

# Total Care Plan Super

Policy Addendum  
Dated 3 March 2008



# Policy Addendum for Total Care Plan Super

Please read this document and keep it in a safe place with the Total Care Plan Super Policy Document. It is important that you read this document in conjunction with the Policy Document and any other Policy Addenda or policy notices issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809.

This Policy Addendum applies from 3 March 2008 and the improved conditions it provides are only effective on and from this date.

## **Note**

The improved conditions must be read subject to, and in conjunction with, the existing policy terms and conditions. Any pre-existing condition at the time this improvement is offered may be excluded from being eligible for payment under any improved conditions.

### **Important information**

This document is an amendment to an agreement between Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 the Trustee of the Colonial Super Retirement Fund ABN 40 328 908 469 and The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (the Insurer).

The Trustee holds this agreement on your behalf as the Life Insured.

This document is issued by The Colonial Mutual Life Assurance Society Limited, Level 7, 39 Martin Place, Sydney NSW 2000.

# Total Care Plan Super Policy Addendum

Feature/Benefit	Change	New policy wording
<p><b>The definition of Immediate Family Member that is detailed in the adjacent 'New policy wording' column has been amended</b></p>	<p>The definition of Immediate Family Member now includes siblings.</p>	<p><b>Immediate Family Member</b> An Immediate Family Member includes a spouse, de facto spouse, parent, parent-in-law, sibling and a child.</p>
<p><b>The definition of Medical Practitioner that is detailed in the adjacent 'New policy wording' column has been amended</b></p>	<p>The definition of Medical Practitioner has been expanded to make it clearer who will be accepted as a Medical Practitioner for the purpose of this policy.</p> <p>For the definition of Medical Practitioner that applied to you before 3 March 2008, please refer to the Policy Document.</p>	<p><b>Medical Practitioner</b> A registered medical practitioner other than you, the Life Insured or an Immediate Family Member or business partner of you or the Life Insured. For the purpose of this definition, a registered medical practitioner is a legally qualified medical practitioner whose credentials have been formally accepted by the Medical Authority of the Australian state or territory in which he or she practises as a medical practitioner and who is registered by that Medical Authority to carry out the duties of a medical practitioner according to the rules set by the Medical Authority. A Medical Authority is the registered authority, board, association or body which has the power to authorise or license a person to practise as a medical practitioner in the relevant Australian state or territory.</p>
<p><b>The wording of the Plan Protection (waiver of premium whilst disabled) option that is detailed in the adjacent 'New policy wording' column has been amended</b></p> <p>All other parts of the wording not referred to in the New policy wording column continue to apply.</p>	<p>The period for which you have to be unable to perform your occupation to meet the Total Disability definition under the Plan Protection (waiver of premium whilst disabled) option has been reduced from six months to three months.</p> <p>For the wording of the Plan Protection (waiver of premium whilst disabled) option that applied to you before 3 March 2008, please refer to the Policy Document.</p>	<p><b>Plan Protection Option (waiver of premium whilst disabled)</b> The Plan Protection Option applies when the words 'Plan Protection Option' appear under the 'Additional Options' section in the Policy Schedule. The Plan Protection Option is only available if a Life Care benefit applies to the Policy.</p> <p>Subject to the conditions of this Policy, where the Plan Protection Option applies, in the event the Life Insured suffers Total Disability prior to the earlier of the Cover Expiry Date, if any, and the Life Insured's 60th birthday, we will waive all premiums payable under this Policy while Total Disability continues beyond three months but such waiver will only apply while the Life Insured is Totally Disabled and up to the earlier of the Cover Expiry Date, if any, and the Policy Anniversary Date preceding the attainment of age 65 of the Life Insured.</p> <p>...</p>

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Feature/Benefit	Change	New policy wording
<p><b>The definition of Total Disability that is detailed in the adjacent 'New policy wording' column has been amended to accommodate the upgrade of the Plan Protection Option</b></p>	<p>The period for which you have to be unable to perform your occupation to meet the Total Disability definition for the purpose of the Plan Protection (waiver of premium whilst disabled) option has been reduced from six months to three months.</p> <p>For the definition of Total Disability that applied to you before 3 March 2008, please refer to the Policy Document.</p>	<p><b>Total Disability</b>                      Disability resulting from Sickness or Injury that has caused the Life Insured to be continually and significantly unable to perform his or her Occupation for a period of three consecutive months. The Life Insured is not Totally Disabled if he or she is or has been, during that period, engaged in any occupation for wage or profit. The Life Insured must have been throughout the three month period, and must continue to be, under the regular care and attendance of, or following treatment prescribed by, a Medical Practitioner.</p>
<p><b>The definition of Major Head Trauma that is detailed in the adjacent 'New policy wording' column has been amended</b></p>	<p>The definition of Major Head Trauma now refers to the 6th edition of the American Medical Association publication 'Guide to the Evaluation of Permanent Impairment' when defining whole person function.</p>	<p><b>Major Head Trauma</b>                      Injury to the head resulting in neurological deficit causing either:</p> <ul style="list-style-type: none"> <li>• a permanent loss of at least 25% whole person function (as defined in the 6th edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment'), or</li> <li>• the permanent and irreversible inability to perform without the assistance of another person any one of the 'Activities of Daily Living' (as defined under Loss of Independent Existence)</li> </ul> <p>as certified by a consultant neurologist.</p>



