



Credit Insurance

Product Disclosure Statement and Policy

INTRODUCTION

We welcome You to the AVEA Insurance Limited Credit Insurance Product Disclosure Statement (PDS) and Policy document.

It is important that before You purchase the insurance You take the time to read and understand this PDS and Policy document in its entirety, as it contains important information as required under the financial service provisions of the Corporations Act 2001.

We draw Your attention to Important Information About Credit Insurance on page 4, which aims to assist You in understanding the extent of cover provided by this insurance product and its limitations.

If You do not understand any part of this PDS and Policy document, please contact Us and We will be happy to explain any matter for You.

PLEASE TAKE THE TIME TO READ THROUGH THIS BOOKLET CAREFULLY. WE SUGGEST THAT YOU RETAIN THIS DOCUMENT IN A SAFE PLACE AS IT CONTAINS ALL RELEVANT TERMS AND CONDITIONS WHICH APPLY TO YOU IN RELATION TO THESE PRODUCTS.

Please note that if the Finance Contract is not regulated by the Consumer Credit Code, then nothing contained in this PDS can or should be read as implying that the Finance Contract is regulated by the Consumer Credit Code.

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This PDS and Policy document has been prepared as at 27th January 2010. V40110.

DEFINITIONS

This table below defines and explains some important terms used throughout this PDS.

Term	Meaning
AIA Australia	AIA Australia Limited, ABN 79 004 837 861, AFSL 230043.
Financier	The finance company or credit institution that provided the funds for the purchase of the vehicle, as stated on the Policy Schedule.
Disability	A condition that renders You incapable of continuous performance of the duties of any occupation for which You are reasonably qualified by education, training or experience as a result of You contracting a sickness or disease or sustaining an accidental injury as certified by a qualified medical practitioner.
Finance Contract	The legal agreement with the finance company or credit institution which describes the terms and conditions under which the funds were provided to You for the purchase of the vehicle, as stated on the Policy Schedule.
Involuntary Unemployment	Where You became unemployed as a result of your employer terminating your contract of employment where You are able to, and wish to, continue to work. Your unemployment status is required to be certified by the appropriate Government agency.
Payout Figure	The amount owing after the deduction of rebatable amounts owing to the Financier under the Finance Contract as at the date of Your death.
Period Of Insurance	The period commencing on the inception date and ending on the expiry date, as stated on the Policy Schedule.

Term	Meaning
Policy	The insurance contract. It consists of this PDS, the latest Policy Schedule and any other endorsements or notices We may give You.
Policy Schedule	The document which Your details, the Policy number together with the details of cover, the Premium and other Policy details.
Pre-existing Condition	Any illness, sickness, disease, physical injury or other medical condition which You are aware of at the inception date of the Policy which includes, but is not limited to: <ul style="list-style-type: none"> • Any ongoing medical condition that You are aware of, or related medical complication You have, or the symptoms of which You are aware; • Any medical condition that is currently being, or has been investigated or treated, by a health professional; • Any condition for which You take prescribed medication; or • Any condition for which You have had surgery.
Premium	Is the amount You pay for Your Policy.
Residual	Means the Balloon/lump sum payment on the Finance Contract
We, Us and Our	AVEA Insurance Limited, or as otherwise indicated in the PDS.
You and Your	The insured person(s) named in the Policy Schedule. It also includes the Financier if the vehicle is subject to a Finance Contract only to the extent of their interest in the vehicle.

WHAT IS A PRODUCT DISCLOSURE STATEMENT (PDS)

This PDS is jointly issued by AVEA Insurance Limited and AIA Australia, with both parties having responsibility for the entire PDS. It is designed to assist You in understanding the product You are considering so You can make an informed choice about whether You should purchase the insurance product.

AIA Australia Limited
ABN: 79 004 837 861
AFS Licence: 230043

PO Box 6111, St Kilda Rd Central, Melbourne VIC 8008

Freecall: 1800 333 613
Website:AIA.COM.AU

WHO ARE THE INSURERS

DISABILITY AND INVOLUNTARY UNEMPLOYMENT COVER

AVEA Insurance Limited (AVEA), the underwriter of the Disability and Involuntary Unemployment component of this insurance product, is an Australian owned insurance company which holds an Insurance Licence issued by Australian Prudential Regulation Authority (APRA), and an Australian Financial Services Licence issued by Australian Securities and Investments Commission (ASIC).

