

# CRITICAL ILLNESS COVER

Our unique range of flexible insurance products  
pay you cash, so you can recover at your own pace.

RECOVER COVER



Combined Product Disclosure Statement,  
Policy Document and Financial Services Guide  
4 April 2024

# CRITICAL ILLNESS COVER

## Cash support for when life throws you a curve ball.

There are some things in life we don't want to think about but it can pay to plan for the unexpected.

When illness strikes, it can impact more than just your health. **Critical Illness Cover** pays a fast cash payment to help deal with the financial impact of serious illness, your way.



### WHAT MAKES CRITICAL ILLNESS COVER UNCOMMON?



#### FLEXIBLE

We pay you cash when your claim is approved, giving you the flexibility to use it to recover your way.



#### FAST

We pay most claims in under 5 days (once we get all the info we need) to help with your recovery.



#### EASY

No complex medical checks or underwriting when you take out cover, just talk to our friendly member care consultants.



#### UNIQUE

Our products are designed to help fill the gaps not covered by traditional health insurance products, to help you recover.



### WHO CAN APPLY?

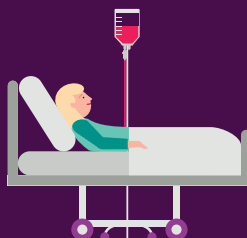
- Apply if you're a Permanent Resident of Australia aged 18-54, cover expires at 65.
- Protect everyone on your HCF health cover with the Critical Illness Family Cover option.



### WHAT DOES CRITICAL ILLNESS COVER PAY FOR?

#### Available in 2 levels of cover:

- \$25,000** cover level pays from \$4,000 to \$25,000 for specified conditions\*.
- \$50,000** cover level pays from \$8,000 to \$50,000 for specified conditions\*.



*"I was diagnosed with an extremely rare and aggressive form of blood cancer called Burkitt Lymphoma. I had to have 3 rounds of chemo. I thought, 'I'd better call HCF' and I'm so glad I did. I was so grateful for their help, and really impressed at the speed of everything, including the replies from the customer service staff, and at how fast the money came into my bank account. It was so helpful to have this money available because it really gives you that peace of mind."*

**Liz**  
HCF Life Member,  
Critical Illness Cover



# CRITICAL ILLNESS COVER COMBINED PRODUCT DISCLOSURE STATEMENT AND POLICY DOCUMENT

## ABOUT THIS DOCUMENT

This Combined Product Disclosure Statement (PDS), Policy Document and Financial Services Guide (FSG) contains important information about Critical Illness Cover and is designed to help You decide whether this product is right for You.

Any advice given in this document is general only and does not take into account Your individual objectives, financial situation or needs. You should read this document carefully before deciding on this product.

If We issue You with a Critical Illness Cover policy, You will receive a copy of this Combined Product Disclosure Statement and Policy Document, along with Your Policy Schedule. Together, these documents form Your Policy and should be kept in a safe place.

Throughout this document, some words and expressions have a special meaning. These words begin with a capital letter, and their meanings can be found in the Glossary section of this document.

## WHO CAN APPLY

Critical Illness Cover is available to Permanent Residents of Australia who are aged between 18 and 54. You can apply for a \$25,000 Level of Cover, or a \$50,000 Level of Cover.

## WHAT'S COVERED

We will pay a benefit if the Insured Person suffers a Critical Illness as described in the table below while Your Policy is Active and after the first 90 days from Cover Commencement, subject to the terms of this Policy.

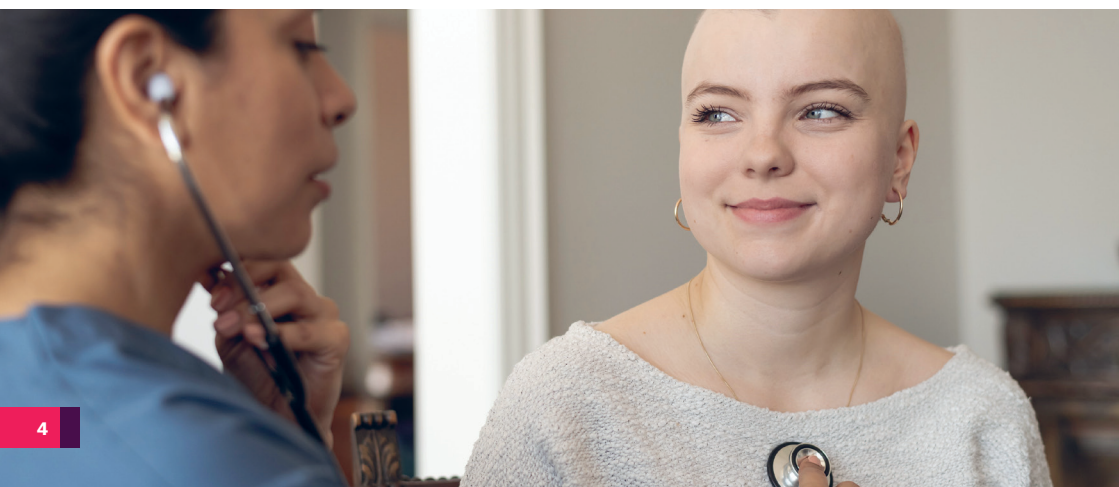
The Benefit Amount that applies for each Critical Illness is listed in the table on the next page and is based on your chosen Level of Cover, as stated in your Policy Schedule. The total of all benefits paid over the duration of Your Policy for each Insured Person will not exceed Your Level of Cover.

