



# Life Insurance Code of Practice

The Life Insurance Code of Practice (The Code), issued by the Council of Australian Life Insurers (CALI), sets out minimum consumer expectations for customers dealing with their life insurer. NobleOak is the issuer of PPSM policies, and is a subscriber to The Code.

The Code covers marketing, administration, service, underwriting and claims with firm timelines around claims communications, correspondence and decisions. It explains how your insurer will respond if you're suffering financial hardship, speak another language or have a concern or complaint. The Code includes minimum definitions that apply to Cancer, Heart-attack and Stroke under trauma insurance products. This means that any claim for one of these conditions will be assessed under your PPS Mutual product definition as well as the Code definition, and the most favourable one to you being used to assess the claim.

For a copy of the Life Insurance Code of Practice, please visit the CALI website: <https://cali.org.au/life-code/>