If You need to contact AVEA please do so through any of the options listed in the company details below:-

AVEA Insurance Limited
ABN: 18 009 129 793
AFS Licence: 238279

PO Box 226, Nunawading VIC 3131

Telephone: 1800 99 99 77 / (03) 8878 1899
Facsimile:(03) 8878 1880
Website:www.avea.com.au
Email:aveainsurance@avea.com.au

DEATH COVER

AIA Australia, the underwriter of the death component of this insurance product, is a life insurance company approved and regulated by Australian Prudential Regulation Authority (APRA), and holds an Australian Financial Services Licence issued by Australian Securities and Investments Commission (ASIC).

If You need to contact AIA Australia, please do so through any of the options listed in the company details :-

COOLING OFF PERIOD

You have the right to return the Policy to Us within 14 days of the date that it was issued or sold to You ("cooling off period") unless You make a claim under the Policy within the cooling off period.

If You return the Policy during the cooling off period, We will refund the full amount of Your Premium. The Policy will be terminated from the date You notify Us of Your request.

To return the Policy, You must notify Us in writing within the cooling off period. You can do this by contacting Us by the methods detailed above.

YOUR PRIVACY

We need to collect, use and disclose Your personal information in order to consider Your application for an insurance Policy and to provide the cover You have chosen, administer the Policy and assess any claim. You can choose not to provide Us with some of the details or all of Your personal information, but this may affect Our ability to provide the cover.

By providing Your personal information to Us, You acknowledge and consent that We can collect and use Your personal information for the following purposes:

- to assess Your current and any subsequent application; administer the Policy; calculate or offer discounts; and to investigate, assess and pay any claim made by You or against You; and
- for these purposes, We can collect Your personal information from and/or disclose it on a confidential basis to, the following: Our related entities; Our distributors; other insurers; insurance reference bureaus; law enforcement agencies; investigators; lawyers; advisers and the agents of these.

Where You provide personal information to Us about another person, You must be authorised to provide that information to Us and inform that person (unless doing so would pose a serious threat to the life or health of any individual) who We are, how We use and disclose their information, and they can gain access to that information.

You may gain access to the personal information held on record about You and/or a copy of Our Privacy Policy by contacting Us on 1800 99 99 77. The complete Privacy Policy is also available on Our website www.avea.com.au.

AIA AUSTRALIA'S PRIVACY STATEMENT

AIA Australia follows the National Privacy Principles developed under the Privacy Amendment (Private Sector) Act 2000.

AIA Australia provides You with the following information regarding Our privacy procedures and Your rights. AIA Australia's privacy policies and procedures are available on AIA.COM.AU.

PURPOSE OF COLLECTION

AIA Australia collects personal information about You to:

1. process Your application(s);
2. administer and manage Your Policy including claims; and
3. facilitate AIA Australia's business operations;

If You do not wish to provide Us with all or part of the personal information We request from You, We may not be able to provide You with insurance cover.

ACCESS TO YOUR INFORMATION

You are entitled at any time to request access to Your personal information held by AIA Australia. All requests should be made in writing to:

Group Insurance Services
PO Box 6111
St Kilda Rd Central, Melbourne VIC 8008

You can ask Us to update Your personal information at any time if it is inaccurate, incomplete or out of date. In some circumstances, AIA Australia may not permit access to Your personal information. Circumstances where access may be denied include where access would be unlawful or denying access is authorised by law. In these cases, AIA Australia will provide You with written reasons for denial of access or a refusal to correct personal information.

DISCLOSURE OF YOUR INFORMATION

AIA Australia may disclose Your personal information to:

- another member of the AIA Group (whether in Australia or overseas);
- Your adviser;
- AIA Australia contractors and third party service providers, e.g. medical practitioners and reinsurers;
- financial institutions You nominate;
- mail-houses and archive companies.

We will only disclose Your personal information to these parties for the primary purpose for which it was collected. In some circumstances AIA Australia is entitled to disclose Your personal information to third parties without Your authorisation, such as law enforcement agencies or government authorities where disclosure is required by legislation, or to report illegal activities.

