years before the policy commencement date:

symptoms existed that would cause a reasonable person to seek advice, care or treatment from a medical practitioner/health professional; or

medical advice or treatment was recommended by, or received from, a medical practitioner/health professional.

In addition, if you claim for the effects of:

stroke;

brain hemorrhage;

heart attack; or

coronary heart disease,

we will not pay a benefit or refund any premium if, in the five years before your policy commencement date, you:

had a Body Mass Index of 40 or greater;  
had a total blood cholesterol above 7.0 mmol/L;  
have systolic blood pressure above 160 mmHg  
and diastolic blood pressure above 100 mmHg;  
or  
were a diabetic suffering proteinuria, kidney  
disease, retinopathy, neuropathy or were admitted  
to hospital for treatment of diabetes or any  
condition resulting from diabetes.

## 7.0 Your premium

Your premium pays for your cover, government fees and charges and administration costs.

The premium you pay is determined by multiplying your monthly benefit by the applicable premium rate (including any loading that may apply for your height and weight). The premium is also subject to a minimum monthly premium amount based on the benefit period you have chosen. Your premium rate for the Disability Benefit is dependent on the following factors: your age, gender, smoking status, benefit period and your occupation. Your premium for the Redundancy Benefit is dependent on your monthly benefit.

Your premium for the Disability Benefit will not change for 12 months from your policy commencement date. After this period, your premium will generally increase each year with age and increases in the monthly benefit as a result of the Automatic Indexation Benefit as explained in Section 3.5. We can also change the premium rate for all policies of the same kind by providing you with at least 30 days' written notice. If we adjust our premium rates, you will be charged the new premium from your next policy anniversary. For the Redundancy Benefit, any change to your premium for the next 12 months will be shown on your renewal notice.

If you need to change your occupation or smoking status, please contact us.

Premiums received in relation to the Disability Benefit are paid into in our No. 1 statutory fund. A policy issued in relation to AAMI Bill Protect does not participate in any surplus arising in our statutory funds.

Premiums are subject to Commonwealth and state taxes and/or charges, including GST and stamp duty. The amount of these taxes and/or charges will be shown on your policy schedule and renewal notices.

For a quote, please contact us on 13 22 44 or go to [www.aami.com.au/billprotect](http://www.aami.com.au/billprotect).

## **7.1 Large Monthly Benefit Discount**

With the Large Monthly Benefit Discount, the higher the monthly benefit you choose, the larger the discount that applies to the premium for your Disability Benefit. The following table shows how the discounts will be applied:

Monthly Disability Benefit range	Premium Discount
Less than \$2,000	0%
\$2,000 - \$2,999	5%
\$3,000 - \$3,999	10%
\$4,000 or more (after indexation)	15%

Please note that these discounts are subject to minimum monthly premiums (see Section 7.2)

## 7.2 Minimum Monthly Premium for the Disability Benefit

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For each benefit period that you can select, a minimum monthly premium applies as outlined in the following table:

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Disability Benefit Period	Minimum Monthly Premium
6 months	\$16.00
12 months	\$18.00
24 months	\$20.00

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This means that the premium that you pay for your cover will never be less than the applicable minimum monthly premium, even after taking into account any discount that may apply to you. If the minimum monthly premium applies to the cover you have selected, we will automatically increase your monthly benefit to the maximum available for that premium.

## 7.3 Paying your premium

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You can choose to pay your premium monthly or annually from the financial institution or credit card you nominate and you have up to 14 days (or 30 days if you pay monthly) from the date each premium is due to pay your premium. If you do not pay a premium within this period, we will send a notice to you at the address last advised to us specifying the date we will cancel the policy without any refund of premium. We will not be liable for any claims after the date of cancellation.

If we cancel your policy due to non-payment of premiums, you can request that your policy be reinstated by contacting us within 30 days of the policy's cancellation date. In order for us to consider your reinstatement, all outstanding premiums must be paid by you. Reinstatements are not guaranteed and, if approved, will be confirmed in writing.

## **8.0 Taxation**

The tax treatment of AAMI Bill Protect will depend on your individual circumstances. If you are working, premiums are usually tax deductible and any benefit payments received are generally assessable for tax purposes. If, however, you are not working, premiums are usually not tax deductible and any benefit payments received are generally not assessable for tax purposes.

These comments are a guide only and do not take into account changes in taxation laws or your particular circumstances. Please ask your tax adviser or the Australian Taxation Office about your own circumstances.

