

Terms and Conditions for Protection Plans Drought Assistance Package

Eligibility

To access the Drought Assistance Package, you or your financial adviser will need to contact Customer Relations by phoning 1800 025 127.

We will apply the 6 month premium waiver on Protection Plans policies that meet the following eligibility criteria:

1. Eligible occupation listed on the Protection Plans policy (see list of eligible occupations)
2. Provision of evidence of approval for Federal Government Farm Household Allowance
 - a. E.g. Federal Government Farm Household Allowance acceptance letter or email
3. Living in a declared drought region of NSW or QLD
4. Existing in-force Protection Plans policies through Ordinary (non-Super) ownership* at 14 January 2019

Once satisfactory evidence is received, we will apply the premium waiver on the policy and provide you with confirmation.

**Policies owned via Super and SMSF are unable to receive the premium waiver*

Additionally, specialised claims services will be available for eligible customers, similar to those provided during financial hardship claim cases.

Eligible occupations listed on the Protection Plans policy

Occupation	Sub-category
Cane Farmer	Cane Labourer/Worker/Harvester
	Owner/Manager
Dairy Industry	Farmer/Proprietor
Farm Labourer/Employee	Permanent Employee
Farm Proprietor	More than 5 staff
	Up to 5 staff
Farming Industry (Proprietor/Owner/Manager)	Beef Cattle
	Dairy
	Farmer Grazier/Owner
	Fruit/Vegetable Grower/Orchardist

	Grain/Wheat
	Grape Grower
	Mixed Farming
	Orchardist (Qualified)
	Poultry/Pig
	Sugarcane
Poultry Farmer	Manager Only
	Other than Manager

Details of the Federal Government Farm Household Allowance are available at:

<https://www.humanservices.gov.au/individuals/services/centrelink/farm-household-allowance>

Protection Plans Drought Assistance Package offer availability

You can apply for the Protection Plans Drought Assistance Package from 14th January through to 30 September 2019.

Customers who pay premiums annually are eligible to receive a pro rata premium waiver at next payment date.

For more information

Call us on 1800 025 127, or
Speak to your financial adviser

Things you need to know

The Insurer of Protection Plans is Westpac Life Insurance Services Limited (WLIS) ABN 31 003 149 157, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ('WSAL') ABN 77 000 049 472, AFSL Number 233731 as trustee of the Westpac MasterTrust ABN 81 236 903 448. WLIS and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.