ANY QUESTIONS OR CONCERNS

If You have any questions or concerns about Your personal information, please write to:

Group Insurance Services
PO Box 6111
St Kilda Rd Central, Melbourne VIC 8008

AIA Australia has established an internal dispute resolution process for handling customer complaints about company compliance with the National Privacy Principles. This dispute resolution mechanism is designed to be fair and timely to all parties and is free of charge.

If You have a complaint about AIA Australia's handling of Your personal information, You should submit it in writing to the Group Insurance Services. You will receive a letter detailing AIA Australia's complaints handling process within 5 working days. Your complaint will be referred to the Internal Dispute Resolution Committee at AIA Australia who will try to resolve Your complaint within 45 days of receipt. Should Your complaint not be resolved to Your satisfaction by their internal dispute resolution process, You may take Your complaint to the Privacy Commissioner. The Privacy Commissioner's contact details are:

Office of the Privacy Commissioner
GPO Box 5218
Sydney NSW 2001
or call the Privacy Hotline on 1300 36 39 92.

YOUR DUTY OF DISCLOSURE

WHAT YOU MUST TELL US:

Before You enter into a contract of insurance with Us, You must advise Us of anything that You or a reasonable person in the circumstances could be expected to know, which is relevant to Us insuring You and, if so, on what terms. You must advise Us of any information relating to You and anyone likely to drive the vehicle, when entering into the contract and each time You change Your Policy, such as:

- Any criminal convictions or charges.

If You do not notify Us of all information that You are aware of We may:

- Refuse to pay a claim, or
- Reduce the amount of Your claim, or
- Cancel Your Policy.

COST OF THE POLICY

A number of factors are taken into account in setting Our Premiums and these include the term of the Finance Contract, the types of benefits selected and extent of the amount borrowed. All of these factors impact on the amount of Premium charged for the Policy.

If You purchase credit insurance from Us, the price will include any compulsory Government charges including Stamp Duty and GST.

COMMISSION

Also included in the Premium amount is the commission payable to the Authorised Representative who provides this Policy to You (and associated Marketing Agencies).

Commission Cont. next page

The amount of commission amount payable for this credit insurance Policy is up to a maximum of 20% (or up to 50% for business loan policies) and is calculated on the total Premium payable (excluding all government charges).

These charges will be included in the amount payable which is shown on the Policy Schedule and We will refer to this whole amount as the "Premium". You will only be charged this Premium once.

Before We can give You any insurance cover, the Premium for the Policy must be paid either by You or by including the Premium in the Finance Contract and the Financier making the payment to Us.

IMPORTANT INFORMATION ABOUT CREDIT INSURANCE

It is important that You read this information carefully so You may understand the extent of cover provided by this insurance product and its limitations.

CHOOSING THE LEVEL OF COVER

You need to carefully choose a cover option that suits Your needs. There are three levels of cover available:

- Disability Cover;
- Involuntary Unemployment Cover; and
- Death Cover

You can choose from the following options:

- Disability Cover only;
- Death Cover only;
- Disability and Involuntary Unemployment Cover;
- Disability and Death Cover;
- Disability, Involuntary Unemployment and Death Cover.

If You choose to purchase this insurance, the cover You select will be shown on the Policy Schedule.

THE PURPOSE OF CREDIT INSURANCE

Credit Insurance is a Consumer Credit Insurance (CCI) Policy designed to assist You with monies owing to the Financier of Your loan in the event of Your death, disablement and/or Involuntary Unemployment depending on the level of cover You choose.

This document sets out the terms and conditions for the benefits provided under Credit Insurance, which is underwritten by AVEA Limited (Disability and Involuntary Unemployment cover) and AIA Australia (Death cover).

Some examples of this cover are:

- **Disability:** We will pay the Finance Contract payments if You are unable to work due to contracting an illness or disease or suffering an accidental injury that prevents You from working in Your occupation;
- **Involuntary Unemployment:** We will pay the Finance Contract payments if You become involuntarily unemployed, retrenched or fail to have Your employment contract renewed; or
- **Death:** AIA Australia will pay out the Finance Contract if You die as a result of a disease, sickness or are killed accidentally.

Please see the *Summary of Covers* table in the following column, *Cover Provided* on page 4 and *Exclusions* on page 7 for further detail in respect to the events and contingencies for which cover is provided under each of these levels of cover.

TRUTHFUL STATEMENTS

You are required to be truthful when supplying information in application for this credit insurance product.

