

# SIGNIFICANT EVENT NOTICE

We've updated your  
policy from 5 December 2022.



HEALTHIER, LONGER,  
BETTER LIVES

## Thank-you for continuing your insurance with us

Please review the tables below for the detailed changes occurring to each product.

### Important Note

It is important to read this Significant Event Notice (Notice) together with your existing Product Disclosure Statement and Policy Document, and any other policy notices previously provided in relation to your policy. The updates outlined in this document now form part of your policy.

It is important to note that we will not apply the updates in this Notice to the assessment of claims which relate to any health conditions that you already had as at 5 December 2022. These updates override your existing policy terms and conditions (except to the extent where you are disadvantaged in any way, in which case the previous policy wording will apply) and are subject to pre-existing medical conditions or events.

For your convenience, the updates in the tables below show the existing terms of your policy prior to this update (Prior to update) and the updated terms of your policy (After update). Please note that the changes made to 'Total and Permanent Disablement (Home Duties)' and the introduction of the new defined term for 'Mental Illness (Severe and Permanent)' will only apply to you where you hold cover for Home Duties as outlined in your policy schedule.

### We're here to help

No action from you is required, however, if you have any questions about the updates contained in this Notice please contact your financial adviser or contact our Client Services Team on **1800 333 613** Monday to Friday, 8am - 6pm AEDT or email us at [au.customer@aia.com](mailto:au.customer@aia.com)



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# TABLE 1. Updates to Golden Life, Lady's Choice and Life Security

The following updates apply to the Product Disclosure Statements or Policy Documents as indicated for the following products:

- Golden Life (policies issued on or after 11 March 2004);
- Lady's Choice (policies issued on or after 11 March 2004); and
- Life Security (policies issued on or after 11 March 2004).

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Total and Permanent Disablement (Home Duties)' changes</b>			
This definition has been enhanced and now covers Loss of Independence and Mental Illness (Severe and Permanent).			
Product Disclosure Statements	<ul style="list-style-type: none"> <li>• Permanent Disablement and Permanent Disablement PLUS</li> <li>• Waiver of Premium and Payor Waiver of Premium</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>• sight in both eyes;</li> <li>• use of two limbs; or</li> <li>• sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>• has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an injury, sickness or disease; and</li> <li>• is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>• at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as we may require, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>• sight in both eyes;</li> <li>• use of two limbs; or</li> <li>• sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>• has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>• at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the Life Insured has suffered Mental Illness (Severe and Permanent)</p> <p>or</p> <p>d) the Life Insured has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the Life Insured must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>• not be working (whether paid or unpaid),</li> <li>• attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>• have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul> <p>References to 'The Life Insured' in this definition are replaced with 'the original Policy Owner' in the assessment of the 'Payor Waiver of Premium Benefit'.</p>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
Policy Documents	<ul style="list-style-type: none"> <li>Permanent Disablement and Permanent Disablement PLUS</li> <li>Waiver of Premium</li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an injury, sickness or disease; and</li> <li>is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as we may require, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the Life Insured has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the Life Insured has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the Life Insured must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>not be working (whether paid or unpaid),</li> <li>attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
Policy Documents	<ul style="list-style-type: none"> <li>Payor Waiver of Premium</li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the original Policy Owner has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the original Policy Owner, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an injury, sickness or disease; and</li> <li>is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as we may require, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the original Policy Owner has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the original Policy Owner, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the original Policy Owner has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the original Policy Owner has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the original Policy Owner must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>not be working (whether paid or unpaid),</li> <li>attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<p><b>‘Loss of Independence’ changes</b></p> <p>This definition has been updated in response to the changes to the ‘Total and Permanent Disablement (Home Duties)’ changes noted above.</p>			
Product Disclosure Statements and Policy Documents	<ul style="list-style-type: none"> <li>Permanent Disablement and Permanent Disablement PLUS</li> <li>Crisis Recovery and Crisis Recovery PLUS</li> <li>Waiver of Premium and Payor Waiver of Premium</li> </ul>	<p>‘LOSS OF INDEPENDENCE’ means:</p> <p>a) A condition as a result of injury or sickness, whereby the Life Insured is totally and irreversibly unable to perform at least two of the following five ‘Activities of Daily Living’. The condition should be confirmed by a consultant physician.</p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the standby assistance of another person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the standby assistance of another person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the standby assistance of another person.</li> <li><b>Toileting</b> Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the standby assistance of another person.</li> </ul>	<p>‘LOSS OF INDEPENDENCE’ means:</p> <p>a) Solely as a result of injury or sickness:</p> <ul style="list-style-type: none"> <li>the Life Insured is continuously unable to perform at least two (2) of the following five (5) ‘Activities of Daily Living’ and this has required the Life Insured to be under continuous care and supervision by another adult person, and</li> <li>in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured is totally and permanently unable to perform the relevant activities and requires permanent ongoing continuous care and supervision by another adult person.</li> </ul> <p><b>‘Activities of Daily Living’</b></p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the assistance of another adult person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the assistance of another adult person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the assistance of another adult person.</li> </ul>

