

# Freedom Loan Protection



## Supplementary Product Disclosure Statement

This Supplementary Product Disclosure statement (**SPDS**) is dated 6 June 2019 and supplements (by way of update and adding to) the information contained in the Freedom Loan Protection Product Disclosure Statements which have issue dates of 22 May 2017 and 30 June 2017, as amended by the Freedom Loan Protection Supplementary Product Disclosure Statement dated 31 January 2019 (collectively, the **PDS**).

This SPDS should be read together with the PDS for any information relating to your Freedom Loan Protection product.

Words and expressions defined in the PDS have the same meaning in this SPDS.

The Freedom Loan Protection product is no longer distributed and is not available for purchase.

The PDS contains statements that refer to Freedom Insurance Pty Ltd (ABN 80 138 864 543) (Australian Financial Services Licence "AFSL" 341082), with respect to enquiries, customer service, complaints and privacy. Going forward, the following changes will apply.

Swiss Re Life & Health Australia Ltd (ABN 74 000 218 306) (AFSL 324 908) is the issuer of the PDS and the Freedom Loan Protection product and has appointed Genus Life Insurance Services Pty Ltd (ABN 89 631 536 537) (**Genus**) as the new administrator of the product. This means that enquiries, customer service, complaints, privacy and other administrative services for the plan will now be handled by Genus.

The table below identifies the provisions in the PDS that are affected by this change.

**Table**

	<b>PDS</b>	<b>Amended by this SPDS</b>
<b>Postal Address</b>	PO Box 3553, Sydney, NSW 2001	GPO Box 2548, Sydney, NSW, 2001
<b>Email</b>	service@freedominsurance.com.au	<a href="mailto:enquiry@genusliveservices.com.au">enquiry@genusliveservices.com.au</a>
<b>Website</b>	freedominsurance.com.au	genuslifeinsuranceservices.com.au

There are no other changes to the PDS. Policyholders should continue to rely on the PDS together with the most recent Certificate of Insurance (or such other documentation that was issued to the policy holder confirming the details of their cover).

## Complaints

If you have any concerns about your Plan or the service provided and wish to make a formal complaint, you should contact Genus Life Insurance Services on 1300 88 44 88 or by email to [complaints@genuslifeservices.com.au](mailto:complaints@genuslifeservices.com.au) If the complaint cannot be resolved to your satisfaction or if it is not dealt within 45 days, you can raise the matter directly with the Australia Financial Complaints Authority, or AFCA. They can be contacted as follows:

### **Australian Financial Complaints Authority**

**GPO Box 3**

**Melbourne VIC 3001**

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

**Website: [www.afca.org.au](http://www.afca.org.au)**

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

The Australian Financial Complaints Authority is an independent complaints resolution scheme established to provide advice and assistance to consumers in resolving disputes. This service is provided to you free of charge but before you ask them to help, you must first try to resolve the issue with us. For more information, please visit their website at [www.afca.org.au](http://www.afca.org.au)

All enquiries regarding Freedom Premium Life should be directed to Genus Life Insurance Services:

### **Genus Life Insurance Services Pty Ltd ABN 89 631 536 537**

Postal address: GPO Box 2548, Sydney, NSW, 2001

Business address: Level 7, 66 Clarence Street, Sydney New South Wales, 2000

Telephone: 1300 88 44 88

Email: [enquiry@genuslifeservices.com.au](mailto:enquiry@genuslifeservices.com.au)

Website: [genuslifeinsuranceservices.com.au](http://genuslifeinsuranceservices.com.au)