

## Checklist of changes that may require notification to your insurer, adviser or broker

Below are some events that may occur in one's life that may trigger a requirement to contact your insurer, financial adviser or insurance broker. This list is not definitive and the golden rule is to disclose any event that may be deemed by your insurer to be 'material' to their assessment as to your insurability.

It is important to read and understand the policy document relating to each insurance policy you have. These documents often have information about what can be claimed and what could 'void' a policy.

- ☐ Increased or decreased your mortgage(s).
- ☐ Changed homes.
- ☐ Entered into a new relationship.
- ☐ Separated from your partner or spouse.
- ☐ Had more children.
- ☐ Had children turn 21.
- ☐ Established a family trust.
- ☐ Changed trustees of your trust.
- ☐ Changed occupations.
- ☐ Had a pay increase or decrease.
- ☐ Accumulated a sum of money that enables you to now push your income protection wait period out to a longer date, thereby lowering your premium.
- ☐ Stopped smoking.
- ☐ Had a change in health that may trigger a removal of an exclusion or loading on your insurance.
- ☐ Retired or stopped work.
- ☐ Transferred the ownership of your home or other insured assets to a family trust.
- ☐ Changed from salaried employment to being self-employed.
- ☐ Changed your goals.
- ☐ Started or stopped other insurance policies – including any group schemes and medical insurance.
- ☐ Been hospitalised or diagnosed with a serious illness.
- ☐ Installed smoke alarms and/or burglar alarms in your home.
- ☐ Added other security features to your home.
- ☐ Parked the car in a more secure or less secure area than at the time the insurance was purchased.
- ☐ There have been structural modifications undertaken on your home.

*"While every care has been taken to supply accurate information, errors and omissions may occur. Accordingly, Strategi Limited accepts no responsibility for any loss caused as a result of any person relying on the information supplied."*