

Life Insurance claims paid in FY18



We believe every customer and claims circumstance is unique. We understand that to manage claims effectively for the customer's benefit, claims consultants need to treat people with empathy and consider their situation holistically.

In 2018 BT's insurers paid

2,867
Protection Plans customers*



\$381 million

Paid in Life Insurance claims

\$148 million

Term Life Insurance claims

\$68 million

TPD Insurance claims

\$83 million

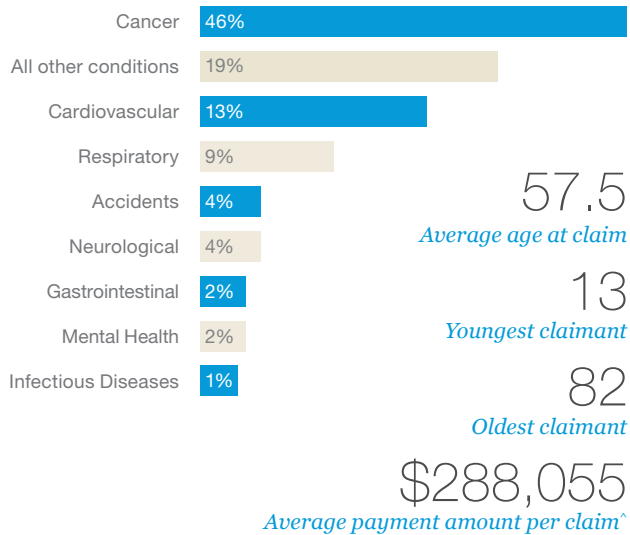
Income Protection claims

\$82 million

Living Insurance (Trauma) claims

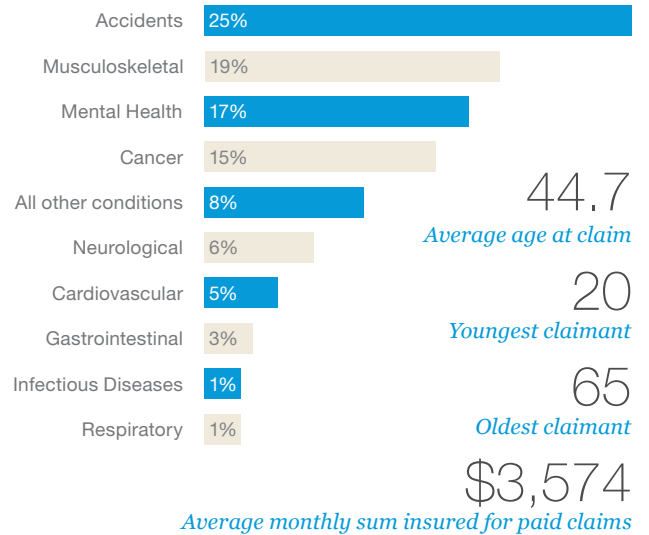
*BT Financial Group's life insurers (Westpac Life Insurance Services Limited ABN 31 003 149 157 ("WLIS") and St.George Life Limited ABN 88 076 763 936 ("SGL")) paid \$381,000,000 in claims during BT 2018 financial year (i.e. October 2017 to September 2018 inclusive). Figures have been rounded to the nearest \$100,000 and are based on the total amount paid during the financial year. Past claims payment statistics are not an indicator of future claims payments. Please note that these figures exclude claims paid for Westpac Group Plan insurance policies.

Term Life Insurance claims

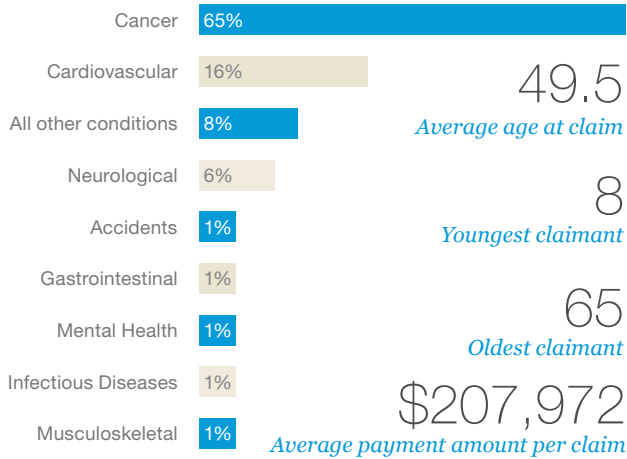


*Excluding Funeral Cover and Permanent Life Plan (SI < \$10k)

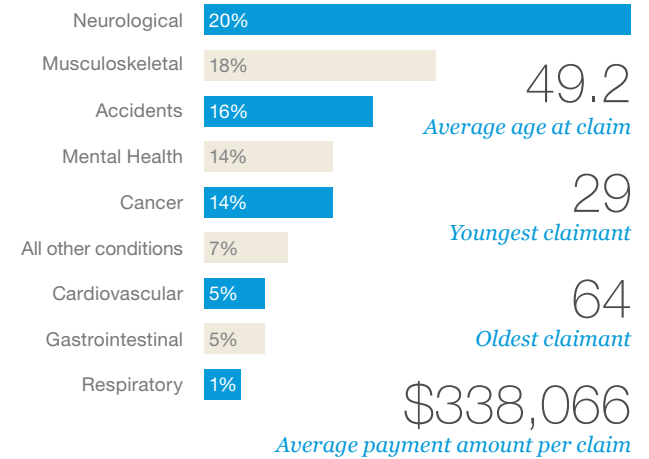
Income Protection claims



Living Insurance (Trauma) claims



TPD Insurance claims



How to claim

If you wish to make a claim, please contact our customer relations team on **1300 553 764, 8.00am to 6.30pm (AEDT), Monday to Friday.**

Claims consultants will give you any information and assist you through your claim.

For more information



bt.com.au



1300 553 764



Speak to your financial adviser

Things you should know:

The insurers are WLIS and SGL. Westpac Banking Corporation ABN 33 007 457 141 ("the Bank") does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. You should read the relevant Product Disclosure Statement to see if the insurance is right for you, which is available at bt.com.au

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