



Life Insurance Grief Support Service

Asteron Life Limited
AFSL 237903
ABN 64 001 698 228

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The purpose of the Grief Support Service is to help the insured person or their immediate family members start to come to terms with their reaction to grief which arises from a traumatic event.

To enable you to receive professional grief counselling, we have contracted an independent counselling organisation called Davidson Trahaire Corpsych.

Davidson Trahaire Corpsych is a professional counselling organisation with an extensive network of offices and facilities throughout much of Australia.

The Grief Support Service is optional and is available with no additional premium payable.

The Grief Support Service involves:

- Confidential grief counselling at an independently owned counselling organisation – Davidson Trahaire Corpsych (the contents and outcomes of any session remain confidential between you and your counsellor, and the counselling has no impact on the liability of the claims assessment).

More details of the service can be found under Grief Support Service conditions.

Davidson Trahaire Corpsych provides access to experienced counsellors from a variety of backgrounds by offering:

- Access to fully qualified grief counsellors Australia-wide;
- In many cases the option of face-to-face or over the telephone grief counselling;
- If you are unable to leave home, a counsellor may be able to travel to you; and
- A toll free number to book the Grief Support Service direct with Davidson Trahaire Corpsych.

Davidson Trahaire Corpsych may also be able to offer counsellors that are suitable for your individual needs (depending on location and availability) such as:

- Choice of either male or female counsellors;
- Counsellors of different ages;
- Counsellors who speak languages other than English, however, not all languages can be provided for; and
- Counsellors who have experience working with children.

Grief Support Service conditions:

If you die and we are notified of your death, the Service is available to your immediate family members.

In addition, the Service is available to you or your immediate family members under:

- Term Life, if you are terminally ill or totally and permanently disabled and we have admitted your claim;
- Stand Alone Total and Permanent Disablement (TPD), if you are totally and permanently disabled and we have admitted your claim; and
- Recovery and Stand Alone Recovery, if you are terminally ill (if applicable), suffer a condition, undergo a procedure or are totally and permanently disabled, and we have admitted your claim.
- Immediate family members, in regards to this Service, are:
 - For non superannuation policies
 - Spouse – De facto (including same sex partner)
 - Fiance – Children – Parents – Siblings
 - If the ownership is through a superannuation fund arrangement (Term Life only):
 - Spouse – De facto
 - Children – other persons financially dependent on you
- If the insured person or one of their immediate family members utilises the Grief Support Service they are entitled to up to 4 hours* of counselling.
- If more than one immediate family member (including the insured person) utilises the Grief Support Service the combined usage can be up to 6 hours*.

- We will normally only notify the policy owner at the time of claim that the Grief Support Service is available. The Grief Support Service will however be provided on a first come first served basis. When booking the Grief Support Service, you will be told what hours are available. If there is an issue about who should receive the service then we may talk to the policy owner to determine who may receive the service.
- Initial use of the grief counselling must be within 13 months of the death of the insured person or in the case of a Stand Alone Total and Permanent Disablement (Stand Alone TPD), Recovery claim if and when we have accepted the claim.
- The Grief Support Service is only available for circumstances of grief. The sessions are not for other forms of counselling or any form of psychological assessment or other assistance. The counsellor will inform you if grief counselling is not appropriate.
- All counselling sessions must be completed within 2 years of commencing the Grief Support Service.
- Provided that the Term Life, Stand Alone TPD, Recovery or Stand Alone Recovery policy was continuously in force for at least 13 months, the Grief Support Service will be available even if the insured person has committed suicide.
- For terminal illness claims under either Term Life or Recovery**, the Grief Support Service is available if and when the claim is admitted.
- For Recovery products the Grief Support Service will not be available for partial benefit payments, eg. Coronary Artery Angioplasty.
- For Child Recovery claims the Grief Support Service is available to the child and immediate family members.
- Provision of the Grief Support Service does not mean any admission of acceptance of any claim or liability regarding any payments (including future payments) that may be payable under a policy.

* Travel time incurred by the counsellor to visit you is included in the hours mentioned above.

** Does not apply to Stand Alone Recovery or Stand Alone TPD.

In times of grief and sadness it is important to know you can talk to someone.

Whether your grief is a result of the loss of a loved one, or because you are suffering the effects of a traumatic medical event, we may be able to help. While it is always difficult for someone else to comprehend the emotional turmoil that may be experienced, we nevertheless understand that our relationship with you and your immediate family does not end simply with the payment of a claim.

This is why we have incorporated the Grief Support Service.

How can grief affect you?

- Grief affects people physically, emotionally, psychologically, and spiritually.
- The journey through grief is very much an individual experience and people will show their grief in different ways, even if they are mourning the loss of the same person.
- For children especially, it may be a time when they don't understand what is happening and are feeling frightened or unsure.
- Grief does not follow a linear pattern and is generally more like a roller coaster. Some days you feel you are coping better and other days you feel like you are back at square one again.
- The important thing to remember is during a period of grief, it is normal to experience the following emotions: shock, crying, questioning, loneliness, guilt, anger, depression, helplessness, sadness and bitterness.

The benefits of grief counselling.

- Being able to speak confidentially with a professionally qualified counsellor can help you come to terms with the grieving process and your reactions.
- Helps you adjust to the changes that are taking place around you.
- Provides support and comfort while you adapt to the change.
- Can assist when you need to make important decisions.
- Provides someone to speak with about your experiences and share your memories of the person, in a safe neutral environment.
- Deals with unresolved issues and feelings in regards to your relationship with the person who has passed away.

Contact details

For more information relating to the Grief Support Service please contact your adviser. To arrange a counselling session please contact:

Davidson Trahaire Corpsych

1300 360 364



**Davidson Trahaire
Corpsych**

ACCOR services

As Davidson Trahaire Corpsych are an independently owned organisation it is important when booking your counselling session to quote the name of the Service ('Grief Support Service') and the policy number.

You will need to advise them of your relationship with the insured person. In some circumstances you may be asked to provide evidence of that relationship. We may at anytime amend or cancel the Grief Support Service or change the provider of the grief counselling. These changes may affect the service that is available to you.



AT YOUR FINANCIAL SERVICE