

# KEY FACT SHEET



Bright Defence is issued by Peninsula Mutual Limited ACN 630 256 478, holder of AFS Licence No. 544232. Peninsula Mutual has appointed BrightHR Pty Ltd ABN 51 649 265 690 as its Authorised Representative No 1318172 to distribute the product and provide general advice. \*Refer to the Product Disclosure Statement for full terms and conditions of Bright Defence.



**PENINSULA**  
mutual

 **bright** defence



## About Bright Defence:

Bright Defence is a financial product issued by Peninsula Mutual Limited (the Mutual) available to clients of BrightHR Pty Ltd, providing access to discretionary protection for employment relations. The Mutual seeks to offer more affordable solutions and broader benefits to its members as an alternative to traditional insurance. Members have the right to have a claim for Protection considered by the Board. This document does not replace existing terms and conditions in the Bright Defence Product Disclosure Statement (PDS).

**It is important that you read the PDS for full terms and conditions.**

## The Benefits to having protection?

Legal risks, like all risk can cause unexpected disruption to business as well as unexpected and unbudgeted costs.

The benefits of Bright Defence include:

- Broad protection where BrightHR's advice has been sought and followed
- Generous limits of protection
- No deductible (see PDS for terms and conditions)
- Ability for the Board to exercise discretion to provide protection where a claim falls outside the protection wording

## Employment Relations Protection

### What is protected?

You are required to seek and follow advice from BrightHR when you become aware of circumstances which may give rise to a Claim in order to have the benefit of Protection.

- a. Employment Claims (Unfair Dismissal and General Protections)

### What is not protected?

- a. Advice not sought or followed from BrightHR
- b. Breach of employer obligations
- c. Bodily injury or property damage
- d. Building modifications
- e. Fines and penalties
- f. Future earnings
- g. Industrial action
- h. No protection schedule at a time
- i. Non-pecuniary relief
- j. Prior or pending claims
- k. Territorial limitations
- l. Property damage
- m. Legislative loss

## What are my obligations?

Seek and follow advice from BrightHR and meet the terms and conditions of the Product Disclosure Statement.

To take all reasonable precautions to prevent or minimise the risk of a claim occurring under this protection and to avoid incurring unnecessary costs.

To supply us with honest and accurate information when asked to do so. To follow our claims procedure as advised and provide all relevant documentation when requested.



## Frequently Asked Questions

### When and how do I pay?

Your membership contribution is paid to BrightHR as per your invoice and payment schedule. The membership contribution fee will then be paid to Peninsula Mutual.

### When does the cover start and end? E.g protection period

Bright Defence is active for the same period as your contract for services with BrightHR. Prior to the expiry of your Protection you may be invited by the Mutual to renew your membership and Bright Defence protection. Refer to your Protection schedule for specific details.

### How do I remove Protection from my BrightHR contract?

You can cancel the Protection at any time by providing us with 30 days prior written notice.