

# Client Care Guide

## Ongoing Communications About Your Cover

### About this guide

Genus Life Insurance Services (Genus) complies with The Life Insurance Code of Practice (the Code).

The objectives of the Code are to ensure that we:

- Deliver a high standard of customer service throughout your relationship with us
- Continuously improve the services we offer you
- Communicate with you in plain language unless medical or other technical terminology is needed
- Seek to increase consumer trust and confidence in the life insurance industry.

Genus follows and complies with the Code, as the insurance policies we administer are issued by Australian Life Insurers who are bound to comply with the Code's standards and principles.

The Code deeply resonates with Genus' own values which has been built around the principles of Clarity and Transparency, Fairness and Respect, Honesty, Timeliness and Plain Language.

As part of Genus' commitment to the Code, we have developed Client Guides that set out the standards you can expect from our services every step of the way.

This guide sets out our standards for ongoing communication to existing clients about your cover including payment of premiums, changing your cover and annual renewals.

### Annual Renewal

Once your insurance cover is activated, we will contact you at least **once a year prior to the anniversary of your policy** to tell you about:

- The types of cover you have and how much you are insured for;
- The premium for the coming year and the payment mode you have selected;
- An explanation for any increases to your premiums;
- Information about how premiums could change in future depending on the premium structure of your policy
- How to contact us if you want to change the policy or are having trouble paying your Premiums
- The risks of cancelling and replacing existing Life Insurance cover;
- What to do in the event of a claim;
- Any automatic upgrade of benefits that may have been passed on to you; and
- How you can contact us to discuss options if you wish to change your insurance cover.
- We will also remind you in the notice in writing, if applicable, at least once a year whether the maximum you can claim depends on how much you earn at the time of claim

### Payment of your premiums and changing your cover

You must continue to pay your premium to keep your insurance cover current. If you don't pay your premium, we'll send you a reminder. If it's still not paid, we may cancel your cover after providing you with a further written notice.

Once your cover is cancelled you will not have insurance cover from the date of the cancellation notice, and we will not be able to reinstate your cover.

### Changing your cover

If you wish to change your insurance cover, change your payment method, or if you are having difficulty paying your premiums, please contact us to discuss the options available to you.

### Cancelling your cover and associated risks

We understand that your needs can change, and you may wish to cancel your insurance cover, or your insurance cover may be cancelled if you do not pay your premiums and we have issued a cancellation notice.

It is important to be aware that there are risks associated with cancelling your cover such as it may be difficult for you to secure future cover due to changes in your circumstances including your health status. Cancelling and replacing your cover also has risks which may include restarting of qualifying periods.

Additionally, a replacement policy may not cover you for the same benefits and features as your existing policy.

### Communicating with you

We will always try to use the communication method you prefer where practical, unless we are limited by the requirement of the Life Insurance Code of Practice, law, or regulation to communicate with you in writing. We may use phone, text message and email to communicate with you from time to time.

It is important to note that Genus can **only** provide Annual Renewal letters, Dishonour and Cancellation letters via mail. For this reason, it is important that you ensure that your contact details including your preferred mailing address are always kept up to date.

There are a number of client forms and Product Disclosure Statement available online for your use. They can be found at <https://www.genuslifeinsuranceservices.com.au/resources>

Throughout your engagement with us, some information we have about your health may be better communicated to you by your doctor instead of us. If so, we will meet our obligations in the Life Insurance Code of Practice by providing this information to your doctor rather than to you directly.

We will tell you if we cannot meet or have not met a deadline in the Life Insurance Code of Practice for giving you information because we are waiting for a third party to let us release it. This will not be a Code breach if we tell you within **3 Business Days** after the deadline.

If we find that we have made an error, omission or inconsistency that disadvantaged you, we will tell you within **10 Business Days**. We may need extra information to address it. These timeframes will not apply if the error is identified as part of a broader remediation program affecting multiple customers.

### Supporting you

If you have questions about your cover, or you find something difficult to understand, please let us know. We want to ensure you are clear both about the cover you have in place, your options for flexible support if you are experiencing financial hardship and the claims process. There is more information on our website at <https://www.genuslifeinsuranceservices.com.au/How-can-we-support-you> if you need additional support in managing your cover.



**If you have any questions please:**

**Call: 1300 88 44 88** between 8.00am-6.00pm Mon-Fri (AEST),

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

**Mail:** Genus Life Insurance Services GPO Box 2548, Sydney NSW 2001