- **Transferring**  
Means the ability to move in and out of a chair or bed without the standby assistance of another person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

b) Cognitive impairment, meaning a deterioration or loss in the Life Insured's intellectual capacity which requires another person's assistance or verbal cueing to protect Himself or Herself or others as measured by clinical evidence and standardised tests which reliably measure the impairment in the following areas:

- short or long term memory
- orientation as to person (such as personal identity), place (such as location), and time (such as day, date and year)
- deductive or abstract reasoning.

- **Toileting**  
Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another adult person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the assistance of another adult person.

- **Transferring**  
Means the ability to move in and out of a chair or bed without the assistance of another adult person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

b) Cognitive impairment, meaning:

- a deterioration or loss in the Life Insured's intellectual capacity which requires him or her to be under continuous care and supervision by another adult person,
- this has been clinically observed and evidenced by accepted standardised testing relevant to the Life Insured's condition, and
- in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured requires permanent ongoing continuous care and supervision by another adult person.

References to 'the Life Insured' in this definition are replaced with 'the original Policy Owner' in the assessment of the 'Payor Waiver of Premium Benefit'.

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Mental Illness (Severe and Permanent)' changes</b> This is a new defined term which has been added to the product in response to the changes to the 'Total and Permanent Disablement (Home Duties)' changes noted above.			
Product Disclosure Statements and Policy Documents	<ul style="list-style-type: none"> <li>Permanent Disablement and Permanent Disablement PLUS</li> <li>Waiver of Premium and Payor Waiver of Premium</li> </ul>	Does not exist.	<p>'MENTAL ILLNESS (SEVERE AND PERMANENT)' means the Life Insured meets all the following:</p> <ul style="list-style-type: none"> <li>He or She has been diagnosed with a Mental Illness by a psychiatrist under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association or a similar diagnostic tool determined by the Royal Australian and New Zealand College of Psychiatrists Board,</li> <li>in the reasonable professional opinion of His or Her treating psychiatrist or, if not being treated by a psychiatrist, in the reasonable professional opinion of His or Her treating psychologist or Medical Practitioner their condition will not improve, and</li> <li>He or She has been assessed by a psychiatrist as having a permanent impairment of 19% or more on the Psychiatric Impairment Rating Scale and in their reasonable professional opinion it will remain at 19% or more.</li> </ul> <p>References to 'the Life Insured' in this definition are replaced with 'the original Policy Owner' in the assessment of the 'Payor Waiver of Premium Benefit'.</p>



# TABLE 2. Updates to Platinum 10

The following updates apply to the Product Disclosure Statement and Policy Document for Platinum 10 policies issued on or after 1 February 2005.