GST does not apply to the Disability Benefit but it does to the Redundancy Benefit. If tax laws are altered, we reserve the right to increase premiums to reflect any applicable GST or any other Government taxes and charges that may be introduced. Any increase will be in accordance with our legal obligations.



## 9.0 Risks

You should be aware of the risks involved before buying any insurance policy. Please read this PDS carefully before making any decision regarding this policy or the extent of cover you require. Some of the risks associated with holding this insurance policy include:

- your policy may not suit your needs;
- your monthly benefit may be insufficient;
- a monthly benefit may not be paid in the event of a claim if an exclusion applies; and
- if you are receiving a Disability Benefit and at your first policy anniversary immediately following your 65th birthday you do not meet the applicable disability criteria, your benefit payments will cease.

Although we do not offset any other payments you might receive for disability, other insurance policies you hold may offset our payments. You should check with your other insurance providers or financial adviser if you hold other policies for disability.

It's important that the policy meets your needs both now and in the future. You may need to seek assistance from a financial adviser if the terms are not consistent with your needs or do not suit your personal circumstances.

## 10.0 How can I apply?

You can apply for AAMI Bill Protect by contacting us on 13 22 44 where you will always speak to a real person 7 days a week.

# 11.0 How to contact us

## 11.1 Administration queries and changes

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If you have any questions about your policy or you would like to make any changes to your policy, including a change to your address or to your payment type, please contact us (please refer to the back page for contact details). A change to this policy will only apply if we confirm the change in writing. You can apply to increase or decrease your monthly benefit on an existing policy by contacting us.

If you wish to apply for an increase to your existing monthly benefit, the maximum monthly benefit limits will apply (please refer to Section 3.0 What we cover).

If you add the Redundancy Benefit to your policy after your policy first starts, the period of cover for the Redundancy Benefit will be aligned with the policy anniversary date that applies to the remainder of your policy.

During the life of this policy, you cannot assign ownership of this policy to any other person or party.

## 11.2 Complaints Resolution

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If you have a complaint about this product or our services, you can contact the Customer Relations team at [lifecustomerrelations@suncorp.com.au](mailto:lifecustomerrelations@suncorp.com.au) or through the details found on the back page.

If you are dissatisfied with our decision or the way we handled your complaint, you can also contact the Financial Ombudsman Service Limited (ABN 67 131 124 448) (FOS). FOS is an external dispute resolution scheme that provides free services to customers, and is a totally independent and impartial

body that will deal with your complaint directly, or follow up the matter on your behalf in accordance with its terms of reference.

You can contact FOS by:

phoning 1 300 780 808 (for the cost of a local call\*) or (03) 9613 7366

faxing (03) 9613 6365

emailing [info@fos.org.au](mailto:info@fos.org.au)

writing to

Financial Ombudsman Service Limited  
GPO Box 3  
MELBOURNE VIC 3001

visiting [www.fos.org.au](http://www.fos.org.au)

\*A higher charge may apply for public telephones and mobile phones.

## 12.0 Claims

If you need to make a claim, you or your legal personal representative can contact us on 13 22 44, as soon as reasonably possible after the event giving rise to the claim and we will provide a claim pack for completion and return to our office. To claim a benefit, we require claim documentation in support of benefit entitlement. We may ask for additional information to ensure that the terms and conditions of the policy as set out in this PDS are satisfied.

Payment of a benefit is subject to our acceptance of your claim. Any monthly benefit payable will be payable directly to you. All benefit payments are paid in Australian currency.

We must be notified of any claim as soon as reasonably possible. We may refuse or reduce the monthly benefit payable for a claim if we are disadvantaged by any delay in notifying us of a claim.

## 12.1 Claim documentation

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To make a claim, the following documentation will be required:

### **Disability Benefit**

an initial claim form completed by you and your medical practitioner which will include proof of the event or condition for which the claim is being made and when it occurred;

when the claim is ongoing, a monthly claim form completed by you and your medical practitioner;

a signed Medicare Australia authority;

details of any hazardous activities; and

payslips or employer statement to confirm regular hours of work and terms of employment.

