



Our ref: AA1000494
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By email

Dear Sir/Madam

Financial Services Council application for authorisation AA1000494 — final determination

The Australian Competition and Consumer Commission (**ACCC**) has granted authorisation until 31 July 2021 to allow current and future life insurance members of the Financial Services Council (**FSC**) that opt into the arrangement, to enter a commitment to ensure that healthcare workers are not denied life insurance, will not be charged higher premiums, and will not have benefits excluded, purely due to exposure or potential exposure to COVID-19.

A copy of the ACCC's final determination is attached and is also available on the [ACCC's public register](#).

This letter has also been placed on the ACCC's public register.

Next steps

The final determination was made on 16 July 2020. If no application for review of the determination is made to the Australian Competition Tribunal, the authorisation will come into force on 7 August 2020.

If you wish to discuss any aspect of this matter, please do not hesitate to contact Kobi Maybury on (02) 6243 1222.

Yours sincerely

Gennady Kleiner
Director
Adjudication