

Reward 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 Reward Protection Plan.

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

The Reward 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) under the "Reward Insurance" brand, 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 Reward 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 Reward 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 Reward 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: enquiry@genuslifeservices.com.au
Website: genuslifeinsuranceservices.com.au

Table

Page	Section title	PDS Statement
Description of Reward Insurance		
3	About the Distributor	<ul style="list-style-type: none"> • Reward Protection Plan is distributed exclusively by Freedom Insurance Pty Ltd (ABN 80 138 864 543) (AFSL 341082) and its representatives under the “Reward Insurance” brand. • 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). • Freedom Insurance does not underwrite or in any way guarantee the benefits payable under the Freedom Protection Plan.
Enquiries		
2	About this Document	Should you wish to obtain a copy of the Reward Insurance Benefit Fund Rules, simply call Reward Insurance on 1300 13 13 20.
3	Enquiries	All enquiries regarding Reward Protection Plan should be directed to Reward Insurance on 1300 88 44 88.
6	Reward Protection Plan - Why Choose Reward Protection Plan?	<p>Complimentary Cover</p> <p>All SFG customers who meet our simple eligibility requirements can obtain \$10,000 of free accidental death cover for 2 years. This offer extends to the partner of the SFG customer and there is no need to take any of the other benefit options to receive this cover. Just call Reward Insurance on 1300 13 13 20 and they can activate your complimentary cover in just a few minutes.</p>
8	Benefits Options	Importantly, Reward 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.
29	Your Premiums	The amount of your premium (or the instalment premium) will be provided to you by Reward 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.
29	Your Premiums - Payment Due Date	Reward Insurance will be able to help you select a suitable billing date that is within the range of dates that we permit.
32	Benefit Payments & Beneficiaries - Nominating Beneficiaries	For details on how to nominate a beneficiary, please call Reward Insurance on 1300 88 44 88.
33	Applying for Cover	After satisfying yourself that you would like to obtain the valuable cover provided by Reward Protection Plan, you can apply over the telephone simply by calling Reward Insurance.
34	Your Cover - When Cover Starts	You should always check any documentation sent to you and contact Reward Insurance immediately if any anything needs correcting.
36	Claims - Making a Claim	If you or your legal representative wish to make a claim, please call Reward Insurance on 1300 88 44 88. Reward Insurance will inform you of our requirements and assist you through the claim process.

Page	Section title	PDS Statement
38	Other Important Information - Correspondence	It is essential that you tell Reward Insurance of any change in your postal or email addresses.
Customer service		
39	Customer Service - Contacting us	All enquiries regarding the Reward Protection Plan should be directed to Reward 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.
39	Customer Service - Changes To Your Cover	You should contact Reward Insurance if you wish to change something about your cover. Reward 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.
52	Back cover	Reward Insurance All enquiries regarding the Reward Protection Plan should be directed to Reward Insurance. Phone 1300 88 44 88 Fax 1300 98 67 95 Email service@rewardinsurance.com.au Postal address PO Box 3553, Sydney NSW 2001 www.rewardinsurance.com.au Reward Protection Plan is issued by NobleOak Life Limited of Suite 4.05, 89 York Street, Sydney NSW 2000 and is distributed by Freedom Insurance Pty Ltd and its representatives trading as "Reward Insurance".
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 complaints@freedominsurance.com.au or by submitting a complaint at www.freedominsurance.com.au/complaints .

Page	Section title	PDS Statement
		<p>All inquiries regarding the Reward Insurance Plan should be directed to Freedom Insurance:</p> <p>Phone 1300 88 44 88</p> <p>Web rewardinsurance.com.au</p> <p>Email service@rewardinsurance.com.au Mail PO Box 3553, Sydney, NSW 2001</p>
Privacy		
37	Other Important Information - Privacy	<p>If you have any questions about the handling of your personal information please contact Reward Insurance and they will be able to assist.</p> <p>You can also find a copy of our full Privacy Policy at www.rewardinsurance.com.au</p>
46	Privacy Notification Statement - Collection of Personal Information	<p>To help us keep the information that we hold about you up-to-date, we ask that you advise Reward 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.</p>
47	Privacy Notification Statement - Privacy Policy	<p>You may obtain a copy of our Privacy Policy at www.rewardinsurance.com.au or by calling Reward Insurance.</p>
47	Privacy Notification Statement - Marketing	<p>You may tell Reward Insurance at any time that you do not want to receive any further marketing communications from either us or the licensed distributor.</p>
47	Privacy Notification Statement - Contacting Reward Insurance	<p>Contacting Reward Insurance</p> <p>If you have any questions about our handling of your personal information, please contact Reward Insurance:</p> <p>Email: service@rewardinsurance.com.au</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>