



Accident 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.

Updated definitions

Type of cover	Amount of cover	When we pay this benefit
Temporary Disablement Protection benefit (optional)		
<p>Pays a benefit if you are totally and temporarily disabled by an accidental injury or illness that confines you to bed.</p> <p>This is an optional cover that costs extra</p>	<ul style="list-style-type: none"> Injury benefit - \$1000 per month for six months for an injury or 12 payments over the life of the policy. Illness benefit – a lump sum of \$1,000. 	<p>Injury benefit</p> <p>We will pay the injury benefit if, as a direct result of an accidental injury, you are totally and temporarily disabled for more than 30 days after the date you were disabled. We pay for each month you're totally and temporarily disabled.</p> <p>Illness benefit</p> <p>We'll pay this benefit if, because of an illness, you:</p> <ul style="list-style-type: none"> have been advised by a medical practitioner to remain in bed for a substantial part of each day, are 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) for a period of 7 consecutive days from the date of disablement, and are unable to get out of bed and walk without assistance. <p>We require a doctor to certify that the bed confinement is necessary.</p> <p>We will only pay the illness benefit once in any 12 month period for the same or related illness. We will only pay 12 Illness benefit payments for each insured person under this policy.</p>

What the words in this update mean

Bed confinement means that because of an illness, 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) for a period of 7 consecutive days from the date of disablement. The Life Insured must be unable to get out of bed and walk without assistance.

Total and permanent disablement means, due to accidental injury, that one of the following applies:

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

- You were 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 6 consecutive months from the Date of Disablement, and
- we consider, on the basis of medical and/or other evidence satisfactory to us, that you are 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

That 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) Specific Loss

You suffer, as a result of an accidental injury:

- the total and permanent loss of the use of two limbs
- blindness in both eyes, or
- the total and permanent loss of the use of one limb and blindness in one eye
- Irrecoverable loss of hearing in both ears

where:

- **limb** means the whole hand below the wrist or whole foot below the ankle, and
- **blindness** means the permanent loss of sight to the extent that visual acuity is 6/60 or worse, or to the extent that the visual field is reduced to less than 20 degrees in diameter.