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Total and Permanent Disablement (Home Duties)' changes</b>			
This definition has been enhanced and now covers Loss of Independence and Mental Illness (Severe and Permanent).			
Product Disclosure Statement	<ul style="list-style-type: none"> <li>Waiver of Premium and Payor Waiver of Premium</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an injury, sickness or disease; and</li> <li>is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as we may require, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the Life Insured has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the Life Insured has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the Life Insured must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>not be working (whether paid or unpaid),</li> <li>attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul> <p>References to 'the Life Insured' in this definition are replaced with 'the original Policy Owner' in the assessment of the 'Payor Waiver of Premium Benefit'.</p>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
Policy Document	<ul style="list-style-type: none"> <li>Waiver of Premium</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an injury, sickness or disease; and</li> <li>is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as we may require, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the Life Insured has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the Life Insured has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the Life Insured must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>not be working (whether paid or unpaid),</li> <li>attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
Policy Document	<ul style="list-style-type: none"> <li>Payor Waiver of Premium</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the original Policy Owner has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the original Policy Owner, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an injury, sickness or disease; and</li> <li>is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as we may require, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the original Policy Owner has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the original Policy Owner, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the original Policy Owner has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the original Policy Owner has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the original Policy Owner must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>not be working (whether paid or unpaid),</li> <li>attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<p><b>'Loss of Independence' changes</b></p> <p>This definition has been added in response to the changes to the 'Total and Permanent Disablement (Home Duties)' changes noted above.</p>			
Product Disclosure Statement and Policy Document	<ul style="list-style-type: none"> <li>Waiver of Premium and Payor Waiver of Premium</li> </ul>	Does not exist.	<p><b>'LOSS OF INDEPENDENCE' means:</b></p> <p>a) Solely as a result of injury or sickness:</p> <ul style="list-style-type: none"> <li>the Life Insured is continuously unable to perform at least two (2) of the following five (5) 'Activities of Daily Living' and this has required the Life Insured to be under continuous care and supervision by another adult person, and</li> <li>in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured is totally and permanently unable to perform the relevant activities and requires permanent ongoing continuous care and supervision by another adult person.</li> </ul> <p><b>'Activities of Daily Living'</b></p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the assistance of another adult person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the assistance of another adult person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the assistance of another adult person.</li> <li><b>Toileting</b> Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another adult person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the assistance of another adult person.</li> <li><b>Transferring</b> Means the ability to move in and out of a chair or bed without the assistance of another adult person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.</li> </ul> <p>or</p> <p>b) Cognitive impairment, meaning:</p> <ul style="list-style-type: none"> <li>a deterioration or loss in the Life Insured's intellectual capacity which requires Him or Her to be under continuous care and supervision by another adult person,</li> <li>this has been clinically observed and evidenced by accepted standardised testing relevant to the Life Insured's condition, and</li> <li>in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured requires permanent ongoing continuous care and supervision by another adult person.</li> </ul> <p>References to 'the Life Insured' in this definition are replaced with 'the original Policy Owner' in the assessment of the 'Payor Waiver of Premium Benefit'.</p>



Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Mental Illness (Severe and Permanent)' changes</b> This is a new defined term which has been added to the product in response to the changes to the 'Total and Permanent Disablement (Home Duties)' changes noted above.			
Product Disclosure Statement and Policy Document	<ul style="list-style-type: none"> <li>Waiver of Premium and Payor Waiver of Premium</li> </ul>	Does not exist.	<p>'MENTAL ILLNESS (SEVERE AND PERMANENT)' means the Life Insured meets all the following:</p> <ul style="list-style-type: none"> <li>He or She has been diagnosed with a Mental Illness by a psychiatrist under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association or a similar diagnostic tool determined by the Royal Australian and New Zealand College of Psychiatrists Board,</li> <li>in the reasonable professional opinion of His or Her treating psychiatrist or, if not being treated by a psychiatrist, in the reasonable professional opinion of His or Her treating psychologist or Medical Practitioner their condition will not improve, and</li> <li>He or She has been assessed by a psychiatrist as having a permanent impairment of 19% or more on the Psychiatric Impairment Rating Scale and in their reasonable professional opinion it will remain at 19% or more.</li> </ul> <p>References to 'the Life Insured' in this definition are replaced with 'the original Policy Owner' in the assessment of the 'Payor Waiver of Premium Benefit'.</p>

