



Dear Member

Opportunity to quote and apply for an HBF Ezicover insurance product

At your request, we are directing you to our online quoting and application portal for HBF Ezicover insurance products. We will be lodging an insurance application on your behalf if you choose to proceed with an application.

We did not provide you with any personal financial product advice in relation to this request. This may mean that this insurance is not appropriate for your needs, or that there may be a more suitable type or level of insurance for your situation.

You should consider the combined HBF Ezicover Product Disclosure Statement (PDS) and Financial Services Guide (FSG) before making any decision.

Things to consider

We have only provided general financial product advice, providing you with general information and options for HBF Ezicover insurance. We have not taken into account your individual objectives, financial situation or particular needs. You should therefore consider the appropriateness of the advice.

Some examples of potential consequences of not receiving personal advice are:

- Being underinsured (e.g. when your home is worth more than the maximum insured amount).
- Not being covered for a particular type of event that this insurance does not cover (e.g. total and permanent disablement, trauma and accident and illness).

Payments we receive

If your application is accepted, Zurich will pay us with a commission upon completion of your policy. Please refer to our Financial Services Guide for information about how this is paid.

Yours Sincerely,

HBF Health Pty Ltd

Corporate Authorised Representative of Zurich Australia Limited (Zurich)

Australian Financial Services License no. 232510

Your declaration and acknowledgements

Please confirm that we have:

- Made the combined Product Disclosure Statement and Financial Services Guide available to you.
- Agreed to act on your instructions to lodge your insurance application with the insurer (Zurich) and you specifically requested not to receive personal advice in relation to the suitability of your request.

Please also confirm that you:

- Understand that it was your request to apply for the insurance cover and was not the recommendation of HBF Life.
- Understand the requested action may not be appropriate for your individual objectives, financial situation or particular needs.
- Accept full responsibility for any consequences that arise, either immediately or in the future, as a result of applying for the insurance cover and understand that by not receiving advice, HBF Life cannot be held liable for any matter relating to the products purchased or the application for insurance cover.
- Acknowledge that you should seek advice for a qualified solicitor to determine any potential estate planning implications of your request.
- Acknowledge that the HBF Ezicover Funeral Advantage policy covers death by accident only in the first 12 months of your policy being in place. Death by sicknesses are covered after this period of time.
- Acknowledge that you have received and read a copy of the Product Disclosure Statement.

If you do not agree with all of the above, please contact us before applying for the product.