



When you take out life insurance, it's important that you get the highest standards of service in all your dealings with us. That's why we and the insurer, Hannover Life Re of Australasia Ltd, are committed to comply with the Life Insurance Code of Practice (Code) which was first established by the Financial Services Council (FSC) and is now owned and maintained by the Council of Australian Life Insurers (CALI). The Code set out standards in relation to the provision of products and services covered by the Code (e.g. from buying insurance to making a claim and handling of complaints).

The Code also outlines how we can provide support to customers with special needs, or who are vulnerable, or in financial hardship.

You can find out more about the Code and obtain a copy on the CALI website at <https://cali.org.au/life-code/>.

We will continuously comply with the Life Insurance Code of Practice and life insurance industry standards in the interests of serving and supporting our customers.