# TABLE 3. Updates to Life & Income Protection Plans

The following updates apply to the Product Disclosure Statements or Policy Documents as indicated for the following products:

- Life & Income Protection Plan (policies issued on or after 11 March 2004); and
- Life & Income Protection Plan – Law Council of Australia (policies issued on or after 11 March 2004).

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>‘Total and Permanent Disablement (Home Duties)’ changes</b>			
This definition has been enhanced and now covers Loss of Independence and Mental Illness (Severe and Permanent).			
Product Disclosure Statements	<ul style="list-style-type: none"> <li>• <b>Permanent Disablement and Permanent Disablement PLUS</b></li> <li>• <b>Waiver of Premium</b></li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>• sight in both eyes;</li> <li>• use of two limbs; or</li> <li>• sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>• has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an injury, sickness or disease; and</li> <li>• is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>• at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as we may require, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>• sight in both eyes;</li> <li>• use of two limbs; or</li> <li>• sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>• has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>• at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the Life Insured has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the Life Insured has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the Life Insured must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>• not be working (whether paid or unpaid),</li> <li>• attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>• have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
Policy Documents	<ul style="list-style-type: none"> <li>Waiver of Premium</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in His or Her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an Injury, Sickness or Disease; and</li> <li>is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the Injury, Sickness or Disease; and</li> <li>at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as We may require, has become incapacitated to such an extent as to render Him or Her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in His or Her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an Injury, Sickness or Disease; and</li> <li>at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render Him or Her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the Life Insured has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the Life Insured has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the Life Insured must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>not be working (whether paid or unpaid),</li> <li>attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for His or Her condition, and</li> <li>have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render Him or Her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<p><b>‘Loss of Independence’ changes</b></p> <p>This definition has been added in response to the changes to the ‘Total and Permanent Disablement (Home Duties)’ changes noted above.</p>			
Product Disclosure Statements and Policy Documents	<ul style="list-style-type: none"> <li>Crisis Recovery and Crisis Recovery Stand Alone</li> <li>Waiver of Premium</li> </ul>	<p>‘LOSS OF INDEPENDENCE’ means:</p> <p>a) A condition as a result of injury or sickness, whereby the Life Insured is totally and irreversibly unable to perform at least two of the following five ‘Activities of Daily Living’. The condition should be confirmed by a consultant physician.</p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the standby assistance of another person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the standby assistance of another person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the standby assistance of another person.</li> </ul>	<p>‘LOSS OF INDEPENDENCE’ means:</p> <p>a) Solely as a result of Injury or Sickness:</p> <ul style="list-style-type: none"> <li>the Life Insured is continuously unable to perform at least two (2) of the following five (5) ‘Activities of Daily Living’ and this has required the Life Insured to be under continuous care and supervision by another adult person, and</li> <li>in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured is totally and permanently unable to perform the relevant activities and requires permanent ongoing continuous care and supervision by another adult person.</li> </ul> <p><b>‘Activities of Daily Living’</b></p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the assistance of another adult person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the assistance of another adult person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the assistance of another adult person.</li> </ul>



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- **Toileting**

Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another person. The Life Insured will be considered able to toilet Himself or Herself even if he or she has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the standby assistance of another person.

- **Transferring**

Means the ability to move in and out of a chair or bed without the standby assistance of another person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

**b)** Cognitive impairment, meaning a deterioration or loss in the Life Insured's intellectual capacity which requires another person's assistance or verbal cueing to protect Himself or Herself or others as measured by clinical evidence and standardised tests which reliably measure the impairment in the following areas:

- short or long term memory
- orientation as to person (such as personal identity), place (such as location), and time (such as day, date and year)
- deductive or abstract reasoning.