The benefit for a Critical Illness is only payable on the first occasion that the Critical Illness is suffered by the Insured Person while covered for that Critical Illness by Us, whether under this Policy or any other HCF Life critical illness insurance policy.

Benefits are payable to You or, if You have died, to Your legal personal representative or a person We are authorised to pay under the *Life Insurance Act 1995* (Cth).

Any benefit paid is a fixed amount and does not cover the cost of medical treatments (in whole or in part). You can use the benefit amount We pay for any purpose to help with the cost of recovery.

CRITICAL ILLNESS	DESCRIPTION	BENEFITS BASED ON LEVEL OF COVER	
		\$25,000 LEVEL OF COVER	\$50,000 LEVEL OF COVER
<b>Cancer of Specified Severity</b>	<p>means the presence of uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>An unequivocal diagnosis of malignancy must be supported by histopathologic, cytological, radiologic or clinicopathologic evidence. There must also be evidence of invasion of normal tissue or spread to regional lymph nodes or metastasis.</p> <p>The following conditions are excluded:</p> <ul style="list-style-type: none"> <li>tumours histologically described as pre-malignant, non-invasive, high-grade dysplasia, or with borderline or low malignant potential;</li> <li>all melanoma skin cancers unless having progressed to at least TNM classification T2bN0M0;</li> <li>all hyperkeratosis or basal cell carcinomas of the skin;</li> <li>all squamous cell carcinomas of the skin unless spread to other organs;</li> <li>prostatic cancers which are histologically described as TNM Classifications T1 (including T1a and T1b) or lower or Gleason Score of below 7; and</li> <li>Chronic Lymphocytic Leukaemia that has not progressed to at least Rai Stage 1.</li> </ul>	Breast cancer	
		Breast removal	
		\$25,000	\$50,000
		Breast surgery	
		\$16,000	\$32,000
		Chemotherapy or radiotherapy	
		\$10,000	\$20,000
		Surgery and radiotherapy	
		\$25,000	\$50,000
		<b>Uterine Cancer</b>	
		Removal of the uterus	
		\$25,000	\$50,000
Chemotherapy or radiotherapy			
\$10,000	\$20,000		
<b>Melanomas</b>			
1mm or more maximum thickness			
\$25,000	\$50,000		
<b>Other cancers</b>			
Chemotherapy or radiotherapy			
\$10,000	\$20,000		
Surgery under general anaesthetic			
\$16,000	\$32,000		
Both of the above			
\$25,000	\$50,000		
<b>Cardiac Arrest outside a Hospital</b>	<p>means the sudden breakdown of the heart's pumping function where it:</p> <ul style="list-style-type: none"> <li>is due to asystole or ventricular fibrillation; and</li> <li>is not associated with a clinical procedure; and</li> <li>is documented by electrocardiographic (ECG) changes; and</li> <li>occurs outside a hospital or other medical facility.</li> </ul>	\$25,000	\$50,000
<b>Coronary Artery Angioplasty</b>	<p>means the reshaping of a narrowed part of a coronary artery damaged by coronary artery disease in order to improve the blood flow through that coronary artery.</p> <p>This includes any percutaneous coronary intervention such as balloon angioplasty, stent insertion or atherectomy, but excludes any cardiac surgery conducted by an open-heart approach.</p> <p>The treatment must, in the opinion of an appropriate consultant medical specialist, be required on medical grounds and must be the most appropriate treatment.</p>	\$4,000	\$8,000
<b>Coronary Artery Bypass Graft Surgery</b>	<p>means surgical grafting of an artery or vein on to 1 or more coronary arteries to treat coronary artery disease.</p>	Bypass 1 coronary artery	
\$10,000	\$20,000		
Bypass 2 coronary arteries			
\$16,000	\$32,000		
Bypass 3 or 4 coronary arteries			
\$25,000	\$50,000		



