Group Life

Infoblox Australia Pty Limited

This flyer is designed to provide a simplified summary of the Group Life 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 your untimely death, 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 and 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 70 years when joining.

If you are not "At Work" on the day you first become eligible for cover, new event's 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:

- Your insured benefit is calculated as 3x your Base Salary.
- Death cover pays a lump sum benefit if you die. Benefits will be paid to Infoblox as the policy holder and passed on to your estate.
- Terminal illness cover (an advanced payment of Death cover) pays a lump sum if you are diagnosed with an illness which is likely to lead to your death within 12 months from the date the diagnosis is provided. Benefits will be paid to Infoblox as the policy holder and passed on to you.
- Total and Permanent Disablement (TPD) pays a lump sum if you are totally and permanently disabled. The definition of TPD on this policy is based on 'Own Occupation'. Benefits will be paid to Infoblox as the policy holder and passed on to you.
- Automatic Acceptance Limit (AAL) of $750,000 without giving Zurich Australia Limited any health evidence. Where your cover eligibility exceeds this amount, you will need to provide personal health evidence before cover above $750,000 is provided. The assessment will include, but is not limited to, the completion of a Personal Statement and blood screening and medical examination. Should you be required to provide health evidence, WTW will contact you directly.
- Maximum benefits are:
  - Death: Unlimited, subject to financial justification
  - Terminal Illness: $3,000,000
  - TPD: $5,000,000

- Cover expires at age 70.
- TPD cover decreases by 10% of the cover held at age 60 each year from your 61st birthday.
- 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 are the exclusions?

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

- War or War Service where the date of disablement or date of death is during your most recent involvement in war or war service, or within 5 years after the end of your most recent involvement.
- Pre-existing conditions are not covered in certain circumstances (i.e. new events cover or limited cover situations).

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.

In the interim, 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 or your next of kin should notify HR as soon as possible after injury, illness or death 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.

Additional information may be required by the insurer during the claim assessment. 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