Group Salary Continuance Insurance

Infoblox Australia Pty Limited

This Flyer is designed to provide a summary of the Group Salary Continuance (GSC) insurance policy, Infoblox Australia Pty Limited ('Infoblox') has established as part of your employee benefits program.

Infoblox covers the cost of this insurance as part of your employee benefits. Infoblox regards this policy as an important benefit for you, providing financial protection to assist with personal and living expenses in the event of serious injury or illness.

The insurer is Zurich Australia Limited. WTW is the appointed consultant and administrator.

Who is eligible?

To be eligible for cover, you must be:

- A Permanent Full-time or Part-time employee of Infoblox;
- An Australian citizen or permanent resident of Australia or on a current and valid visa issued in accordance with the Migration Act 1958 (Cth) or any amending or replacing Act which enables an Eligible Person or Insured Member to work in Australia; and
- Aged between 15 years to 64 years when joining. New employees aged 65 or older will need to provide health evidence to be eligible for cover.

If you are not "At Work" on the day you first become eligible for cover, new events cover will apply until you meet the At Work requirement of the policy. At Work means you are performing your normal role free from any limitation due to illness or injury and are not entitled to or receiving any income support benefits.

Key features and benefits of the policy:

- Cover up to 75% of your Base Salary, providing a monthly benefit if you are unable to work due to illness or injury.
- Waiting period of 90 days for all claims.
- Benefit period to age 65. Please note if the waiting period commences on or after your 63rd birthday, Zurich will pay a benefit until the earliest of:
  - 2 years or
  - Attaining age 70
- The Automatic acceptance limit (AAL) of $10,000 per month applies without giving Zurich Australia Limited any health evidence. If your cover exceeds this amount you will need to provide personal health evidence before cover above $10,000 per month is provided. The assessment will include, but is not limited to, the completion of a Personal Statement, blood screening and medical examination. Should you be required to provide health evidence, WTW will contact you directly.
- Maximum benefit is $30,000 per month
- Cover expires at age 70.
- Cover is provided for up to 24 months whilst on approved leave without pay subject to the continued payment of premiums.
- Cover is provided 24 hours a day, 365 days a year, worldwide.

What other benefits are included?

- Specific Injury Benefit
- Early Notification Incentive Benefit
- Return to Work Assistance Benefit

- Workplace Modification Benefit
- Emergency Domestic Travel Benefit

What are the exclusions?

Benefits are not payable under this policy for disability or loss arising directly or indirectly from:

- War or War Service;
- Any intentional, self-inflicted act; or
- Uncomplicated pregnancy, childbirth or miscarriage.

When are benefits reduced?

If you are on claim, your disability benefit will be reduced by amounts payable to you:

- through workers compensation or any similar legislation or any settlement under common law;
- in respect of loss of income (whether legislated or otherwise);
- under any statutory accident compensation scheme; or
- any disability, injury or illness policy (other than lump sum total and permanent disablement).

It does not include amounts for, or calculated based on:

- Annual leave;
- Disability Support Pension;
- Investment Income,
- Long Service Leave entitlement;
- Redundancy payments
- Sick Leave
- TPD benefits, Trauma Benefits or Terminal Illness Benefits

What happens if I leave my employer?

If ceasing employment for reasons other than injury or illness, you may choose to continue your cover under a personal policy at your own expense. The Continuation Option allows you to take up a personal policy without supplying medical evidence to the insurer. You must apply for cover within 90 days of leaving employment. Terms and conditions apply, please contact WTW for more information.

Cover continues for up to 60 days from the date of termination. During this time, your existing cover will continue free of charge under Extended Cover providing you an opportunity to organise personal cover or take out a Continuation Option.

What should I do if I need to make a claim?

You should notify HR as soon as possible after the injury or illness occurs or from when you first become aware you will need to be off work for an extended period. HR will notify WTW and we will manage your claim with the insurer on your behalf, providing you with claims advice and guidance.

Upon notification of a claim, WTW will send you the relevant claim forms with instructions or we will contact you to request further information.

You may return to work during the waiting period in a partial or restricted capacity and still be entitled to receive a benefit if you remain either totally or partially disabled beyond the waiting period.

Additional information may be required by the insurer during the claim assessment. If approved, your claim will be subject to ongoing assessments, where financial and other medical evidence may reasonably be required. We can provide ongoing claims advice and guidance.

Contact WTW for more information

If you would like to know more about this policy, please contact WTW via benefits.au@wtwco.com