



NOBLEOAK

# Client Care Guide 4

ONGOING COMMUNICATION  
ABOUT YOUR COVER

Client Care Guide issued by:

NobleOak Life Limited

ABN 85 087 648 708 AFSL No. 247302

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# Client Care Guide 4

## Ongoing communication about your cover

### About this guide

NobleOak Life Limited (NobleOak) is bound by The Life Insurance Code of Practice (the Code).

The objectives of the Code are to ensure that we:

- Deliver a high standard of customer service throughout your relationship with us
- Continuously improve the services we offer you
- Communicate with you in plain language unless medical or other technical terminology is needed
- Seek to increase consumer trust and confidence in the life insurance industry.

The Code deeply resonates with NobleOaks' own values which has been built around the principles of Clarity and Transparency, Fairness and Respect, Honesty, Timeliness and Plain Language.

As part of NobleOaks' commitment to the Code, we have developed Client Guides that set out the standards you can expect from our services every step of the way.

This guide sets out our standards for ongoing communication to existing clients about your cover including payment of premiums, changing your cover and annual renewals.





## Annual Renewal

Once your insurance cover is activated, we will contact you at least **once a year prior to the anniversary of your policy** to tell you about:

- the types of cover you have and how much you are insured for;
- the premium for the coming year and the payment mode you have selected;
- an explanation for any increases to your premiums;
- information about how premiums could change in future depending on the premium structure of your policy
- how to contact us if you want to change the policy or are having trouble paying your premiums
- the risks of cancelling and replacing existing Life Insurance cover;
- what to do in the event of a claim;
- any automatic upgrade of benefits that may have been passed on to you; and
- how you can contact us to discuss options if you wish to change your insurance cover.
- If applicable, we will also remind you in the notice in writing, at least once a year whether the maximum you can claim depends on how much you earn at the time of claim (income stream policies only)

## Payment of your premiums

You must continue to pay your premium to keep your insurance cover current. If you don't pay your premium, we'll send you a reminder. If it's still not paid, we may cancel your cover after providing you with a further written notice. Once your cover is cancelled you will not have insurance cover from the date in the cancellation notice.

## Changing your cover

If you decide to increase your cover, change your waiting period or benefit period or add additional benefits you may need to complete another application which will be assessed by our underwriting team. You can also reduce your cover or cancel specific benefits attached to your cover and only keep those benefits that you need.

You may want to change your payment method, or if you are having difficulty paying your premiums, please contact us to discuss the options available to you. Please note that you can reduce your cover at any time while your cover is in place and your premium will reduce accordingly.

## Cancelling your cover and associated risks

Where you cancel existing cover and replace it with new cover, then specific exclusions such as the suicide and self-inflicted injuries exclusion generally re-start under the new cover. Furthermore, if you cancel your existing cover before your new cover is activated, you may not have any cover at all.

We will only cancel your cover after we have received a request from you to do so or if you have not paid your premiums and we issue a cancellation notice. Where we cancel your cover due to non-payment of premiums you can apply to have it reinstated depending on the timeframe from the date of the cancellation notice.

You may need to complete a reinstatement application, which will be assessed by our underwriting team, and pay the outstanding premium. Your cover will not recommence until the day we write to you to tell you your reinstatement application has been accepted. Also, your reinstatement application may not be accepted on the same terms as your original cover or may not be accepted at all or may be subject to special terms.

If your reinstatement application is not successful, then we will refund any new premiums you have paid with your reinstatement application **within 15 business days** of when we advise you your application has not been successful.

## Communicating with you

We will always try to use the communication method you prefer where practical, unless we are limited by the requirement of the Life Insurance Code of Practice, law, or regulation to communicate with you in writing. We may use phone, text message and email to communicate with you from time to time.

It is important to note that NobleOak can **only** provide Annual Renewal letters, Dishonour and Lapse letters via mail. For this reason, it is important that you ensure that your contact details, including your preferred mailing address are always kept up to date.

There are a number of client forms and Product Disclosure Statement available online for your review and use. They can be found at <https://www.nobleoak.com.au/existing-customers/client-forms/>. Throughout your engagement with us, some information we have about your health may be better communicated to you by your doctor instead of us. If so, we will meet our obligations under the Life Insurance Code of Practice by providing this information to your doctor rather than to you directly.

We will tell you if we cannot meet or have not met a deadline under the Life Insurance Code of Practice for giving you information because we are waiting for a third party (such as your doctor or your employer). We will always try to contact you to tell you about a delay within **3 Business Days** after the deadline.

If we find that we have made an error, omission or inconsistency that disadvantaged you, we will tell you within **10 Business Days**. We may need extra information from you to address the matter and this will be communicated to you if necessary.

## How we can support you

If you have questions about your cover, or you find something difficult to understand, please let us know. We want to ensure you are clear both about the cover you have in place, your options for flexible support if you are experiencing financial hardship and the claims process. There is more information on our website at <https://www.nobleoak.com.au/about-us/how-can-nobleoak-support-you/> if you need additional support in managing your cover.

We understand that our clients are not experts in life insurance. If we identify that you need additional assistance with your cover we will work with you to provide additional support.

NobleOak also has a specialist **ClientCare** team which are dedicated to the care and support of our clients please contact the Client Care in the following ways:

- **Email:** [clientcare@nobleoak.com.au](mailto:clientcare@nobleoak.com.au)
- **Call:** **1300 396 455**  
9.00am-5.00pm Mon-Fri (AEST)
- **Mail:** GPO Box 4793, Sydney NSW 2001

If you have any questions please contact our Client Services Team:

- **Call:** **1300 551 044**  
8.00am-6.00pm Mon-Fri (AEST)
- **Email:** [enquiry@nobleoak.com.au](mailto:enquiry@nobleoak.com.au)
- **Mail:** NobleOak Life Limited,  
GPO Box 4793, Sydney NSW 2001





# NOBLEOAK

*The smarter way to insure your life*

## CONTACT US AT NOBLEOAK

Quotes & Applications: 1300 041 494

All other enquiries: 1300 551 044

By mail: NobleOak, Freepost, GPO Box 4793

SYDNEY NSW 2001 (no stamp required)

By email: [enquiry@nobleoak.com.au](mailto:enquiry@nobleoak.com.au)

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