CRITICAL ILLNESS	DESCRIPTION	BENEFITS BASED ON LEVEL OF COVER	
		\$25,000 LEVEL OF COVER	\$50,000 LEVEL OF COVER
<b>Heart Attack of Specified Severity</b>	<p>otherwise known as acute myocardial infarction, means sudden death of the heart muscle caused by an obstruction to the blood supply of the heart muscle.</p> <p>This must be confirmed by the typical rise and/or fall of a cardiac biomarker blood test (Troponin I, Troponin T or CK-MB) with at least 1 level above the 99th percentile of the upper reference limit.</p> <p>At least 1 of the following are also required:</p> <ul style="list-style-type: none"> <li>symptoms of ischaemia;</li> <li>electrocardiographic changes diagnostic of acute myocardial infarction or of consequential conduction abnormalities;</li> <li>imaging evidence of new regional wall motion abnormality present at least 6 weeks after the event; or</li> <li>evidence, at least 3 months after the event, that there has been a reduction of the output of the heart such that the Left Ventricular Ejection Fraction is less than 50%.</li> </ul> <p>Other acute coronary syndromes including but not limited to unstable angina are excluded.</p>	\$25,000	\$50,000
<b>Intensive Care (more than 5 days)</b>	<p>means the occurrence of a sickness or injury that requires continuous care in an authorised intensive care unit of an acute care hospital. In the opinion of an appropriate consultant medical specialist, treatment must be required on medical grounds and it must be the most appropriate treatment. It does not include an admission to a high dependency unit.</p>	More than 5 days	
		\$12,500	\$25,000
		More than 10 days	
		\$25,000	\$50,000
<b>Open Heart Surgery</b>	<p>means cardiac surgery performed through a thoracotomy in order to correct a heart defect, including heart valve surgery. The treatment must, in the opinion of an appropriate consultant medical specialist, be required on medical grounds and must be the most appropriate treatment.</p> <p>It does not include procedures to the coronary arteries or the aorta that do not require open heart surgery.</p>	\$25,000	\$50,000
<b>Severe Permanent Cardiac Impairment</b>	<p>means a failure of the heart to function properly resulting in a permanent impairment of physical function.</p> <p>In the opinion of an appropriate medical specialist, there is symptomatic and objective impairment of heart function to at least Class 3 (marked limitation of physical activity. Comfortable at rest. Less than ordinary activity causes fatigue, palpitation, shortness of breath or chest pain) of the New York Heart Association Classification of Cardiac Impairment.</p>	\$25,000	\$50,000
<b>Stroke</b>	<p>means permanent brain damage as a result of disruption of the blood supply to a part of the brain by restriction (occlusion) or bleeding (haemorrhage).</p> <p>Evidence of permanent and symptomatic loss of neurological function that is present on clinical examination and is, in the opinion of a suitably qualified medical practitioner, expected to last throughout the insured person's life.</p> <p>There must also be evidence of any 1 of the following:</p> <ul style="list-style-type: none"> <li>cerebral embolisation from an extra-cranial source; or</li> <li>intracranial haemorrhage; or</li> <li>cerebral blood vessel occlusion; or</li> <li>subarachnoid haemorrhage.</li> </ul> <p>The following conditions are excluded:</p> <ul style="list-style-type: none"> <li>transient ischaemic attacks</li> <li>vertebrobasilar ischaemia attacks</li> <li>cerebral symptoms of migraine</li> <li>symptoms of psychological or psychiatric origin.</li> </ul>	\$25,000	\$50,000

CRITICAL ILLNESS	DESCRIPTION	BENEFITS BASED ON LEVEL OF COVER	
		\$25,000 LEVEL OF COVER	\$50,000 LEVEL OF COVER
<b>Surgery of the Aorta</b>	<p>means surgery performed through a thoracotomy or laparotomy to correct a structural abnormality of the thoracic or abdominal aorta.</p> <p>The treatment must, in the opinion of an appropriate consultant medical specialist, be required on medical grounds and must be the most appropriate treatment.</p> <p>It does not include surgery performed using catheter techniques.</p>	\$25,000	\$50,000

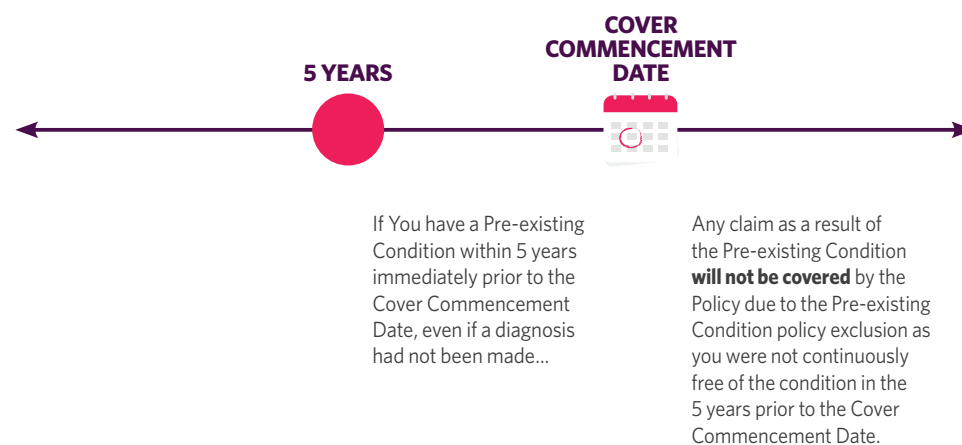
## WHAT ISN'T COVERED

No benefit is payable to You if the Insured Person suffers a Critical Illness if:

- the Critical Illness occurs on or before the Cover Commencement Date, or during the first 90 days after the Cover Commencement Date;
- the Critical Illness is not diagnosed in Australia, or if it involves a medical procedure that is not undertaken in Australia;
- the Critical Illness is directly or indirectly caused by, or is attributable to:

- a Pre-existing Condition that existed within 5 years immediately prior to the Cover Commencement Date;
- drug or alcohol use, abuse or intoxication, other than the use of prescribed drugs taken in accordance with the directions of a registered medical practitioner;
- acts of war, hostilities, civil commotion, terrorism or insurrection;
- intentional self-injury; or
- an illegal act committed by an Insured Person.

