



<sup>1</sup> Your death benefit may be paid in advance (terminal illness benefit) if two medical practitioners, one of whom is a specialist in the field to which the condition relates, certify that you are suffering from an illness likely to result in death within 24 months of certification.

<sup>2</sup> Basic Cover is available to members aged 15-69. The cover automatically starts no earlier than age 25, however you can apply for Basic Cover before then – refer to the *Life Insurance Handbook* for details.

<sup>3</sup> Limited Cover and other restrictions may apply to your automatic Basic Cover. Refer to the *Life Insurance Handbook* for details.

<sup>4</sup> There are circumstances where a 3 months waiting period for a TPD benefit may not apply. Refer to the *Life Insurance Handbook* for details.

<sup>5</sup> Members in the Police insurance category do not receive and cannot apply for TPD cover. For these members, Basic Cover is death cover only.

