

Injury Cash Protection Policy Change Summary

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

The following updated policy terms will be available to you for claims caused by events that occur on or after the 30th of June, 2017.

You will still be able to use the definitions contained in the policy on the date you purchased your cover or the definitions current as at the date of your claim to ensure you are not unintentionally impacted by any changes that are made.

Summary of updated benefits

Type of cover	Standard plan*	Premier plan*	Premier Plus plan*
Daily Bed Confinement benefit Pays a daily amount if you have an accidental injury and are confined to bed for a substantial part of each day under the continuous care of a registered nurse or under full-time care while you recover.	\$200/day	\$400/day	\$400/day
Permanent and Total Disability Benefit Pays a single lump sum if an accidental injury leaves you permanently and totally disabled within 90 days of the accident in one of the ways listed below.			
Both hands or both feet, or both eyes One hand and one foot One hand and one eye One foot and one eye	\$100,000	\$200,000	\$300,000
One hand, one foot, or one eye	\$50,000	\$100,000	\$150,000
Speech	\$75,000	\$150,000	\$225,000
Hearing both ears	\$75,000	\$150,000	\$225,000
Unlikely ever to be able to engage in any occupation	\$100,000	\$200,000	\$300,000
Unable to perform domestic duties	\$100,000	\$200,000	\$300,000

***Important note:** All benefit amounts are halved if the accidental injury occurs on or after your 75th birthday, except for the Permanent and Total Disability Benefit type 'unlikely ever to be able to engage in any occupation' which will cease on your 65th birthday.

Daily Bed Confinement benefit

We'll pay this benefit if, as a direct result of an accidental injury and within 90 days of the date of that injury, the Life Insured:

- has been advised by a medical practitioner to remain in bed for a substantial part of each day
- is under the continuous care of a registered nurse or under the full time care of a person acceptable to us (such a person need not be medically qualified), and
- is unable to get out of bed and walk without assistance.

We'll pay for up to 90 days while you're confined to bed, starting from the second day of your bed confinement.

If you need a second period of bed confinement for the same accidental injury, then we'll pay the benefit for up to 90 days in total, including the initial period of bed confinement.

The amount we pay depends on your age at the time of the accidental injury and the plan chosen:

Your age	Standard plan	Premier plan	Premier Plus plan
Up to 75	\$200/day	\$400/day	\$400/day
75 and over	\$100/day	\$200/day	\$200/day

Permanent and Total Disability benefit

If you suffer an accidental injury and, as a direct result, become permanently and totally disabled within 90 days of the accidental injury in any of the ways described on page 4, we'll pay a lump sum.

We'll pay this benefit once for each life insured during the life of the policy. If one accidental injury causes multiple disabilities we'll pay the largest applicable amount.

The amount we pay depends on the type of disability, your age at the time of accidental injury and the plan chosen (see the table below).

Permanent and Total Disability benefit	Your age	Standard plan	Premier plan	Premier Plus plan
Both hands or both feet, or both eyes One hand and one foot One hand and one eye One foot and one eye	Up to 75	\$100,000	\$200,000	\$300,000
	75 and over	\$50,000	\$100,000	\$150,000
One hand, one foot, or one eye	Up to 75	\$50,000	\$100,000	\$150,000
	75 and over	\$25,000	\$50,000	\$75,000
Speech	Up to 75	\$75,000	\$150,000	\$225,000
	75 and over	\$37,500	\$75,000	\$112,500
Hearing both ears	Up to 75	\$75,000	\$150,000	\$225,000
	75 and over	\$37,500	\$75,000	\$112,500
Unable to perform domestic duties	Up to 75	\$100,000	\$200,000	\$300,000
	75 and over	\$50,000	\$100,000	\$150,000
Unlikely ever to be able to engage in any occupation	Up to 65	\$100,000	\$200,000	\$300,000

What the words in this update mean

Bed confinement or confined to the bed means that because of an accidental injury, the Life Insured has been advised by a medical practitioner to remain in bed for a substantial part of each day under the continuous care of a registered nurse or under the full time care of a person acceptable to us (such a person need not be medically qualified). The Life Insured must be unable to get out of bed and walk without assistance.

Permanent and total disablement means, due to an accidental injury, that one of the following applies to a Life Insured:

(1) Unlikely ever to be able to engage in any occupation

- The person was employed at any time during the 6 months prior to the Date of Disablement, and
- was, on the Date of Disablement, aged less than 65 years, and
- as a result of an accidental injury, has been absent from all work for 3 consecutive months from the Date of Disablement, and
- we consider, on the basis of medical and/or other evidence satisfactory to us, the person is unlikely ever to be able to engage in any occupation, whether or not for reward

where **occupation** means:

- an occupation that the person can perform, on a full time or part time basis, based on the skills and knowledge the person has acquired through education, training or experience, or
- an occupation that the person would be able to perform, on a full time or part time basis after undergoing:
 - reasonable retraining, and/or
 - reasonable rehabilitation
 - any other program that would assist the person to be able to engage in an occupation and it would be reasonable to expect them to undertake the program.

In forming our opinion we will have regard to all evidence available to us for the period up to the time we form our opinion.

(2) Unable to perform domestic duties

- If you're engaged solely in performing unpaid domestic duties at the time of the relevant accident, that you have become wholly and permanently unable to perform the tasks associated with those duties.

(3) Specified Loss

- for a hand, complete and permanent severance at or above the wrist joint or permanent and total loss of use to a hand
- for a foot, complete and permanent severance at or above the ankle joint or permanent and total loss of use to a foot
- the total and irrecoverable loss of the entire sight of an eye or both eyes (as applies)
- the total and irrecoverable loss of speech, or
- the total and irrecoverable loss of hearing in both ears.

Date of disablement means the date on or after the commencement date of cover on which a medical practitioner certifies you as unfit for work.