## HOW A PRE-EXISTING CONDITION WORKS



## EXAMPLES OF HOW A PRE-EXISTING CONDITION WORKS

### APPROVED EXAMPLE

Susan underwent Open Heart Surgery to correct a condition involving a heart defect. She fully recovered and had no ongoing signs or symptoms in the 5 years before taking out cover. Susan subsequently underwent Open Heart Surgery 2 years after her Cover Commencement Date to correct a condition involving a heart defect.

**Susan submitted a claim which was approved as she was continuously free of the condition in the 5 years prior to her Cover Commencement Date and all other policy conditions were met.**

### DECLINED EXAMPLE

James suffered from a condition involving a heart defect. He continued to have symptoms or was receiving treatment in the 5 years before taking out cover. James subsequently required Open Heart Surgery to correct his condition 7 years after his Cover Commencement Date.

**James submitted a claim which was declined due to the Pre-existing Condition policy exclusion as he was not continuously free of the condition in the 5 years prior to his Cover Commencement Date and the evidence showed that either James was aware or a reasonable person in the circumstances could be expected to be aware of his condition at the Cover Commencement Date.**

These examples are to demonstrate how a Pre-existing Condition works and the impact a Pre-existing Condition can have on a claim. They do not cover all possible scenarios.

## HOW WE ASSESS PRE-EXISTING CONDITIONS

We will assess if You have a Pre-Existing Condition (please refer to page 11 for the Pre-existing Condition definition) when You make a claim.

We will decline to pay a benefit to You on the basis of a Pre-Existing Condition if, at the time when this Policy was entered into (i.e. the Cover Commencement Date), You were aware of, or a reasonable person in the circumstances could be expected to have been aware of, the sickness or disability to which you were subject on the Cover Commencement Date or had been subject at any time within 5 years immediately prior to the Cover Commencement Date.

We will take into account information that includes but is not limited to:

- the information that You supply to Us; and
- the information that Your treating registered medical practitioner supplies to Us, such as their opinion of whether the signs, symptoms or treatment of the sickness or disability existed prior to the time when the Policy was entered into, even if a diagnosis had not been made.

## PREMIUMS

You must pay premiums on or before the due date to keep Your Policy Active. Premiums are payable in advance and You can choose the frequency. The premium payable under Your Policy, as applicable at the Cover Commencement Date, is shown on Your Policy Schedule. The premium includes stamp duty payable by Us where applicable.

Your premium is based on Your age and the Level of Cover You choose. Your premium increases with Your age in 5 year age bands. The first increase is at age 20, and then every 5 years after that. We will advise You of Your new premium before Your Policy Anniversary date in which You change from 1 premium age band to the next.

We may change the premium of Your Policy at any time, provided such change applies to all policyholders under this series of Critical Illness Cover. We will write to You about any changes and they will come into effect on the date specified in the notice of change, which will be at least 30 days after the date of sending the notice of change to You.

## PREMIUMS AND TAX

Premiums received are paid into Our No. 1 Statutory Fund, and all benefits are paid out of this fund. Generally, insurance premiums are

not tax deductible and benefits are paid free of personal tax. This is a general statement based on present laws and their interpretation. Individual circumstances may vary and You should consult a professional tax adviser.

## WHEN YOUR COVER ENDS

Insurance under Your Policy will end for all Insured Persons when any of the following occurs:

- the death of the Insured Person named on the Policy Schedule;
- the Insured Person named on the Policy Schedule turns 65;
- if You don't pay Your premiums, the date stipulated by Us in Our written notice of cancellation to You following the non-payment of premiums for 2 months after the date to which premiums have been paid;
- payment of the Level of Cover for all Insured Persons; or
- You make a written request to cancel Your Policy, on the date We receive Your written request.

In addition, for Family Level of Cover, insurance under this Policy will end for the Insured Person when any of the following occurs:

- the Insured Person turns 65;
- the payment of the Level of Cover for that Insured Person;
- the Insured Person ceases to be a Partner;
- the Insured Person ceases to be a Dependant; or
- the death of the Insured Person.

We will not cancel Your Policy in response to any change in the risk of the Insured Person.

Where You hold Family Level of Cover, but Your Private Health Policy has been cancelled or changed to single level, You, Your Partner and all Dependants that were covered by Your Private Health Policy immediately before the Private Health Change will continue to have life insurance cover under this Policy, even though You, Your Partner and Dependants may no longer have cover under Your Private Health Policy.

