DEFINITION NOTICE-TERMINAL ILLNESS

This document details an enhancement to Total Care Plan Super policies with Life Care. The Terminal Illness definition has been changed effective 30 September 2019.

This term	means
terminal illness / terminally ill	The life insured is terminally ill if all of the following apply:
	 two medical practitioners each certify in writing the life insured has a sickness or injury that, despite reasonable medical treatment in the life insured's circumstances, is likely to result in their death within a period (the certification period) that ends not more than 24 months after the date of the certification
	 at least one of the medical practitioners is a specialist practising in an area related to the life insured's sickness or injury
	 based on such medical or other evidence we reasonably require to be provided, we are satisfied
	 with the prognosis reached in each of the certifications and
	 that the prognosis was first made while Life Cover applied to the life insured
	 for each of the certificates, the certification period has not ended.

What this means for you

This definition applies for claimable events on or after 30 September 2019.

For details on how this definition applies to your policy, please refer to your Policy Schedule, your Policy Document and any other Policy Addenda.

If you have any questions, please call us on 13 1056 between 8.00 am – 8.00 pm (AEST), Monday to Friday.



Important information: This product is issued by Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468 the Trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. CommInsure is a registered business name of the insurer, The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CMLA is responsible for the administration of Total Care Plan Super and provides insurance benefits to the Fund as insurer. CMLA and the Trustee are wholly owned but non-guaranteed subsidiaries of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CIL006-825 300919