

Life Protection

Policy Addendum
Dated 10 October 2010



Policy Addendum for Life Protection

Please read this document and keep it in a safe place with your Life Protection Policy Document. It is important that you read this document in conjunction with your 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 10 October 2010 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 medical condition at the time this improvement is offered may be excluded from being eligible for payment under any improved cover.

Important information

This document is an agreement between you and The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809. This document is issued by The Colonial Mutual Life Assurance Society Limited Level 12, 52 Martin Place, Sydney NSW 2000.

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Feature / benefit	Change	New policy wording
Total and Permanent Disability	Maximum sum insured limits have been increased from \$3 million to \$5 million.	No change.
Life Care Advance Payment Benefit amount amended	Maximum benefit amount has been increased to \$30,000 from \$20,000.	Wherever it appears in the wording of the Life Care Advance Payment Benefit the figure \$20,000 has changed to \$30,000.
The definition of Cancer that is detailed in the adjacent new policy wording column has been amended	Definition of Cancer has been simplified; the AIDS exclusion has been removed.	<p>Cancer means any malignancy characterised by unlimited growth and which expands locally by invasion, but excluding malignancies which meet the following medical and/or histopathology classifications:</p> <ul style="list-style-type: none"> • Pre-malignant conditions • Carcinoma in situ, but not if the cancer is located in the breast and all breast tissue is removed • Cervical dysplasia, CIN1, CIN2 and CIN3 • Non-melanoma skin cancers, but not if the cancer has spread to another part of the body • Prostate cancers which remain classified as TNM T1a, T1b or another equivalent or lesser classification, but not if the Gleason Score is 6 or more • Melanoma with a depth of invasion classified as Clark Level II or less, or a Breslow thickness of 1.5mm or less • Chronic Lymphocytic Leukaemia with a classification equivalent to Rai Stage 1 or less.
Accommodation Benefit amount amended	Maximum benefit amount has been increased to \$350 from \$250.	Where it appears in the wording replace “up to \$250 a day” with “up to \$350 a day”.
The definition and title of Removal of Carcinoma in situ of the Breast has been amended as detailed in the adjacent new policy wording column	The condition is now referred to as Surgical Removal of Early-Stage Cancer of the Breast.	<p>Surgical Removal of Early-Stage Cancer of the Breast</p> <p>Surgery to remove a carcinoma in situ of the breast, where the procedure does not result in removal of the entire breast.</p>
The definition and title of Cancer of the Vulva or Perineum has been amended	The condition is now referred to as Early-Stage Cancer of the Vulva or Perineum.	<p>Early-Stage Cancer of the Vulva or Perineum</p> <p>Any tumour described by a histopathologist as carcinoma in situ of the vulva or perineum, which meets the criteria for classification as FIGO Stage I (including Stages IA and IB).</p>

Feature / benefit	Change	New policy wording
<p>The Guaranteed Insurability Option has been amended as detailed in the adjacent new policy wording column</p> <p>All other parts of the wording not referred to in the new policy wording column continue to apply.</p>	<p>This option now recognises a two year de facto relationship as a personal event.</p>	<p>...</p> <p>Up to the earlier of the Cover Expiry Date, if any, and the Policy Anniversary Date preceding the Life Insured's 46th birthday, you can increase your Life Care benefit and any Trauma Cover benefit without further evidence of insurability following the occurrence of certain events to the Life Insured, that is:</p> <ul style="list-style-type: none"> • marriage or the second anniversary of a de facto relationship • the birth or adoption of a child • the commencement of secondary school by a child • the mortgaging of a home or increasing of a home mortgage • divorce • a change in employment which, within 30 days of the change, results in an increase in annual income of more than \$10,000. <p>...</p> <p>A 'de facto relationship' means the Life Insured, although not legally married to a person, lives with the person on a genuine domestic basis in a relationship as a couple.</p> <p>In the event the Life Insured:</p> <ul style="list-style-type: none"> • marries or reaches the second anniversary of a de facto relationship • adopts or becomes a natural parent of a child • has a child commence secondary school, or • divorces <p>the Life Care benefit and any Trauma Cover benefit can be increased without further evidence of insurability by up to 25% of the relevant benefit, subject to a maximum increase for the relevant benefit of \$200,000 per event.</p> <p>...</p> <p>Restrictions</p> <p>The Life Care benefit and any Trauma Cover benefit can only be increased once every twelve months under this option.</p> <p>If this option is exercised in respect of the event which is the second anniversary of a de facto relationship then it cannot be exercised in respect of the marriage of the Life Insured and the person with whom he or she had the de facto relationship.</p> <p>...</p>

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8 am–8 pm (Sydney time)

Monday to Friday

comminsure.com.au

Write to: Manager, Customer Communication, CommInsure
Life Insurance, PO Box 320, Silverwater NSW 2128.