

HUB24 Super Fund Transition Plan

(INSURANCE IN SUPERANNUATION VOLUNTARY CODE OF PRACTICE)

Updated 1 August 2020

HTFS Nominees Pty Limited (ABN 78 000 880 553, AFSL 232500, RSE Licence No. L0003216)

We're adopting the Insurance in Superannuation Voluntary Code of Practice, which commenced on 1 July 2018.

The below transition plan provides information on key dates that we're aiming to comply with particular standards of the Code by.

This transition plan applies to the following funds:

HUB24 Super Fund (ABN 60 910 190 523, RSE R1074659 USI 60 910 190 523 001)

The products that we offer that will be covered by the Code are:

HUB24 Super

Transition Plan

Section	Code	Date adopting code by	Reason for not adopting (if applicable)
4 - Benefit design	4.1 to 4.9	Not applicable	The HUB24 Super Fund does not have Automatic Insurance Members
4 - Reviews and changes to benefit design	4.10 to 4.13	Currently in place	
4 - Cancelling your insurance cover	4.14 to 4.20	Currently in place	

4 - Recommencement of cover	4.21 to 4.23	Currently in place	
4 – Duplicate insurance cover	4.24	1 July 2021	
5 - How we will provide you with information	5.1 to 5.4	Currently in place	
5 - How we will provide you with information	5.5 to 5.10	Not applicable	The HUB24 Super Fund does not have Automatic Insurance Members
5 – Explaining our definitions	5.11 to 5.16	1 July 2021	
5 - Communication during the term of your cover	5.17	1 July 2021	
5 - Communication during the term of your cover	5.18 to 5.20	Currently in place	
5 - Lost members	5.21 to 5.23	Currently in place	
6 - Supporting vulnerable consumers	All (6.1 to 6.12)	1 July 2021	
7 - Principles for claims handling	7.1 to 7.2	Currently in place	
7 – Principles for claims handling	7.3 to 7.6	1 July 2021	
7 – The claims process	7.7 to 7.11	Currently in place	

7 – Making a claim	7.12 to 7.16	1 July 2021	
7 – While a claim is being assessed	7.17 to 7.21	1 July 2021	
7 - Review of insurer's decision	7.22 to 7.29	1 July 2021	
7 - Claim decision	7.30 to 7.31	Currently in place	
7 – Income protection claims	7.32 to 7.35	1 July 2021	
8 - Premium adjustments	All (8.1 to 8.5)	Not applicable	The premium adjustment mechanisms covered under this section of the Code do not apply to the insurance products offered through HUB24 Super.
9 - Promoting our insurance cover	All (9.1 to 9.4)	Currently in place	
10 - Changes to cover	All (10.1 to 10.14)	Currently in place	
10 - Transfer between divisions in our fund	10.15 to 10.17	Not applicable	The HUB24 Super Fund does not have different divisions
11 - Refunds	11.1 to 11.2	Not applicable	The HUB24 Super Fund does not have Automatic Insurance Members
11 - Refunds	11.3	1 July 2021	
12 - Staff and Service Providers	12.1 to 12.2	1 July 2021	

12 - Staff and Service Providers	12.3 to 12.11	Currently in place	
13 - Making enquiries and complaints	All (13.1 to 13.20)	Currently in place	
14 - Our role	14.1 to 14.4	1 July 2021	
14 - Role of the Insurance in Super Code Owners	14.5 to 14.9	Not applicable	<p>We are not an Insurance in Super Code Owner.</p> <p>Insurance in Super Code Owner means the Australian Institute of Superannuation Trustees, the Association of Superannuation Funds of Australia and the Financial Services Council.</p>

More information

For more information about the Insurance in Superannuation Voluntary Code of Practice please click [here](#).