### **Redundancy Benefit**

an initial claim form completed by you which will include details of your involuntary unemployment for which the claim is being made and when it occurred;

proof of your unemployment (Separation Certificate, Letter of Redundancy, Letter of Termination of Contract);

proof of you actively seeking employment (e.g. registration with Centrelink or a recognised Australian recruitment or personnel agency); and

if you were self employed, proof that your business has ceased to operate due to actual insolvency (ASIC Deregistration, Wind up Court Order, appointment of an insolvency administrator, Notice of Bankruptcy, Notice of Liquidation); or

if you were self employed, a letter from your accountant detailing the date and reason the business has ceased to operate due to insolvency, with supporting evidence such as last Business Activity Statement (BAS).

## **For both the Disability Benefit and the Redundancy Benefit**

certified proof of your identity and age (birth certificate, driver's licence or passport);

authorisation of your legal representative and certified copy of Power of Attorney (if this applies);

proof of your employment and occupational details if necessary; and

any financial statements we reasonably require to assess your claim.

You or your legal personal representative will be required to pay for the cost of satisfying the above claim requirements, unless we notify you otherwise.

You must submit, at our expense, to any medical examination conducted by a medical practitioner or other health professional appointed by us as we deem necessary.

Payment of benefits under this policy will be subject to relevant legislative requirements being adhered to and, depending upon individual circumstances, additional information may be required by us.

To assess your claim promptly, we need to ensure the information provided to us at the time of application is correct, for example your age and smoking status. If we have received any false information, we may refuse the claim, adjust the premiums paid by you or the monthly benefit payable by us.

We will only consider a claim if the event giving rise to the claim occurred while your policy was active. For the Redundancy Benefit, a no claim period applies (see Section 3.2).

## 13.0 Privacy statement

### Your privacy is important

Suncorp and AAI are members of the Suncorp Group, which we'll refer to simply as "the Group". In this Privacy Statement all references to "We/Us/Our" means Suncorp and AAI.

### Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and set up, administer and manage our products and services;
- determine eligibility for a family discount where applicable;
- manage and administer underwriting and claims, including any investigation and assessment of claims;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so

we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

## **What happens if you don't give us your personal information?**

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If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

## **How we handle your personal information**

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We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers.

Under various laws, we may be authorised or required to collect your personal information. These laws include the Corporations Act 2001, Autonomous Sanctions Act 2011, Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Income Tax Regulations 1936, Tax Administration Act 1953, Tax Administration Regulations 1976, A New Tax System (Goods and Services Tax) Act 1999 Australian Securities and Investments Commission Act 2001; Corporations Act 2001 and Life Insurance Act 1995 as those Acts are amended and any associated regulations. From time to

time other Acts may require, or authorise us to collect your personal information.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group and other trading divisions or departments within the same company (please see our Privacy Policy for a list of brands/companies);

- hospitals and medical, health or wellbeing professionals;

- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;

- a third party that we've contracted to provide financial services, financial products or administrative services – for example:

  - information technology providers,

  - print/mail/digital service providers,

  - marketing agencies and other marketing services,

  - imaging and document management services,

- a third party claimant or witnesses in a claim;

- third parties authorised by you;

- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;

- the Financial Ombudsman Service or any other



external dispute resolution body;

legal and any other professional advisers or consultants such as accountants;

customer, product, business or strategic research and development organisations;

data warehouse, strategic learning organisations, data partners, analytic consultants;

social media and other virtual communities and networks where people create, share or exchange information;

government, statutory or regulatory bodies and enforcement bodies; and

any of our Group joint ventures where authorised or required.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

## **Overseas Disclosure**

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Sometimes, we provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in 'Why do we collect personal information?'

The countries we usually disclose your personal information to have been outlined on our website [suncorpgroup.com.au/privacy](http://suncorpgroup.com.au/privacy) or you can give us a call and we will provide you a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

## **Your personal information and our marketing practices**

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Every now and then, we and any related companies that use the AAMI brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under ‘How we handle your personal information’). We may also collect your personal information for marketing through competitions.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

## How to access and correct your personal information or make a complaint

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You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact detail in Contact Us.

## Contact us

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For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can contact us:

13 22 44

[aamilife@aami.com.au](mailto:aamilife@aami.com.au)

[aami.com.au/privacy](http://aami.com.au/privacy)

# 14.0 Your Duty of Disclosure

## Life Insurance - Disability Benefit

Before you enter into a contract of life insurance with us, you have a duty, under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know, that is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

Your duty, however, 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, ought to know; or

as to which compliance with your duty is waived by us.

## **Non-disclosure**

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If you fail to comply with your duty of disclosure and we would not have entered into the contract if the failure had not occurred, we may avoid the contract within 3 years of entering into it.

If your non-disclosure is fraudulent, we may avoid the contract at any time.

