

# HOME LOAN PROTECTION POLICY CHANGE SUMMARY

## APPLIES TO POLICIES THAT COMMENCED ON OR AFTER 1 JANUARY 2010 ONLY

This summary of changes to your policy should be read together with your Policy Schedule, Product Disclosure Statement (PDS) and Policy Document, along with any previous Change Summary issued. Together, these documents make up your insurance contract.

You can view the latest PDS and all Change Summaries at [commbank.com.au/insurance-archive](http://commbank.com.au/insurance-archive)

You can also request these documents by calling our Customer Service Team on **1300 131 103** between 8:00am and 7:00pm (AEST/ADST), Monday to Friday.

The following updated policy terms will apply to you for claims caused by events that occur **on or after 1 January 2010**. All other terms and conditions stay the same.

The removal of some exclusions means that there are more situations where you may be eligible to make a claim.

### The following changes are made to the PDS:

#### Death and Terminal Illness benefit When you're not covered

*This section is deleted and replaced with the following, which means that the following are the only exclusions which apply to the Death and Terminal Illness benefit:*

We won't pay a Death or Terminal Illness benefit if your death or terminal illness results directly or indirectly from you committing or attempting to commit an assault, battery or criminal offence or act of terrorism.

#### Accidental Death benefit (optional) When you're not covered

*This section is deleted and replaced with the following, which means that the following are the only exclusions which apply to the optional Accidental Death benefit:*

We won't pay an Accidental Death benefit if your accidental injury:

- ◆ is intentionally self-inflicted or directly or indirectly due to attempted suicide
- ◆ results directly or indirectly from you committing or attempting to commit an assault, battery or criminal offence or act of terrorism
- ◆ is caused by, either wholly or in part, arises out of or is connected with any disease, bodily or mental infirmity, or medical or surgical treatment of these.

We won't make a payment if we have already paid a Terminal Illness benefit.

#### Medical Crisis Recovery Protection benefit (optional) When you're not covered

*This section is deleted and replaced with the following, which means that the following are the only exclusions which apply to the optional Medical Crisis Recovery Protection benefit:*

We won't pay a Medical Crisis Recovery Protection benefit if the medical crisis:

- ◆ occurs or is diagnosed or the procedure or symptoms first become apparent before or within 90 days after
  - ◆ the Medical Crisis Recovery Protection benefit commencement date,
  - ◆ an increase in the Medical Crisis Recovery Protection benefit (but only in relation to the increased amount), or
  - ◆ the re-instatement of the policy.

A Medical Crisis Recovery Protection benefit will also not be paid if the medical crisis:

- ◆ results directly or indirectly from committing or attempting to commit an assault, battery, criminal offence or act of terrorism; or
- ◆ is not a listed medical crisis or you don't meet the definition of a listed medical crisis (see Medical definitions as updated from time to time in the **Medical Definitions Reference Guide – Other Life products** located at [commbank.com.au/TLD](http://commbank.com.au/TLD)).

We will not make a payment if the payment would cause us to be in breach of the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth).

**Commlnsure**



#### Important Information:

This information has been prepared without considering your personal objectives, financial situation or needs. You should consider its appropriateness in light of your circumstances and consider seeking professional advice relevant to your individual needs before making a decision based on this information. Home Loan Protection is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CMLA is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124. 'Commlnsure' is a registered business name of CMLA. CI\_00161/1019