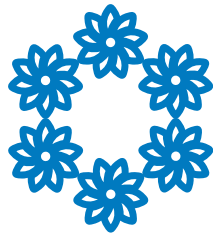


Understanding your Funeral Cover policy benefits

Below is a helpful summary of the benefits across our Funeral Cover and an explanation of how you can tailor it to your current and future needs.



Funeral Cover

This is a summary only.

There are terms and conditions that apply to all benefits. Please refer to your policy documentation.



Funeral or Terminal Illness Benefit

If you die of a natural cause within the first two years of your policy, you will be **refunded 100%** of any premium paid.

Death caused by an accident is covered immediately after the policy starts.



Premium Holiday Benefit

If you experience temporary financial hardship, you could be eligible for a **premium holiday** of up to six months.

If you are under 65 and had your cover in place for at least 2 years, depending on your situation, you could be eligible for a premium holiday of up to six months, which can help you keep your cover while getting back on your feet.



Additional Accidental Death Benefit

If your death is a result of an accident, and it happens within 90 days of the accident, you will **receive double** your cover amount.

This can be useful to help with the additional costs that can occur with an unexpected death – e.g. travel costs for close family.