

Terms and Conditions for Protection Plans Flood Assistance Package

Eligibility

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

We will apply the 3 month premium waiver on Protection Plans policies that meet the following eligibility criteria:

1. Existing in-force Protection Plans policies (including policies held through Super) with risk commencement date prior to 31 January 2019
2. Living in Townsville or a declared flood disaster region of Far North Queensland (refer below for declared disaster areas)
3. Provision of evidence of approval (acceptance letter or email) for any one of these Government assistance payments:
 - i. Australian Government Disaster Recovery Payment
 - ii. Essential household contents grant, or
 - iii. Structural assistance grant.

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

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

Local government areas declared flood disaster zones

| | |
|--------------------------|--------------------|
| 1. Burdekin | 2. Burke |
| 3. Carpentaria | 4. Charters Towers |
| 5. Cloncurry | 6. Cook |
| 7. Doomadgee | 8. Douglas |
| 9. Flinders | 10. Hinchinbrook |
| 11. McKinlay | 12. Palm Island |
| 13. Richmond | 14. Torres |
| 15. Torres Strait Island | 16. Townsville |
| 17. Winton | 18. Wujal Wujal. |

Details of the Government assistance payments are available at:

<https://www.humanservices.gov.au/individuals/services/centrelink/far-north-queensland-floods-february-2019-australian-government-disaster-recovery-payment>

<https://www.qld.gov.au/community/disasters-emergencies/financial-assistance/essential-household-content-grant>

<https://www.qld.gov.au/community/disasters-emergencies/financial-assistance/structural-assistance-grant>

Protection Plans Flood Assistance Package offer availability

Protection Plans Flood Assistance Package will be available from 1 May through to 30 September 2019.

Customers who pay premiums annually are eligible to receive the 3 month 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.