



Your Policy schedule.

All the important details.

Below are the details of your policy – including any special terms and conditions that are additional to the standard Policy terms and conditions and cover wording. Read the Policy schedule, Policy terms and conditions and cover wording carefully. If all is OK, simply pop them somewhere safe in case you need them later.

Policy number.

90052121

Policy start date.

20 June 2022

Policy schedule issue date.

20 June 2022

Policy owners.

Anjali Phadnis
Harshad Phadnis

Insured persons.

Anjali Phadnis
Aspi Phadnis
Harshad Phadnis

Key contact.

Harshad Phadnis
harshadsphadnis@gmail.com
0276106750
73 Glen Lynne Avenue
Queenwood
Hamilton 3210

Monthly premium \$ 189.40

Monthly policy fee \$ 9.75

Total monthly premium \$ 199.15

Your policy includes GST where applicable.



Cover for Harshad Phadnis

Date of birth 19 June 1986

Life cover.

Start date 20 June 2022

End date Cover for life

Base cover.

Sum insured \$ 900,000
 Premium type Age-rated
 Smoking status Non-smoker
Monthly premium \$ 51.71

Special terms and conditions.

No special terms and conditions apply to this cover.

Survivor's income cover.

Start date 20 June 2022

End date Cover for life

Base cover.

Monthly benefit \$ 5,000
 Premium type Age-rated
 Smoking status Non-smoker
 Term 2 Years
Monthly premium \$ 6.54

Special terms and conditions.

No special terms and conditions apply to this cover.



Trauma multi cover - standalone.

Start date 20 June 2022

End date 19 June 2056

Base cover.

Sum insured*	\$ 200,000
Premium type	Age-rated
Smoking status	Non-smoker

Note:

*This is the combined amount of all possible claims. There is a maximum of five **Full Benefit** claims, each paid at 20% of the Sum insured. Refer to the cover wording for full details

Monthly premium \$ 9.13

Special terms and conditions.

No special terms and conditions apply to this cover.

Total and permanent disability cover - standalone.

Start date 20 June 2022

End date 19 June 2086

Base cover.

Sum insured	\$ 100,000
Premium type	Age-rated
Smoking status	Non-smoker
Occupation type	Own
Occupation class	Class 1
Employment status	Employee

Monthly premium \$ 5.24

Special terms and conditions.

No special terms and conditions apply to this cover.



Monthly mortgage repayment cover.

Start date 20 June 2022

End date 19 June 2051

Base cover.

Monthly benefit	\$ 5,000	Extra benefits option
Premium type	Age-rated	
Smoking status	Non-smoker	
Benefit period	2 Years	
Waiting period	13 Weeks	
Occupation class	Class 1	
Employment status	Employee	
Monthly premium \$ 28.89		

Special terms and conditions.

No special terms and conditions apply to this cover.



Cover for **Anjali Phadnis**

Date of birth 29 April 1987

Life cover.

Start date 20 June 2022

End date Cover for life

Base cover.

Sum insured \$ 900,000
 Premium type Age-rated
 Smoking status Non-smoker
Monthly premium \$ 39.77

Special terms and conditions.

No special terms and conditions apply to this cover.

Survivor's income cover.

Start date 20 June 2022

End date Cover for life

Base cover.

Monthly benefit \$ 5,000
 Premium type Age-rated
 Smoking status Non-smoker
 Term 2 Years
Monthly premium \$ 5.03

Special terms and conditions.

No special terms and conditions apply to this cover.



Trauma multi cover - standalone.

Start date 20 June 2022

End date 29 April 2057

Base cover.

Sum insured*	\$ 200,000
Premium type	Age-rated
Smoking status	Non-smoker

Note:

*This is the combined amount of all possible claims. There is a maximum of five **Full Benefit** claims, each paid at 20% of the Sum insured. Refer to the cover wording for full details

Monthly premium \$ 9.49

Special terms and conditions.

We will not pay any claim resulting from headache or migraine including underlying causes, or treatment or complications thereof.

Total and permanent disability cover - standalone.

Start date 20 June 2022

End date 29 April 2087

Base cover.

Sum insured	\$ 100,000
Premium type	Age-rated
Smoking status	Non-smoker
Occupation type	Own
Occupation class	Class 1
Employment status	Employee

Monthly premium \$ 4.81

Special terms and conditions.

We will not pay any claim resulting from headache or migraine including underlying causes, or treatment or complications thereof.



Monthly mortgage repayment cover.

Start date 20 June 2022

End date 29 April 2052

Base cover.

Monthly benefit	\$ 3,000	Extra benefits option
Premium type	Age-rated	
Smoking status	Non-smoker	
Benefit period	2 Years	
Waiting period	13 Weeks	
Occupation class	Class 1	
Employment status	Employee	
Monthly premium \$ 27.73		

Special terms and conditions.

We will not pay any claim resulting from headache or migraine including underlying causes, or treatment or complications thereof.



Cover for **Aspi Phadnis**

Date of birth 29 April 2020

Trauma cover - standalone.

Start date 20 June 2022

End date 29 April 2090

Base cover:

Sum insured \$ 10,000
Premium type Age-rated

Monthly premium \$ 1.06

Special terms and conditions.

No special terms and conditions apply to this cover.