NO OBLIGATION TO PURCHASE

It is important that You understand that You are under no obligation to purchase this insurance product and You are free to choose to purchase credit insurance from another insurance provider.

SUMMARY OF COVERS

The table below summarises the key features and benefits of each type of cover.

This table is a guide only. The details of the insurance covers, terms, conditions and exclusions are shown in pages 4, 5 and 7 of this PDS.

Type of Cover	Significant Features	Benefit Limits
Death Cover	<ul style="list-style-type: none"> • In the event of death, We will pay to Your Financier the Payout Figure of Your Finance Contract at the date of Your death. For example, if the Payout Figure on the date of Your death is \$20,000, We will pay that amount. • No Excess Period applies 	Maximum Benefit payable is \$100,000
Disability Cover	<ul style="list-style-type: none"> • If You suffer a Disability, We will pay 1/30 of Your Monthly Repayment for every day You are Disabled. For example, if Your Monthly Repayment is \$600, the benefit You receive is \$20 per day. • Subject to Policy conditions, an unlimited number of claims may be made. • A 30-day Excess Period applies. 	Maximum monthly Benefit is \$1,500 per month or \$50 per day
Involuntary Unemployment Cover	<ul style="list-style-type: none"> • If You become Involuntarily Unemployed, We will pay 1/30 of Your Monthly Repayment for every day You are Unemployed. For example, if Your Monthly Repayment is \$750, the benefit You receive is \$25 per day. • Subject to Policy conditions, an unlimited number of claims may be made. • A 30 day Excess Period applies 	Maximum benefit payable is \$3,500. No more than 6 monthly payments may be claimed

ACCEPTANCE CONDITIONS

Cover is subject to:

- Be at least 16 years of age.
- In the case of Death Cover be under 60 years of age at the commencement of the Policy.
- In the case of Disability and Involuntary Unemployment Cover be under 65 years of age at commencement of the Policy.
- Be employed for at least twenty hours per week.
- Have been continuously employed for the previous six month period.
- Not be employed in a seasonal or intermittent position.
- Not be employed in a contracted position of less than the term of the Finance Contract.

NOTE: Unemployment Cover is not available to people who are self-employed, nor does it apply if unemployment is due to a contracted position reaching its nominated term.

COVER PROVIDED

Subject to the level of cover selected, the terms, conditions and exclusions detailed in this PDS, the following benefits are provided by each level of cover;

DISABILITY COVER

We will provide the Financier with funds to cover payments/part-payment for the Finance Contract, where You suffer a Disability as certified by a qualified medical practitioner.

INVOLUNTARY UNEMPLOYMENT COVER

We will provide the Financier with funds to cover payments/part-payment for the Finance Contract where You become involuntarily unemployed.

DEATH COVER

AIA Australia will provide the Financier with funds to cover the payment in full of the amount outstanding on the Finance Contract in the event of Your death.

All benefits provided under all levels of cover provided by this Policy are not affected by payments You may receive under Workers' Compensation, Social Security or other insurance.

COVER LIMITATIONS

The cover provided by this Policy is restricted to Your liability under the Finance Contract, or the listed maximum payments, whichever is the lesser.

We also draw Your attention to the information pertaining to the exclusions for this product as set out in the table on page 7.

DISABILITY COVER

This cover is limited as follows:

- We will not pay for any claim that is a direct or indirect result of any Pre-existing Condition;
- No cover is provided for any disease or sickness contracted within 30 days after the commencement of this Policy;
- The maximum monthly payment is the monthly payment stated on the Finance Contract or \$1500 (whichever is the lesser);
- No benefit is payable for the first 30 days of any one continuous period that You are disabled during the Period Of Insurance;
- No benefit is payable after You reach 67 years of age; and
- Any benefit payment will not include any balloon or Residual amounts where cover for this option has not been selected by You and noted on the Policy Schedule, or the Finance Contract is a guaranteed buy back agreement.

