

partners life

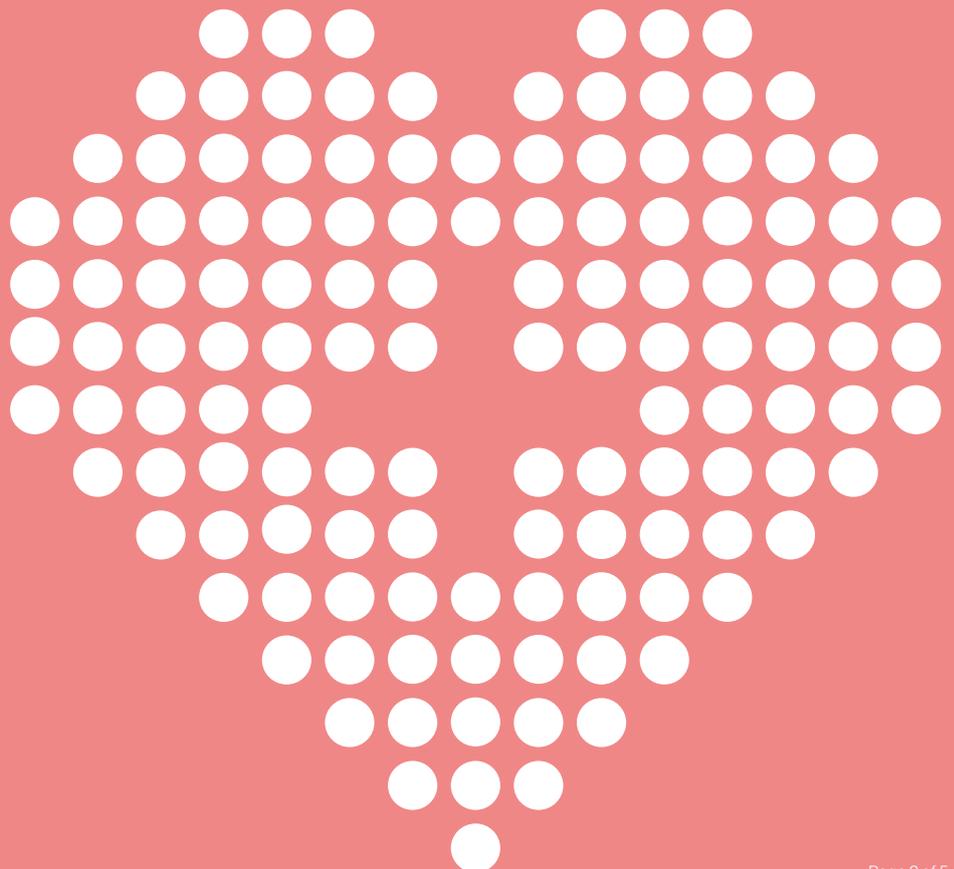
Protection that fits your life stage.

Partners
Life Journey Plan



Premium Cover

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Premium Cover

Overview

If you become disabled, Premium Cover waives your Partners Life policy premiums, so you don't lose your benefits.

- Keeps you protected if you suffer a temporary or permanent disability because of sickness, injury or a surgical procedure.
- Covers premiums for the duration of your selected cover term or until you are no longer disabled.
- Refunds the premiums you paid during your waiting period if you're still totally or partially disabled at the end of that period.
- Provides peace of mind if you're no longer able to earn a regular income.

Protection that fits your life.

Your Premium Cover gives you the flexibility to structure your cover to fit your needs. You can choose your waiting period before your cover starts and how long you want your cover to keep waiving your premiums.

Partners Life provides a range of insurance covers designed for specific needs that you can add* or remove from your plan when life changes – helping to keep you and your loved ones protected through your life journey.

What your cover provides

The following tables show the benefits available under Base Cover and Options.

- **Benefits:** These are the names of the benefits.

What it covers: This provides a summary of each benefit. Conditions, exclusions and limits apply. You can find the full details in our Partners Life Journey Plan policy wordings. Special conditions, exclusions and premium loadings may also be applied to your policy.

How it works: This shows the maximum amount (limit) we'll pay in one policy year for each person who is part of your policy ("life assured") if your claim is accepted by Partners Life.

*Changes to your plan may require underwriting.

Base Cover

Premium Cover provides the following standard benefits for every person insured (“life assured”) as part of your policy.

Benefits	What it covers	How it works
Total and Partial Disability Benefit	Total or partial disability as a result of injury, illness or surgical procedure. You have a choice of two cover terms, either to age 65 or 70. You also have a choice of waiting periods (the period of time before your monthly benefit begins after becoming disabled). Your adviser will help you to understand the implications of these options so you can make the best choice for your personal circumstances.	Waives full premium for your Partners Life policy until you are: <ul style="list-style-type: none"> no longer disabled or 65 years old if you selected this cover term or 70 years old, if you selected this cover term.
Refund of Waiting Period Benefit	If you are still totally or partially disabled at the end of your selected waiting period, any premiums you have paid during this period will be refunded to you.	Premiums due and paid between date of disability and end of waiting period will be refunded.
Waiver of Waiting Period Benefit	If you suffer a recurrence of a previous disability or a new disability within twelve months of ending a claim under Premium Cover, your chosen waiting period will be waived for the second disability.	
Guaranteed Wordings	No matter what changes we make to our policies in the future, we guarantee you'll hold onto your original benefits for as long as you have your policy.	
Guaranteed Upgrade of Future Benefits	Any future improvements to your existing cover will automatically be added to your policies.	

Options

The following Option can be added* to your Base Cover to provide comprehensive protection.

*Changes to your plan may require underwriting.

Benefits	What it covers	How it works
Reduction in Waiting Period Option	Allows you to reduce your waiting period when there are relevant changes in your personal circumstances (certain exclusions apply).	No further assessment of health, occupation or pastimes required.

Talk to your adviser today for help with the cover that's right for you.

This overview is a marketing document that highlights a number of the key features of Premium Cover. The full terms and conditions, benefits and exclusions that apply to those features and to the overall Partners Life Journey Plan are detailed in the Premium Cover Protection Benefit Sheet and Partners Life Journey Plan Policy Document available from your adviser. The availability of insurance cover is subject to your application being approved. Special conditions, exclusions and premium loadings may apply.