We may elect not to avoid your contract but to vary it by:

reducing the sum insured in accordance with a formula that takes into account the premium that would have been payable if you had complied with your duty of disclosure; or

placing us in the position in which we would have been in if you had complied with your duty of disclosure.

The options to vary the contract are available to us while the contract remains in force.

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This duty continues to apply until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.

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## General Insurance – Redundancy Benefit

Before you enter into a general insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

reduces the risk we insure you for; or

is common knowledge; or

we know or should know as an insurer; or

we waive your duty to tell us about.

### If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

## 15.0 What do we mean by that?

Where any words appear in this PDS, whether the first letter is in upper or lower case, their meanings are listed below.

Where applicable, with respect to the definitions, singular includes the plural and vice versa.

**AAI** means AAI Limited ABN 48 005 297 807 AFSL 230859.

**Actively seeking employment** means registered as being unemployed with Centrelink or equivalent Australian government authority and/or seeking employment via a recognised Australian recruitment or personnel agency.

**Activities of daily living** means the following tasks:

1. bathing and showering
2. dressing and undressing
3. eating and drinking
4. maintaining continence with a reasonable level of personal hygiene
5. getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or walking aids.

**Benefit** means the amount payable under the Redundancy Benefit or Disability Benefit.

**Benefit period** means the maximum period of time during which a payment will be made.

**Criminal activity** means any crime for which you are convicted where you could receive a custodial sentence, whether or not you do in fact receive a custodial sentence for that crime.

**Disabled, Disablement or Disability** means that solely due to sickness or injury, you:

are not working in any occupation whether remunerated or not, including volunteering; and

are under the care, treatment and following the advice of a medical practitioner; and

satisfy the disability condition based on your age and the corresponding criteria that applies to you (refer to Section 3.1).

**Domestic duties** means:

cooking and preparing meals meaning the ability to move unassisted and prepare meals at home using basic ingredients and regular kitchen appliances;

cleaning the house meaning the ability to maintain the household using various tools such as a mop and vacuum cleaner;

washing and drying clothes meaning the ability to maintain the household's laundry by using the washing machine and being able to hang clothes on an outdoor washing line;

shopping for groceries meaning the ability to physically purchase grocery items that are required to maintain a home unassisted, such as food, laundry items and household cleaning products;

looking after children (if you do this as part of your everyday activities at home) meaning the ability to care for and supervise children up to the age of 12 years old, including but not limited to, the preparation of meals, bathing, dressing, getting the child to and from school by car or walking, settling for sleep times and general care.

**Elective surgery** means cosmetic surgery to alter or improve your appearance unless recommended by a medical practitioner to improve your physical health related to an underlying sickness or injury.

**Expiry date** means the date your policy ends as shown on your schedule. or, in relation to the Redundancy Benefit (if applicable), on the renewal notice we send you.

**Full recovery** means for a continuous period of 6 months you have:

not been suffering from the sickness or injury which

you were previously claiming for;

not required or received advice, care or treatment, from a medical practitioner/health professional, for the sickness or injury you were previously claiming for; and

not been receiving Disability Benefit payments; and

if you were working 20 hours per week or more, returned to work, and you have performed all the important income producing duties of your primary occupation.

**Gainful occupation** means the occupation in which you work as an employee for a salary, wages or commission, or the occupation in which you are self-employed, working in a business or professional practice in a way that is capable of generating income for the business or professional practice.

**Health professional** means an individual that provides preventive, curative or rehabilitation services (e.g. physiotherapist or chiropractor). The health professional cannot be you or an immediate member of your family (i.e. partner, parents, siblings or children).

**Important income producing duties** means those duties which could reasonably be considered primarily essential to producing your monthly income.

**Indexation factor** means the percentage change in the consumer price index which is the weighted average of the 8 Australian capital cities combined as published by the Australian Bureau of Statistics or any body which succeeds it and in respect of the 12 month period finishing on 30 September. The indexation factor will be applied from 1 March the following year, subject to the terms and conditions of your policy. If the CPI is not published by this date, the indexation factor will be calculated upon a retail price index which we consider most nearly replaces it.



**Injury** means physical damage to your body which occurs while this policy is active

**Insured person** means the person who has been accepted by us and is listed on your schedule as the insured person under the policy. The insured person is also the policy owner

**Involuntarily unemployed** or involuntary unemployment means:

if you are an employee or you are self-employed, you have been terminated from your gainful occupation; and

if you are self-employed, your business has ceased trading as a direct result of you not being able to meet the financial commitments of your business; or

your fixed term employment contract of 12 months or greater ceasing prior to the agreed termination date by no choice of your own.