You may cancel or change this Policy at any time by contacting Us. If You have cancelled Your Private Health Policy or hold a single level Private Health Policy, You can change the Insured Persons under this Policy at any time by contacting Us.

Where You hold Family Level of Cover and only 1 Insured Person remains covered by the Policy (due to cover ceasing in accordance with this clause), We will cancel Your Family Level of Cover and issue You with alternative Single Level of Cover.

Where this occurs:

- the Cover Commencement Date in this Policy will continue to apply in respect of any Exclusions for the purposes of Your Single Level of Cover; and
- the Level of Cover will be the lesser of the amount

of the unpaid benefit on Your Family Level of Cover or the Level of Cover on your Policy Schedule. We will notify You if this occurs.

## REINSTATING YOUR POLICY

If We have cancelled Your Policy due to non-payment of premiums, We will send You a written notice of cancellation. You can request to reinstate your Policy by calling us on **13 13 34** within 30 days of the date stated on the written notice of cancellation. Within that 30 days, We must receive all outstanding premiums before Your Policy can be reinstated.

## COOLING OFF PERIOD

From the date You receive Your Policy documents from Us, You have 30 days to check whether the Policy meets Your needs. Within this time, You may cancel Your Policy by calling Us on **13 13 34** and receive a full refund of any money paid provided You have not made a claim.

## HOW TO MAKE A CLAIM

We will require written proof from You to substantiate Your claim. To submit satisfactory written proof to Us:

- complete and return a Critical Illness Insurance claim form as soon as possible (You can get a copy of this form by calling Us on **13 13 34** or emailing Us at [lifecclaims@hcf.com.au](mailto:lifecclaims@hcf.com.au));
- You will need to pay all costs related to completing the Critical Illness claim form;
- You must provide proof of Your age;
- if required, the Insured Person will need to have a medical examination on Our behalf and at Our expense;
- You must supply any other documents or evidence We may require in order to assess your claim; and
- the Insured Person must seek medical advice from a legally qualified medical practitioner as soon as possible after a sickness or diagnosis occurs and that advice must be followed.

## RISKS

It is important to understand the associated risks of purchasing a life insurance policy. Things You may wish to consider include:

- determining whether this Policy suits Your needs;
- if You are replacing an existing policy, consider the terms and conditions of this Policy and your existing policy before making a decision;
- this Policy does not have a surrender value, which means no money is payable to You unless We have approved a claim under this Policy.

## INSURED PERSONS

TYPE OF COVER	INSURED PERSON(S)
<b>Single Level of Cover</b>	The Insured Person shown on the Policy Schedule
<b>Family Level of Cover, with Family Level Private Health Policy</b>	<ul style="list-style-type: none"> <li>You; and</li> <li>all of the persons covered by Your Private Health Policy at the time of the event giving rise to the claim occurring.</li> </ul>
<b>Family Level of Cover, but Private Health Policy cancelled or changed to single level</b>	<ul style="list-style-type: none"> <li>You; and</li> <li>all of the persons who were covered by Your Private Health Policy at the date of the Private Health Change provided they continue to meet the eligibility requirements for either a Partner or the Dependant status they held at the date of the Private Health Change; and</li> <li>any New Family Members (see below).</li> </ul> <p>Note: This means that You, Your Partner and all Dependents that were covered by Your Private Health Policy immediately before the Private Health Change will continue to have life insurance cover under this Policy, even though You, Your Partner and Dependents may no longer have cover under Your Private Health Policy.</p>

## NEW FAMILY MEMBERS

Any New Family Members will be covered from the date of notification to Us and will not be covered in respect of any Pre-existing Conditions.

A New Family Member who is a newborn will be covered from their date of birth if You notify Us within 6 months of their date of birth. If you notify Us after this period, the newborn will be covered from the date of notification to Us.

## GLOSSARY

Where the below terms appear throughout this document, they hold the meanings stated in the table below.

TERM	MEANING
<b>Active</b>	means the period of time between the Cover Commencement Date and the date Your Policy ceases in accordance with section 'When Your Cover Ends'.
<b>Adult Dependant</b>	means a person who: <ul style="list-style-type: none"> <li>is related to You or Your Partner as a child, step-child, or foster child or other child that You or Your Partner has legal guardianship over;</li> <li>is aged between 22 and 30 (inclusive);</li> <li>is unmarried and not in a de facto relationship;</li> <li>is not a Student Dependant; and</li> <li>is primarily reliant on You or Your Partner for maintenance and support.</li> </ul>
<b>Benefit Amount</b>	means the applicable benefit set out in the Table of Critical Illness Benefits, depending on your Level of Cover.
<b>Child Dependant</b>	means a person who: <ul style="list-style-type: none"> <li>is less than 18 years of age;</li> <li>is unmarried and not in a de facto relationship;</li> <li>is primarily reliant on You or Your Partner for maintenance and support; and</li> <li>is related to You or Your Partner as a child, step-child, foster child or other child that You or Your Partner has legal guardianship over.</li> </ul>

