



# Accident Plan 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 30<sup>th</sup> 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

**'Total and permanent disablement'** means, with respect to a Life Insured, that one of the following applies:

### (1) Any Occupation:

- The Life Insured 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 6 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) Domestic Duties

The Life Insured was engaged solely in performing unpaid domestic duties at the time of the relevant accident, and the person has become wholly and permanently unable to perform the tasks associated with those duties.

### (3) Specific Loss

The Life Insured suffers, 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.

**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.