INVOLUNTARY UNEMPLOYMENT COVER

This cover is limited as follows:

- We will not pay for any claim that is a direct or indirect result of any Pre-existing Condition;
- The maximum monthly payment is the monthly payment stated on the Finance Contract or \$1500 (whichever is the lesser)
- No benefit is payable for the first 30 days of any one continuous period that You are unemployed during the Period of Insurance;
- The benefits paid will be limited to a maximum period of 90 days in respect of any one claim during any one continuous period of unemployment;

- Subsequent claims for periods of unemployment will only be met if You have been employed for a minimum of 20 hours a week and for more than 4 consecutive weeks following the previous unemployment claim;
- No benefit is payable after You reach 67 years of age; and
- Any benefit payment will not include any balloon or Residual amounts where cover for this option has not been selected by You and noted on the Policy Schedule, or the Finance Contract is a guaranteed buy back agreement.

DEATH COVER

This cover is limited as follows:

- AIA Australia will not pay for any claim that is a direct or indirect result of any Pre-existing Condition;
- The total amount of all payments AIA Australia will make under the Policy is \$100,000; and
- AIA Australia will not pay any amount for arrears on the Finance Contract that are older than 2 months as at the date of Your death.

All benefits under all levels of cover provided by this Policy will be paid direct to the Financier named in the Policy Schedule.

STATUTORY FUND

The death component of Your Policy will be written in AIA Australia's AIA Statutory Fund No.1.

This Policy is a non-participating Policy for the purposes of life insurance legislation.

HOW TO MAKE A CLAIM

Written notice in the form of a signed claim form containing full particulars of any event in respect of which a claim is to be made must be given to Us.

All certificates and evidence required by Us and AIA Australia will be provided by You or any claimant hereunder at his or her expense in the form and of the nature prescribed by Us.

No benefits under this Policy are payable until evidence satisfactory to Us and AIA Australia is received.

We may require the insured to submit to a further medical examination at Our expense.

CLAIM RECOVERY

We reserve the right to take action to recover costs incurred by Us where We believe the incident is the responsibility of another party. When we do this, We may take action in Your name and You will be required to co-operate with Us and provide any information We may require.

UNEQUAL PAYMENTS

If Your payments under the Finance Contract shown in the Policy Schedule are not equal monthly amounts, We and AIA Australia will calculate the amount payable for each day of a claim (if applicable) by dividing the total amount of payments (less the amount of the balloon payment or Residual) by the number of days in the term of the Finance Contract.

CANCELLATION

CANCELLATION BY YOU

If You wish to cancel the Policy, You may do so at any time by providing Us with notice in writing.

We will refund to You the portion of the Premium that You have paid to Us and AIA Australia (in this cancellation section of the PDS) that is attributable to the unexpired Period Of Insurance remaining under Your insurance Policy. We will calculate the amount of Your refund using the formulae as set out under the Uniform Consumer Credit Code.

The refund calculation takes into account the total Premium paid, term of Policy and unexpired portion of the Period Of Insurance.

CANCELLATION BY US

We may cancel this Policy if You;

- Made a misrepresentation to Us before entering into this Policy;
- Fail to comply with the duty of disclosure or the duty of utmost good faith;
- Fail to comply with a provision of the Policy; or
- Make a fraudulent claim under this or any other insurance Policy.

If We cancel Your Policy, We will give written notice to You personally or by post to Your last known address. Such notice will be effective from 4pm on the seventh day after the day it is given to You, unless it specifies a later date. You may be entitled to a refund for the remaining period of cover, which is calculated as stated in *Cancellation By You*.

Where the Premium has been financed, You authorise Us to pay any refund direct to the Financier.

TERMINATION OF POLICY

This Policy will end and benefit payments will cease on the day that any of the following occur:

- The Policy is cancelled;
- The Period Of Insurance expires;
- The Finance Contract shown in the Policy Schedule ends (even if money is still owing), is discharged or refinanced;
- You no longer reside in Australia;
- You reach 67 years of age;
- The maximum aggregate Policy claim of \$100,000 limit is reached;
- You commit any act of bankruptcy, including petitioning for bankruptcy and or voluntary liquidation; or
- Upon Your death.

No refund of Premium is available if We and/or AIA Australia have paid out the Finance Contract prior to the expiry date as shown in the Policy Schedule.

DISPUTE RESOLUTION REGARDING DISABILITY & INVOLUNTARY UNEMPLOYMENT COVER

We have an internal procedure for dispute resolution so that if at any time Our products or services have not satisfied Your expectations You can contact Us.

Step 1 Talk to Us first

If You have a complaint, please give Us every opportunity to try to resolve Your complaint.