TERM	MEANING
<b>Cover Commencement Date</b>	means: <ul style="list-style-type: none"> <li>for the Insured Person named on the Policy Schedule, the date shown in the Policy Schedule; and</li> <li>for the Family Level of Cover: <ol style="list-style-type: none"> <li>for persons covered by your Private Health Policy, the later of (i) the date shown on the Policy Schedule or (ii) the date that person becomes covered under Your Private Health Policy;</li> <li>for a New Family Member who is a newborn, the date of birth of the newborn if notified to Us within 6 months of date of birth; or</li> <li>for any other New Family Member (including a newborn notified to Us more than 6 months after date of birth), the date You notify Us of the New Family Member.</li> </ol> </li> </ul>
<b>Dependant</b>	means either a Child Dependant, Non-Classified Dependant, Student Dependant or Adult Dependant.
<b>Family Level Private Health Policy</b>	means an HCF Private Health Policy that provides cover for more than 1 person.
<b>HCF</b>	means The Hospitals Contribution Fund of Australia Ltd (ABN 68 000 026 746, AFSL 241 414).
<b>Insured Person</b>	has the meaning given in the section labelled 'Insured Persons'.
<b>Level of Cover</b>	means the level of cover shown on Your Policy Schedule.
<b>New Family Member</b>	means any other persons You notify to Us as being Your Partner or a Dependant after date of the Private Health Change.
<b>Non-Classified Dependant</b>	means a person who: <ul style="list-style-type: none"> <li>is 18-21 years (inclusive);</li> <li>is unmarried and not in a de facto relationship;</li> <li>is primarily reliant on You or Your partner for maintenance and support; and</li> <li>is related to You or Your Partner as a child, step-child, foster child or other child that You or Your Partner has legal guardianship over.</li> </ul>
<b>Partner</b>	means the person who is Your spouse or de facto partner with whom You live.
<b>Permanent Residents of Australia</b>	means a permanent resident or Australian citizen as defined under the <i>Australian Citizenship Act 2007</i> (Cth) including any amendment, replacement, re-enactment or successor legislation.
<b>Policy</b>	means this Combined Product Disclosure Statement and Policy Document, together with Your Policy Schedule and any change notices We issue You while Your Policy is Active.
<b>Policy Anniversary</b>	means the annual anniversary of the Cover Commencement Date of Your Policy.
<b>Policy Owner</b>	means the person indicated on Your Policy Schedule as the Policy Owner.
<b>Pre-existing Condition</b>	means a sickness or disability to which You: <ul style="list-style-type: none"> <li>were subject to on the Cover Commencement Date; or</li> <li>had been subject to at any time within 5 years immediately prior to the Cover Commencement Date; and where at the time when this Policy was entered into (i.e. the Cover Commencement Date), You were aware of, or a reasonable person in the circumstances could be expected to have been aware of, the sickness or disability.</li> </ul>
<b>Private Health Change</b>	means Your Family Level Private Health Policy is cancelled or changed from a Family Level Private Health Policy to an HCF Private Health Policy that covers only 1 person.
<b>Private Health Policy</b>	means the HCF private health insurance policy that is held by You, or was previously held by You, under the HCF membership number listed on Your Policy Schedule as at the Policy Date.
<b>Student Dependant</b>	means a person who: <ul style="list-style-type: none"> <li>is between 22 and 30 years of age (inclusive);</li> <li>is a full time student at school, college or university;</li> <li>is unmarried and not in a de facto relationship;</li> <li>is primarily reliant on You or Your Partner for maintenance and support; and</li> <li>is related to You or Your Partner as a child, step-child, foster child or other child that You or Your Partner has legal guardianship over.</li> </ul>
<b>We/Our/Us/HCF Life</b>	means HCF Life Insurance Company Pty Ltd (ABN 37 001 831 250, AFSL 236 806).
<b>You/Your</b>	means the Policy Owner.

## OTHER THINGS YOU NEED TO KNOW

### YOUR COVER IS PROVIDED BY HCF LIFE

Critical Illness Cover is issued by HCF Life Insurance Company Pty Ltd (HCF Life), a subsidiary of The Hospitals Contribution Fund of Australia Ltd (HCF) and will not have a surrender value at any time. HCF is a not-for-profit health fund that has been looking after Australians since 1932. HCF and HCF Life are each responsible for the entire contents of this Combined Product Disclosure Statement, Policy Document and Financial Services Guide. In addition to these documents, you should also read the Target Market Determination (TMD) for this product, which is available at [hcf.com.au/lifeinfo](http://hcf.com.au/lifeinfo)

### CHANGES TO YOUR POLICY

The information in this Combined Product Disclosure Statement, Policy Document and Financial Services Guide is current as at the date of issue. From time to time, We may change the terms of Your Policy or update information in this document. If there is a significant or materially adverse change or update, We will write to You about any changes or updates before they come into effect. Changes or updates that are not materially adverse are available at [hcf.com.au/lifeinfo](http://hcf.com.au/lifeinfo) or by contacting Us on **13 13 34**. Free paper copies are available on request.

