

INJURY CASH 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

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.

We've removed some exclusions from your policy

The exclusions summarised in the table below no longer apply to your policy from 1 January 2010 onwards.

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

| What's changing? | |
|---|---|
| Removal of Drug and Alcohol Exclusion | We've removed the policy exclusion where Accidental Injury occurs while the Life Insured is under the influence of alcohol or any other drug. |
| Removal of Flying Exclusion | We've removed the policy exclusion where Accidental Injury occurs while the Life Insured is acting as a pilot or crew member, or while as a passenger, other than a fare-paying passenger, in any aircraft. |
| Removal of Participation in Professional Sports Exclusion | We've removed the policy exclusion where Accidental Injury occurs while the Life Insured is participating in any professional sport. |
| Removal of Driving in or Riding in any kind of Race or Trial Exclusion | We've removed the policy exclusion for Accidental Injury that occurs while the Life Insured is driving or riding in any kind of race or trial. |
| Removal of war or act of war Exclusion | We've removed the policy exclusion if the Accidental Injury is due to war or act of war, whether declared or not (except death while on war service). |
| Removal of Post-Traumatic Stress Disorder Exclusion | We've removed the policy exclusion for Accidental Injury that is caused by post-traumatic stress disorder. |

What exclusions now apply to your policy?

The exclusions in the table below apply to your policy from **1 January 2010 onwards**.

| The following changes are made to the PDS dated 1 March 2012: | |
|---|--|
| P10. When you're not covered | <p><i>This entire section is deleted and replaced with the following, which means that the following are the only exclusions which apply to your policy:</i></p> <p>Cover is not provided if the accidental injury:</p> <ul style="list-style-type: none">◆ results directly or indirectly from you committing or attempting to commit an assault, battery or criminal offence or act of terrorism◆ is intentionally self-inflicted or directly or indirectly due to attempted suicide or directly or indirectly due to self-harm◆ 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. <p>We will also not make a payment if it would cause us to breach the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth).</p> |

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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. Injury Cash 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. 'CommInsure' is a registered business name of CMLA. CI_00161/1019