

Income Care Plus

Policy Addendum
Dated 10 November 2008



Policy Addendum for Income Care Plus

Please read this document and keep it in a safe place with your Income Care Plus Policy Document. It is important that you read this document in conjunction with your Policy Document and any Policy Addenda (together called 'the Policy') or policy notices issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) (the Insurer).

This Policy Addendum applies from 10 November 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, your 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 you and The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA).

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

Feature / Benefit	Change	New Policy Wording
<p>The information about ‘Enquiries and complaints’ that is detailed in the adjacent ‘New Policy Wording’ column has been amended</p> <p>All other parts of the wording not referred to in the New Policy Wording column continue to apply.</p>	<p>The independent service that handles complaints involving life insurance companies has been changed from the Financial Industry Complaints Service Limited to the Financial Ombudsman Service Limited (FOS).</p>	<p>Enquiries and complaints</p> <p>...</p> <p>If you would prefer to put your complaint in writing, you can either email us on customerrelations@cba.com.au or you can write to:</p> <p>Complaints Manager Customer Relations Commonwealth Bank Group GPO Box 41 Sydney NSW 2001</p> <p>3. Upon receipt of your complaint, the Complaints Manager will investigate the cause of your concern and respond to you as quickly as possible. If the matter cannot be resolved quickly you will be kept informed of its progress. If you are not satisfied with the handling of your complaint or a decision of CMLA you may have the right to lodge a complaint with the Financial Ombudsman Service Limited (FOS).</p> <p>Before FOS has jurisdiction to deal with the matter, it must be satisfied that the same complaint was previously made to an appropriate person under our internal enquiries and complaints procedures and the complaint was not resolved to the satisfaction of the complainant within 45 days. The FOS can only deal with complaints which concern a particular policyholder. It cannot deal with complaints about management as a whole. If FOS accepts your complaint it will attempt to resolve the matter through conciliation, which involves assisting both parties to come to a mutual agreement. If conciliation is unsuccessful, the complaint is referred to FOS for a determination which is binding.</p> <p>You can contact FOS by phoning 1300 780 808 between 9am and 5pm (Melbourne time) Monday to Friday from anywhere in Australia. Alternatively, visit their website at www.fos.org.au</p>

Feature / Benefit	Change	New Policy Wording
<p>The definition of Cancer that is detailed in the adjacent 'New Policy Wording' column has been amended</p>	<p>The definition of Cancer has been made simpler and easier to understand.</p> <p>For the definition of Cancer that applied to you before 10 November 2008, please refer to your Policy Document.</p>	<p>Cancer</p> <p>Cancer means any one of the following seven conditions, provided the condition is not AIDS-related:</p> <ol style="list-style-type: none"> 1. Any malignant (severe and progressively worsening) neoplastic disease characterised by the uncontrolled growth in number and spread of malignant cells that has progressed to a stage that either: <ul style="list-style-type: none"> • requires major interventionist treatment such as surgery, radiotherapy, chemotherapy or biological response modifiers, or • cannot be treated with curative intent; but excluding: <ul style="list-style-type: none"> • conditions classified by their clinical features, cytopathology and/or histopathology as tumours showing the malignant changes of 'carcinoma in situ' or which are histopathologically described as premalignant. Uterine cervical intraepithelial lesions, cervical dysplasias and cervical intraepithelial neoplasias, including those classified as CIN1, CIN2 and CIN3 are examples of tumours categorised as either being carcinoma in situ and/or premalignant and are excluded. • all non-melanoma skin tumours and cancers originating in skin, unless there has been evidence of metastatic spread • prostatic cancers which remain histopathologically classified as TNM (Tumour, Nodes, Metastases) Stage T1a or T1b or are of another equivalent or lower classification • prostatic cancers which remain histopathologically classified as TNM Stage T1c unless curative intent therapy has been administered in connection with such cancer • tumours treated by endoscopic procedures alone • melanomas which have a depth of invasion of less than Clark Level 3 or less than 1.5mm in Breslow thickness • Chronic Lymphocytic Leukaemia diagnosed as RAI Stage 0 or 1, which is defined to be in the blood and bone marrow and/or lymph nodes only

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Feature / Benefit	Change	New Policy Wording
<p>The definition of Cancer that is detailed in the adjacent 'New Policy Wording' column has been amended (continued)</p>		<ol style="list-style-type: none"> 2. Leukaemia that is not Chronic Lymphocytic Leukaemia diagnosed as RAI Stage 0 or 1, which is defined to be in the blood and bone marrow and/or lymph nodes only 3. Malignant bone marrow disorder that is not Chronic Lymphocytic Leukaemia diagnosed as RAI Stage 0 or 1, which is defined to be in the blood and bone marrow and/or lymph nodes only 4. Hodgkin's Disease 5. Malignant lymphoma except where treated by endoscopic procedures alone 6. Melanomas which have a depth of invasion of Clark Level 3 or 1.5mm or more in Breslow thickness 7. Carcinoma in situ of the breast requiring removal of all breast tissue from the breast.