The benefits payable to You are those specified in Your Policy or such more favourable benefits as may be determined by Us and notified to You from time to time. Any such determination does not result in a change to Your Policy.

### PROTECTING YOUR RIGHTS

If You have a complaint about Your Policy, please contact Our Policy Service Team on **13 13 34** and We will attempt to resolve it promptly. If an issue has not been resolved to Your satisfaction, You can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution process that is free to consumers.

Call: **1800 931 678 (free call)**

Visit: [afca.org.au](http://afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Write: **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**

The Hospitals Contribution Fund of Australia Ltd.  
ABN 68 000 026 746 AFSL 241 414

HCF Life Insurance Company Pty Ltd.  
ABN 37 001 831 250 AFSL 236 806

#### LIFE INSURANCE CODE OF PRACTICE

HCF Life is bound by the Life Insurance Code of Practice which sets out the Australian life insurance industry's key commitments and obligations to customers. Further information is available at [cali.org.au/life-code](http://cali.org.au/life-code)

## FINANCIAL SERVICES GUIDE HCF & HCF LIFE

**HCF is licensed to provide general advice about and arrange for the issue of life and general insurance products. The life insurance products are issued by HCF Life Insurance Company Pty Ltd (HCF Life).**

**This Financial Services Guide provides information about the financial services provided by HCF and HCF Life in relation to Critical Illness Cover and is designed to assist You in deciding whether to use any of these services.**

**It contains information about remuneration paid to HCF, HCF Life and their staff for the services offered, and how complaints against HCF and HCF Life in relation to these services are dealt with.**

**If HCF or HCF Life offers or arranges to issue You Critical Illness Cover We will provide you with a Product Disclosure Statement relating to that product where required. The Product Disclosure Statement will set out the significant features of the product and will assist You to make informed decisions about the product.**

### SERVICES

HCF's Australian Financial Services Licence (AFSL number 241 414) authorises HCF to provide general advice about, and arrange the issue, variation, and disposal of, both life and general insurance products.

The life insurance products are issued by HCF Life (AFSL number 236 806), who deals in life insurance products. HCF Life also provides general advice on life insurance products and claims handling and settling services.

### WHAT IS GENERAL ADVICE?

General advice is a recommendation or opinion about a financial product that is not tailored to Your personal circumstances. This means that general advice won't consider Your personal circumstances such as your income, expenses, assets, liabilities, goals, or risk tolerance.

You should, before acting on any general advice, consider the appropriateness of the advice, having regard to Your objectives, financial situation or needs. Please read the relevant Product Disclosure Statement before deciding to purchase any product.

### HCF & HCF LIFE

HCF Life is a wholly owned subsidiary of HCF and acts on its own behalf.

Premiums for the life insurance products issued by HCF Life are paid to HCF Life. HCF receives commission from HCF Life for the sale of life insurance products of up to 40% of the first year's premium plus an additional commission of 80% of HCF Life's underwriting profit each year calculated as premium less claims and expenses. HCF's staff may also receive an incentive depending on the annual premium of these products which they sell. This will not exceed 15% of the first year's premium.

HCF is a not-for-profit organisation and all of the income it receives is applied for the benefit of its members.

HCF and HCF Life hold professional indemnity insurance that complies with the compensation requirements of section 912B of the Corporations Act. This includes cover for claims in relation to the conduct of representatives and employees who no longer work for HCF and HCF Life but who did at the time of the relevant conduct.

### COMPLAINTS PROCESS

Should You have a complaint about any of the services We offer in this Financial Services Guide please call us on **13 13 34**. If We have not resolved Your complaint within 30 days or You are not satisfied with Our response, You can contact The Australian Financial Complaints Authority (AFCA). AFCA is an independent body available free of charge to consumers and can be contacted at:

Call: **1800 931 678 (free call)**

Visit: [afca.org.au](http://afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Write: **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**

The Hospitals Contribution Fund of Australia Ltd.  
ABN 68 000 026 746 AFSL 241 414  
Address: HCF House, 403 George St, Sydney, NSW, 2000  
Phone number: 13 13 34

HCF Life Insurance Company Pty Ltd.  
ABN 37 001 831 250 AFSL 236 806  
Address: HCF House, 403 George St, Sydney, NSW, 2000  
Phone number: 13 13 34

# FINANCIAL SERVICES GUIDE TELCO SERVICES AUSTRALIA PTY LTD

You may have purchased a product via our corporate representative, Telco Services Australia Pty Ltd (TSA). If this is the case, the following Financial Service Guide applies.

Telco Services Australia Pty Ltd (TSA) is a Corporate Authorised Representative of The Hospitals Contribution Fund of Australia Ltd (HCF), which is authorised to provide general advice about, and arrange the issue, vary, and dispose of, life insurance products. The life insurance products are issued by HCF Life Insurance Company Pty Ltd (HCF Life).

