The life insurance industry has voluntarily developed the Life Insurance Code of Practice (Life Code) to protect Australian customers.

The Life Code establishes important standards which life insurers must comply with to guarantee that customers can confidently purchase life insurance, knowing that their insurer will provide help when needed.



Want to make *a complaint*?

If you are concerned that your life insurer is breaching the Life Code, you can refer the matter to the Life Code Compliance Committee for investigation. The Committee's role is to monitor compliance and investigate breaches against the Life Code. They will then recommend corrective action if needed.

You can contact them on:

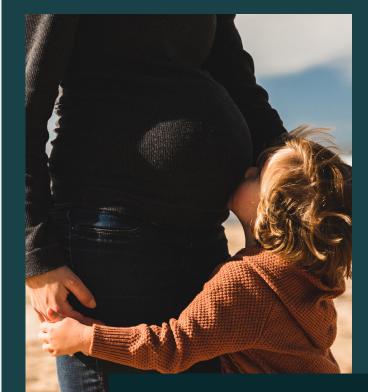
- t 1800 931 678
- *e* info@codecompliance.org.au
- w lifeccc.org.au



p PO Box R1832 Royal Exchange NSW Australia 1225

- e hello@cali.org.au
- w cali.org.au

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Life Insurance Code of Practice

A rule book for life insurers with strong protections for you.

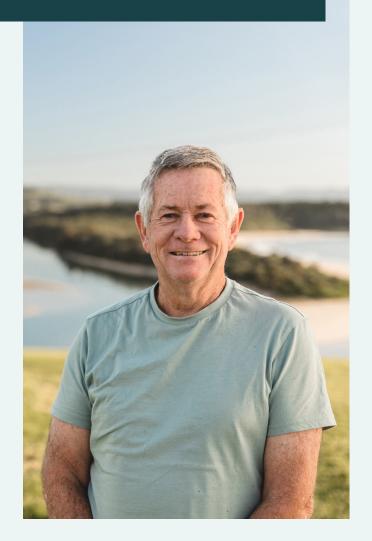


Get in touch



Council of Australian Life Insurers

Building protection for Australians into everything life insurers do



The Life Insurance Code of Practice (Life Code) encompasses all aspects of life insurance, including:

- how products are designed
- how products are sold
- timeframes to communicate decisions with customers
- the claims process
- how complaints are resolved.

The latest edition of the Life Code began on 1 July 2023. It includes more than 50 new and significant safeguards for Australian consumers, which are built into all the moments that customers interact with their life insurer.

Importantly, it ensures safeguards for customers who are facing challenges such as vulnerability, financial difficulties or mental health issues.

To help improve consumer confidence, sanctions have been put in place that are administered by the independent Life Code Compliance Committee. Where a life insurer is found to breach the code, a range of actions can be taken. This includes imposing sanctions where necessary such as a Community Benefit Payment made to support the community.





Australians are better protected by uplifted standards in:

Sales	We want customers to make an informed decision that
	ensures their life insurance
	best meets their needs
Understanding	We don't want our customers
current and	to get an unexpected
future costs	premium increase
Assisting	We want our customers to
vulnerable	feel supported through the
customers	ups and downs of their life
Underwriting	We want our customers to
	understand the reasons why
	underwriting decisions are made
	and that they can be reviewed
Claims	It is critical that our customers
	feel supported throughout
	the claims process