



Disclaimer

Important information about this website

Keystone Life Pty Ltd (ABN 88 697 557 252) is a Corporate Authorised Representative of Australian GA Solutions Pty Ltd, AFSL 547939.

1. General advice only

The information on this website is general advice only. It doesn't take into account your objectives, financial situation or needs. Before making a decision about a product, consider whether it's right for you, and read the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD). You can get these from the insurer or by contacting us.

2. Products and insurers

We arrange cover with a range of insurers, but we don't compare every insurer or every policy available in Australia. Product descriptions on this website are general summaries only. The PDS for each product sets out its features, benefits, definitions, exclusions and the details of the insurer that issues it. If anything on this website differs from the PDS, the PDS applies.

Insurer names and logos belong to their owners and are shown only to identify the insurers we work with.

3. Insurance needs calculator

The calculator provides an estimate only. Results are based on the figures you enter and the assumptions set out in our methodology guide. They don't take your full circumstances into account. The results aren't a recommendation about how much cover you should hold or which product is right for you. You need to decide the type and level of cover that suits you.

4. Online quotes

Quotes generated through our website are indicative only and aren't an offer of cover. The final premium and terms depend on the insurer's assessment of your application, including your health, occupation and lifestyle. An insurer may accept your application on standard terms, apply a loading or exclusion, or decline it. Premiums can change over time.

5. Articles and general information

Articles, guides and FAQs on this website are for general information only. We take care to make sure the information is accurate when it's published, but laws, products and figures change. Some content includes information from third-party sources, which we reference but don't independently verify.

Nothing on this website is tax, legal or financial planning advice. Where we mention tax, such as the tax treatment of premiums, you should speak with a registered tax agent or accountant about your own situation.

6. How we're paid

If you take out a policy through us, we receive commission from the insurer. Details of how we and our licensee are paid are set out in our Financial Services Guide (FSG).

7. Third-party websites

This website links to other websites, including insurer websites and our online quote tool. We don't control these websites and aren't responsible for their content, availability or security. Please read their own terms and privacy policies.

8. Limitation of liability

To the extent permitted by law, Keystone Life and Australian GA Solutions Pty Ltd aren't liable for any loss or damage arising from your use of, or reliance on, the information on this website. Nothing in this disclaimer limits any rights you have under the Australian Consumer Law or any other law that can't be excluded.

9. Copyright

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10. More information

For more about the financial services we provide, see our Financial Services Guide and Privacy Policy, or contact us:

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Phone: 1800 KEY LYF (1800 539 593)

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