

# SIMPLE LIFE POLICY CHANGE SUMMARY

The following changes supplement the Simple Life Product Disclosure Statement (PDS) and Policy Document dated 1 November 2018. 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 **13 3982** between 8:00am and 7:00pm (AEST/ADST), Monday to Friday.

When reading the PDS you should replace the sections described with the wording contained in this document. Terms defined in the PDS have the same meaning in this Change Summary.

The following updated policy terms will apply to you for claims caused by **events that occur from your policy commencement for the life of your policy**. All other policy terms and conditions remain the same.

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

What's changing?	
<b>Page 10. Life Cover</b>	<i>This section is deleted and replaced with the following, which means that the following are the only exclusions which apply to the Life Cover benefit:</i>
<b>What we don't cover</b>	We don't pay a Life Cover benefit if your death or <b>terminal illness</b> arises directly or indirectly from any of the following: <ul style="list-style-type: none"><li>◆ A <b>pre-existing condition</b> (see <i>Pre-existing condition exclusion</i> on page 9)</li><li>◆ Participation in an illegal activity</li><li>◆ Working in <b>hazardous conditions</b> (see <i>Hazardous conditions</i> on page 17).</li></ul>
<b>Page 11. Critical Illness Cover</b>	<i>This section is deleted and replaced with the following, which means that the following are the only exclusions which apply to the Critical Illness Cover benefit:</i>
<b>What we don't cover</b>	We don't pay a Critical Illness Cover benefit if your critical illness arises directly or indirectly from any of the following: <ul style="list-style-type: none"><li>◆ A <b>pre-existing condition</b> (see <i>Pre-existing condition exclusion</i> on Page 9)</li><li>◆ Participation in an illegal activity</li><li>◆ Working in <b>hazardous conditions</b> (see <i>Hazardous conditions</i> on page 17).</li><li>◆ If you die within 30 days of being diagnosed with or suffering a critical illness.</li></ul> The Critical Illness Cover benefit is also not paid for claims that arise or occur during the <i>No claim period</i> – see page 9.
<b>Page 12. Total and Permanent Disability (TPD) Cover</b>	<i>This section is deleted and replaced with the following, which means that the following are the only exclusions which apply to the TPD Cover benefit:</i>
<b>What we don't cover</b>	We don't pay the TPD Cover benefit if your <b>permanent disability</b> arises directly or indirectly from any of the following: <ul style="list-style-type: none"><li>◆ A <b>pre-existing condition</b> (see <i>Pre-existing condition exclusion</i> on Page 9)</li><li>◆ Participation in an illegal activity</li><li>◆ Working in <b>hazardous conditions</b> (see <i>Hazardous conditions</i> on page 17).</li></ul>
<b>Page 18. Permanent Australian resident</b>	<i>The requirement to be a permanent Australian resident to have Simple Life, or make changes to your policy, is removed. Accordingly, there is no requirement to notify us if you intend to live outside Australia for more than 12 months.</i>

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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. Simple Life 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.

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