

# Freedom Protection Plan



## 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 Protection Plan Product Disclosure Statement which has an issue date of 2 April 2014, as amended by the 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 Protection Plan.

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

The Freedom Protection Plan 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.

NobleOak Life Limited (ABN 85 087 648 708) (AFSL 247302) is the issuer of the PDS and the Freedom Protection Plan and has replaced Freedom Insurance Administration Pty Ltd as the administrator of the plan, with Genus Life Insurance Services Pty Ltd (ABN 89 631 536 537) (Genus).

- This means enquiries, customer service, complaints, privacy and other administrative services for the plan will be handled by Genus.
- Until 1 June 2019, there are no changes to contact information and policyholders can continue to use the contact information and rely on the arrangements stated in the PDS. From 1 June 2019, you should use the Genus contact details for any enquiries.

The table on the following pages identifies the provisions in the PDS that are affected by this change.

There are no other changes to the PDS. Policyholders should continue to rely on the PDS, and the Freedom Insurance Benefit Fund Rules together with the most recent Certificate of Membership (or such other documentation that was issued to the policy holder confirming the details of their cover). Should you wish to obtain a copy of the Freedom Insurance Benefit Fund Rules, simply contact Genus.

The contact details for Genus are as follows:

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:	<a href="mailto:enquiry@genuslifeservices.com.au">enquiry@genuslifeservices.com.au</a>
Website:	<a href="http://genuslifeinsuranceservices.com.au">genuslifeinsuranceservices.com.au</a>

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<b>Page</b>	<b>Section title</b>	<b>PDS Statement</b>
Description of Freedom Insurance		
3	About Freedom insurance	<ul style="list-style-type: none"> <li>• Freedom Protection Plan is distributed exclusively by Freedom Insurance Pty Ltd (ABN 80 138 864 543) (AFSL 341082) and its representatives.</li> <li>• Freedom Insurance's objective is to provide customers with convenient access to affordable life insurance protection with a focus on providing a simple, understandable offer that allows customers to make an informed decision on their need for protection.</li> <li>• Freedom Insurance is a 100% Australian owned specialist risk insurance business that holds an Australian Financial Services Licence issued by the Australian Securities and Investment Commission (ASIC).</li> <li>• Freedom Insurance does not underwrite or in any way guarantee the benefits payable under the Freedom Protection Plan.</li> </ul>
Enquiries		
2	About this Document	Should you wish to obtain a copy of the Freedom Insurance Benefit Fund Rules, simply call Freedom Insurance on 1300 88 44 88.
3	Enquiries	All enquiries regarding the Freedom Protection Plan should be directed to Freedom Insurance on 1300 88 44 88.
8	Benefits Options	Importantly, Freedom Insurance will be able to assist you with all matters regarding the benefit combinations that are available as well as the eligibility requirements for each of those benefits.
23	Your Premiums	The amount of your premium (or the instalment premium) will be provided to you by Freedom Insurance at the time that you apply for cover and will otherwise be notified to you as it changes throughout the life of your Plan.
23	Your Premiums - Payment Due Date	Freedom Insurance will be able to help you select a suitable billing date that is within the range of dates that we permit.
27	Benefit Payments and Beneficiaries - Nominating Beneficiaries	For details on how to nominate a beneficiary, please call Freedom Insurance on 1300 88 44 88.
28	Applying for Cover	After satisfying yourself that you would like to obtain the valuable cover provided by the Freedom Protection Plan, you can apply over the telephone simply by calling Freedom Insurance.
30	Your Cover - When Your Cover Starts	You should always check any documentation sent to you and contact Freedom Insurance immediately if any anything needs correcting.
33	Claims - Making a Claim	If you or your legal representative wish to make a claim, please call Freedom Insurance on 1300 88 44 88. Freedom Insurance will inform you of our requirements and assist you through the claim process.
35	Other Important	It is essential that you tell Freedom Insurance of any change in your

Page	Section title	PDS Statement
	Information - Correspondence	postal or email addresses.
Customer service		
36	Customer Service - Contacting us	All enquiries regarding the Freedom Protection Plan should be directed to Freedom Insurance. Phone 1300 88 44 88 9.00 am to 6.00 pm (Sydney time) Monday to Friday Full contact details are set out on the back cover of this PDS.
37	Customer Service - Changes To Your Cover	You should contact Freedom Insurance if you wish to change something about your cover.  Freedom Insurance can tell you of any special requirements that you will need to meet in order for your request to be processed, including asking you to provide us with information to help us decide whether to agree to the change.
48	Back cover	Freedom Insurance All enquiries regarding the Freedom Protection Plan should be directed to Freedom Insurance.  Phone 1300 88 44 88  Fax 1300 98 67 95  Email service@freedominsurance.com.au  Postal address PO Box 3553, Sydney NSW 2001  <a href="http://www.freedominsurance.com.au">www.freedominsurance.com.au</a>
Complaints		
1	Supplementary PDS dated 31 January 2019	If you have any concerns about your Plan or the service provided and wish to make a formal complaint, you should contact Freedom Insurance on 1300 88 44 88 or by email to <a href="mailto:complaints@freedominsurance.com.au">complaints@freedominsurance.com.au</a> or by submitting a complaint at <a href="http://www.freedominsurance.com.au/complaints">www.freedominsurance.com.au/complaints</a> .  All inquiries regarding the Freedom Insurance Plan should be directed to Freedom Insurance: Phone 1300 88 44 88 Web <a href="http://freedominsurance.com.au">freedominsurance.com.au</a> Email <a href="mailto:service@freedominsurance.com.au">service@freedominsurance.com.au</a> Mail PO Box 3553, Sydney, NSW 2001

Page	Section title	PDS Statement
Privacy		
34	Other Important Information - Privacy	<p>If you have any questions about the handling of your personal information please contact Freedom Insurance and they will be able to assist.</p> <p>You can also find a copy of our full Privacy Policy at <a href="http://www.freedominsurance.com.au">www.freedominsurance.com.au</a></p>
43	Privacy Notification Statement - Collection of Personal Information	To help us keep the information that we hold about you up-to-date, we ask that you advise Freedom Insurance promptly of any changes to your name or contact details, or if you are concerned that any information that we hold about you is inaccurate, incomplete or outdated.
44	Privacy Notification Statement - Privacy Policy	You may obtain a copy of our Privacy Policy at <a href="http://www.freedominsurance.com.au">www.freedominsurance.com.au</a> or by calling Freedom Insurance.
44	Privacy Notification Statement - Marketing	You may tell Freedom Insurance at any time that you do not want to receive any further marketing communications from either us or the licensed distributor.
44	Privacy Notification Statement - Contacting Freedom Insurance	<p><b>Contacting Freedom Insurance</b></p> <p>If you have any questions about our handling of your personal information, please contact Freedom Insurance:</p> <p>Email: <a href="mailto:service@freedominsurance.com.au">service@freedominsurance.com.au</a></p> <p>Telephone: 1300 88 44 88 (Monday to Friday 9:00am - 6:00pm Sydney time)</p> <p>Mail: GPO Box 3553, Sydney NSW 2001</p>