

# Insurance in Superannuation Voluntary Code of Practice (Code) Transition Plan



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We meet many of the Code's requirements and we're working to comply with all standards of the Code. The following table shows how we're progressing.

Code ref number	Code requirement	Progress towards compliance	Expected date for full compliance
<b>Section 4: Appropriate and affordable cover</b>			
4.1 to 4.13	Benefit design. Categories of membership. Reviews and changes to benefit design.	Compliant	
4.14 to 4.18	Cancelling your insurance cover.	Partially compliant	31 December 2021
4.19 to 4.20	Communicating to you when we're required to cancel your cover.	Partially compliant	31 December 2021
4.21 to 4.25	Restarting your cover after we were required to cancel it. Duplicate insurance cover.	Compliant	
<b>Section 5: Helping members to make informed choices</b>			
5.1 to 5.10	How we provide you with information – principles for communications.	Compliant	
5.11 to 5.16	Explaining our definitions.	Partially compliant	31 December 2021
5.17 to 5.23	Communication during the term of your cover. Lost members.	Compliant	
<b>Section 6: Supporting vulnerable consumers</b>			
6.1 to 6.3	Supporting vulnerable consumers.	Partially compliant	31 December 2021
6.4 to 6.6	Providing information.	Compliant	
6.7 to 6.9	Interpreting services.	Partially compliant	31 December 2021
6.10 to 6.12	Guardianship. Release of funds.	Compliant	

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You can also call us on [1800 005 166](tel:1800005166). We're here to help.



Code ref number	Code requirement	Progress towards compliance	Expected date for full compliance
<b>Section 7: Handling claims</b>			
7.1 to 7.11	Principles for claims handling. The claims process.	Compliant	
7.12 to 7.16	Making a claim.	Partially compliant	31 December 2021
7.17 to 7.35	When a claim is being assessed. Review of the insurer's decision. Claim decision. Income protection claims.	Compliant	
<b>Section 8: Premium adjustments</b>			
8.1 to 8.5	Premium adjustments.	Compliant	
<b>Section 9: Promoting our insurance cover</b>			
9.1 to 9.4	Promoting our insurance cover.	Compliant	
<b>Section 10: Changes to cover</b>			
10.1 to 10.14	Changes to cover.	Partially compliant	31 December 2021
10.15 to 10.17	Transfers between divisions in our fund.	Compliant	
<b>Section 11: Refunds</b>			
11.1 to 11.3	Refunds.	Compliant	
<b>Section 12: Staff and service providers</b>			
12.1 to 12.11	Staff and service providers.	Compliant	
<b>Section 13: Making enquiries and complaints</b>			
13.1 to 13.18	How to make an enquiry. How to make a complaint.	Compliant	
13.19 to 13.20	External determination of complaints.	Compliant	
<b>Section 14: Promoting, monitoring and reporting on the Code</b>			
14.1 to 14.4	Our role.	Partially compliant	31 December 2021