**Legal personal representative** means any person(s) who is authorised by law to act on your behalf.

**Medical practitioner** means a doctor who is legally qualified and properly registered in Australia. The doctor cannot be you or an immediate member of your family (e.g. partner, parents, siblings or children).

If practising outside Australia, the medical practitioner must have qualifications equivalent to Australian Standards and approved by us.

A medical practitioner could be your general practitioner or treating medical specialist.

**Mental disorder** or **mental illness** means any fatigue disorder, motivational disorder or mental health disorder as defined in the American Psychiatric Association, Diagnostic and Statistical Manual of Mental Disorder, Volume 5 (or as amended). These

include but are not limited to depressive disorders, anxiety disorders, adjustment disorders, somatoform disorders, psychotic disorders, bipolar disorders, personality disorders, Attention Deficit Hyperactivity Disorder or any complications thereof.

**Monthly benefit** means the amount as stated in the schedule as varied under this policy by agreement with us (for example if you apply for a decrease or through increases under automatic indexation). Where we have agreed to change the monthly benefit, the new monthly benefit will be as stated in our latest correspondence to you.

**No claim period** means 6 months from the policy commencement date; the amount of time you must hold the Redundancy Benefit before becoming eligible to claim.

**Policy** means your AAMI Bill Protect cover, which consists of this Product Disclosure Statement, the schedule, any endorsement and the information provided in your application.

**Policy anniversary** means the anniversary of the policy commencement date (or the earlier of your policy commencement dates, if applicable).

**Policy commencement** date means the date cover first starts as shown on your schedule. The policy commencement date in relation to the Redundancy Benefit is the date the cover first starts as shown on your schedule or, if the Redundancy Benefit is added after the date cover first starts, then the policy commencement date for the Redundancy Benefit is that later date the Redundancy Benefit started as shown on the endorsement we will send you.

**Policy owner** means the person listed on the schedule as the owner of this policy.

**Pre-existing condition** means:

a medical condition that you have been diagnosed with but not recovered from; or

any sickness or injury or medical condition, for which, in the five years before the policy commencement date:

symptoms existed that would cause a reasonable person to seek advice, care or treatment from a medical practitioner/health professional; or

medical advice or treatment was recommended by, or received from a medical practitioner/health professional.

In addition, if you claim for the effects of:

stroke;

brain hemorrhage;

heart attack; or

coronary heart disease,

we will not pay a benefit or refund any premium if in the five years before your policy commencement date you:

had a Body Mass Index of 40 or greater;

had a total blood cholesterol above 7.0 mmol/L;

have systolic blood pressure above 160 mmHg and diastolic blood pressure above 100 mmHg;

or

were a diabetic suffering proteinuria, kidney disease, retinopathy, neuropathy or were admitted to hospital for treatment of diabetes or any condition resulting from diabetes.

**Premium** means the amount you pay us for the insurance.

**Primary occupation** means the occupation in which you were predominantly engaged immediately prior to you becoming disabled or involuntarily unemployed.

**Schedule** means the latest document issued by us which shows important information about your policy, including your policy number, your premium at the policy commencement date, your policy commencement date and your expiry date. If there are any changes to your policy, we will confirm the change to you in writing and send you an endorsement which forms part of your schedule.

**Sickness** means an illness or disease you suffer while this policy is active.

**Suncorp** means Suncorp Life & Superannuation Limited, ABN 87 073 979 530 AFSL 229880

**Waiting period** means the period of time that must elapse before a monthly benefit can be paid.

**War** or **an act of war** means armed aggression by a country resisted by another country or organisation.

**We, us,** and **our** means Suncorp or AAI (whichever is appropriate).

**You** and **your** means the policy owner who is also the insured person and who is shown on the schedule.

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**We're here to help you  
24 hours a day  
7 days a week**

**13 22 44**

**[aami.com.au](http://aami.com.au)**

AAMI Life Customer Service  
GPO Box 3950, Sydney, NSW, 2001

AAMI Bill Protect is issued by:

Disability Benefit  
Suncorp Life & Superannuation Limited  
ABN 87 073 979 530, AFSL 229880 and

Redundancy Benefit  
AAI Limited  
ABN 48 005 297 807, AFSL 230859

**AAMI**