This Financial Services Guide is about the financial services provided by TSA in relation to HCF Life products and is designed to assist you in deciding whether to use any of these services.

It contains information about remuneration paid to TSA and its staff and other relevant persons for the services offered and how complaints against TSA in relation to these services are dealt with.

If TSA offers or arranges to issue you an HCF Life product, we will provide you with a Product Disclosure Statement relating to that product where required. The Product Disclosure Statement will set out the significant features of the product and will assist you to make informed decisions about the product.

## SERVICES

TSA provides general advice about, and arranges the issue, variation, and disposal of, life insurance products by HCF Life to HCF members. General advice does not take account of individual objectives, financial situation or needs. You should, before acting on any general advice, consider the appropriateness of the advice, having regard to Your objectives, financial situation or needs. Please read the relevant Product Disclosure Statement before deciding to purchase any product.

## TELCO SERVICES AUSTRALIA PTY LTD (TSA)

TSA is a Corporate Authorised Representative (AFS Representative Number 001239613) of HCF (AFSL number 241 414). When we provide you with general advice about, or arrange to issue, vary or dispose of, a policy, we do so as a Corporate Authorised Representative of HCF.

Premiums for the life insurance products issued by HCF Life are paid to HCF Life. HCF receives commission from HCF Life for the sale of life insurance products plus an additional commission

of HCF Life's underwriting profit each year calculated as premium less claims and expenses. TSA receives a fixed hourly rate for provision of staff to provide general advice about, and arrange the issue, variation, and disposal of, life insurance products issued by HCF Life. For more information on this, contact HCF on **13 13 34**.

HCF is a not-for-profit organisation and all of the income it receives is applied for the benefit of its members.

HCF holds professional indemnity insurance, for the benefit of TSA, that complies with the compensation requirements of section 912B of the Corporations Act. This includes cover for claims in relation to the conduct of representatives and employees who no longer work for HCF but who did at the time of the relevant conduct.

## COMPLAINTS PROCESS

Should you have a complaint about any of the services we offer in this Financial Services Guide please contact us on **13 13 34**. If we have not resolved your request, complaint within 30 days or you are not satisfied with our response, you can contact The Australian Financial Complaints Authority (AFCA). AFCA is an independent body available free of charge to consumers and can be contacted at:

Call: **1800 931 678 (free call)**

Visit: **afca.org.au**

Email: **info@afca.org.au**

Write: **Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001**

Telco Services Australia Pty Ltd  
ABN 31106 527 422  
AFS Representative Number 001239613  
31 Troode St, West Perth, WA 6005  
Phone number: 13 13 34

The Hospitals Contribution Fund of Australia Ltd.  
ABN 68 000 026 746 AFSL 241 414  
HCF Life Insurance Company Pty Ltd.  
ABN 37 001 831 250 AFSL 236 806  
HCF House, 403 George St, Sydney, NSW, 2000  
Phone number: 1800 560 855

# OUR PRIVACY STATEMENT

HCF Life is committed to best practice privacy protection.

We collect your personal information including sensitive information such as health information from you and/or the policy owner who is responsible for your policy and/or from other third parties detailed in the HCF Privacy Policy (which covers HCF Life), so we can:

- comply with applicable laws
- manage our relationship with you
- provide life insurance related products and services to you (including through third parties)
- manage and pay claims and benefits
- assess your life insurance and related needs
- investigate fraudulent or improper claims and assess risks
- research and develop products, services and benefits that may better serve your needs
- assess your possible interest in and tell you about other HCF products and services
- administer our business and deal with complaints.

**The types of organisations and individuals we disclose personal information to include:**

- third party organisations who deliver services on our behalf or to us, some of whom may be located overseas
- research companies contracted to us to ask your opinion on improving our service, benefits or product offerings
- other insurers or reinsurers
- government, including law enforcement agencies
- related HCF companies
- the named policy owner who has your authority
- any other authorised individual.

If you do not provide the personal information we request, we may not be able to provide you with our products or services.

You can ask us at any time to stop direct marketing to you by emailing **service@myhcf.com.au** or calling **13 13 34**.

For more information about the personal information we collect and how we handle it, how to access and correct your personal information or how to make a complaint and how we will respond to complaints, please read the HCF Privacy Policy.

To view the HCF Privacy Policy:

- Visit **hcf.com.au/privacy**
- Visit your local branch.

All new policy owners should ensure that all members on the policy are made aware of the HCF Privacy Policy.



# RECOVER COVER THAT'S UNCOMMON CARE APPLY TODAY

## APPLYING FOR CRITICAL ILLNESS COVER IS EASY

To apply, all you need to do is:

1. Call, visit a branch or go online to complete your application
2. Leave the rest to us.



**1800 560 855**

MON-FRI 8AM-8PM,  
SAT 9AM-5PM AEST/AEDT



**[hcf.com.au/recover-cover](https://www.hcf.com.au/recover-cover)**



**Visit a branch**