Step 2 Contact the Operations Manager

If You are not satisfied with Our initial response, Your complaint will be referred for review by the Operations Manager who would respond to You within fifteen business days.

Step 3 Contact Our Compliance Manager

If the complaint is still not resolved to Your satisfaction, You can ask the Compliance Manager to refer Your dispute to Our Internal Dispute Resolution (IDR) Committee for review. The IDR Committee members are independent and have the authority to review the decision. The IDR Committee will inform You of the final decision within fifteen business days.

Step 4 Seek an external review of the decision

If You are not satisfied with the final decision, You can seek an external review of the decision. You can approach the Financial Ombudsman Service (FOS) within three months of Us informing You of Our final decision. You can contact the FOS by:

Post: GPO Box 3, Melbourne VIC 3001
Phone: 1300 780 808
Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

FOS is without cost to You and the decision of the FOS is binding on Us.

DISPUTE RESOLUTION REGARDING DEATH COVER

If You have any questions or concerns about the death cover in Your Policy please contact Us in the first instance or AIA Australia direct on Freecall 1800 333 613.

AIA Australia will endeavour to respond to any questions or complaints as soon as possible, referring it if necessary to its Internal Disputes Resolution Committee. Internal complaints are normally resolved within 45 days. In special circumstances AIA Australia may take longer. If this is the case AIA Australia will advise You.

Should You still not be satisfied with AIA Australia's response to Your concerns after they have been ruled on by the appropriate Committee, then You may take up the matter with the independent Financial Ombudsman Services (FOS). Details as Follows:

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

CODE OF PRACTICE

The Insurance Council of Australia (ICA) has developed a voluntary General Insurance Code of Practice to which We are a signatory. This Code aims to raise the standards of practice and service within the general insurance industry and it includes, but is not limited to, the following:

- We will only ask for, and take into account, relevant information when selling insurance;
- Our representatives will act in an honest, fair, efficient and transparent manner;
- We will respond to routine requests for information within 10 business days; and
- We will keep You informed of the progress of Your claim.

To obtain a copy of the code visit www.ica.com.au or call (02) 9253 5100

CREDIT INSURANCE POLICY

This PDS and Policy document, together with the current Policy Schedule and any other endorsements or notices We may give You, set out the entire terms and conditions of the insurance cover and form the basis of the contract of insurance (Credit Insurance Policy) with You.

Upon payment of the Premium applicable to the cover type selected by You, the cover provided by the Credit Insurance Policy will be activated from the inception date shown on the Policy Schedule.

EXCLUSIONS

We and AIA Australia Limited will not pay for any claim resulting from any event or circumstance indicated by an X in the following table:

EVENT OR CIRCUMSTANCE	DISABLEMENT	INVOLUNTARY UNEMPLOYMENT	DEATH
You had advice or treatment from a medical practitioner for any injury or sickness within the 12 month period before the Policy began, and You require treatment for the same condition within the 12 months after the Policy began.	X	X	X
You become sick or show signs of sickness within 30 days from when the Policy began.	X	X	
Any illness, injury or condition which is a direct or indirect result of any Pre-existing Condition.	X	X	X
Alcoholism, drug addiction or the influence of liquor or non-prescribed drugs.	X	X	X
Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or any ailment arising directly or indirectly from or related to either disease.			X
Sexually Transmitted Disease	X	X	X
You are pregnant, have an abortion or give birth (including any associated conditions).	X	X	X
Suicide, attempted suicide or intentional self inflicted injury or illness.	X	X	X
You take part in a criminal activity.	X	X	X
Any aerial activity except as a passenger in a fixed wing, motor aircraft owned and operated by a licensed airline or charter company.	X		X
War or warlike activities, riot or civil commotion, strike, lockout or civil war.	X	X	X
The use, existence or escape of nuclear material or waste, or ionising radiation.	X	X	X
If You are self employed.		X	
You stop work within 30 days from when the Policy began.		X	
You take part in a professional sport.	X	X	X
You become voluntarily unemployed or You become unemployed due to actions including but not limited to deliberate misbehaviour, misconduct or similar type of actions.		X	
You die, become or remain disabled or unemployed directly or indirectly attributable to or consequential upon any form of depression, anxiety, psychological and/or neurological condition or disorder.	X	X	X
If You have been offered employment but elect not to take it.		X	
You become unemployed due to Your employment being of a seasonal nature.		X	