

Duty of Disclosure

This policy is a consumer insurance contract.

Before entering into this insurance, you have a duty to take reasonable care not to make a misrepresentation to us.

You and other insured person(s) must answer questions we ask at the time of application and at renewal with relevant and complete information and you must not misrepresent any information that you give to us. You have the same duty in relation to anyone else whom you want to be covered by the policy.

If you fail to comply with your duty, and we would not have issued the policy for the same premium and on the same terms and conditions, we may be entitled to reduce our liability under the policy in respect of any claim or we may cancel the policy.

If your failure to comply with your duty is fraudulent, we may refuse to pay a claim and treat the policy as never having been in existence.

Target Market Determination

A Target Market Determination (TMD) has been designed to provide customers, distributors and ATC staff information to understand who this product has been designed for and our approach to determining that the product is likely to be consistent with the objectives, financial situations and needs of the customer and the distribution conditions. The TMD further sets out how the product is distributed, review periods and triggers relating to the TMD and reporting and monitoring of the TMD.

Please note the TMD is not a summary of the product's terms and conditions and is not intended to provide financial advice. Persons interested in acquiring this product should carefully read the Product Disclosure Statement (PDS) and any applicable Supplementary Product Disclosure Statement(s) which outline the relevant terms and conditions before making a decision whether to buy this product.

For a copy of the TMD for this product, please refer to the following link:

<https://www.atcis.com.au/assets/downloads/TMD/ATC-TMD-MTSA-Insurance.pdf>

Alternatively, you may wish to contact ATC directly through the details provided above.