

DEFINITION NOTICE- TERMINAL ILLNESS

This document details an enhancement to Total Care Plan Super policies with Life Care. The Terminal Illness definition has been changed effective 30 September 2019.

This term...	means...
<i>terminal illness / terminally ill</i>	<p>The life insured is terminally ill if all of the following apply:</p> <ul style="list-style-type: none">◆ two medical practitioners each certify in writing the life insured has a sickness or injury that, despite reasonable medical treatment in the life insured's circumstances, is likely to result in their death within a period (the certification period) that ends not more than 24 months after the date of the certification◆ at least one of the medical practitioners is a specialist practising in an area related to the life insured's sickness or injury◆ based on such medical or other evidence we reasonably require to be provided, we are satisfied<ul style="list-style-type: none">• with the prognosis reached in each of the certifications and• that the prognosis was first made while Life Cover applied to the life insured◆ for each of the certificates, the certification period has not ended.

What this means for you

This definition applies for claimable events on or after 30 September 2019.

For details on how this definition applies to your policy, please refer to your Policy Schedule, your Policy Document and any other Policy Addenda.

If you have any questions, please call us on **13 1056** between 8.00 am – 8.00 pm (AEST), Monday to Friday.

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