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- **Toileting**

Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another adult person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the assistance of another adult person.

- **Transferring**

Means the ability to move in and out of a chair or bed without the assistance of another adult person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

**b)** Cognitive impairment, meaning:

- a deterioration or loss in the Life Insured's intellectual capacity which requires Him or Her to be under continuous care and supervision by another adult person,
- this has been clinically observed and evidenced by accepted standardised testing relevant to the Life Insured's condition, and
- in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured requires permanent ongoing continuous care and supervision by another adult person.

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<p><b>‘Mental Illness (Severe and Permanent)’ changes</b></p> <p>This is a new defined term which has been added to the product in response to the changes to the ‘Total and Permanent Disablement (Home Duties)’ changes noted above.</p>			
Product Disclosure Statements and Policy Documents	<ul style="list-style-type: none"> <li>Waiver of Premium</li> </ul>	Does not exist.	<p>‘MENTAL ILLNESS (SEVERE AND PERMANENT)’ means the Life Insured meets all the following:</p> <ul style="list-style-type: none"> <li>He or She has been diagnosed with a Mental Illness by a psychiatrist under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association or a similar diagnostic tool determined by the Royal Australian and New Zealand College of Psychiatrists Board,</li> <li>In the reasonable professional opinion of His or Her treating psychiatrist or, if not being treated by a psychiatrist, in the reasonable professional opinion of His or Her treating psychologist or Medical Practitioner their condition will not improve, and</li> <li>He or She has been assessed by a psychiatrist as having a permanent impairment of 19% or more on the Psychiatric Impairment Rating Scale and in their reasonable professional opinion it will remain at 19% or more.</li> </ul>

# TABLE 4. Updates to Woman's Smart Cover

The following updates apply to the Product Disclosure Statement and Policy Document for Woman's Smart Cover policies issued on or after 1 June 2002.

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Total and Permanent Disablement (Home Duties)' changes</b>			
This definition has been enhanced and now covers Loss of Independence and Mental Illness (Severe and Permanent).			
Product Disclosure Statement	<ul style="list-style-type: none"> <li>Permanent Disablement and Permanent Disablement PLUS</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured as a result of injury, sickness or disease:</p> <ul style="list-style-type: none"> <li>has not performed any work for an uninterrupted period of at least 6 consecutive months solely due to the same injury, sickness or disease; and</li> <li>is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>after consideration of all the medical evidence and such other evidence as we may require, has become incapacitated to such an extent as to render him or her unlikely ever to be able to perform any normal domestic duties or any other form of employment nor leave the home unaided.</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in His or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the Life Insured has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the Life Insured has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the Life Insured must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>not be working (whether paid or unpaid),</li> <li>attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
Policy Document	<ul style="list-style-type: none"> <li>Permanent Disablement and Permanent Disablement PLUS</li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in His or Her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an Injury, Sickness or Disease; and</li> <li>is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as We may require, has become incapacitated to such an extent as to render Him or Her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the Life Insured has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the Life Insured, where wholly engaged in full-time unpaid domestic duties in His or Her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render Him or Her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the Life Insured has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the Life Insured has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the Life Insured must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>not be working (whether paid or unpaid),</li> <li>attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for His or Her condition, and</li> <li>have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render Him or Her unlikely ever to engage in any business, profession, or occupation for which He or She is reasonably suited by education, training, or experience.</li> </ul>



Disclosure Document	Insurance benefits impacted	Prior to update	After update
<p><b>'Loss of Independence' changes</b></p> <p>This definition has been updated in response to the changes to the 'Total and Permanent Disablement (Home Duties)' changes noted above and removes the alcohol and drug abuse exclusion.</p>			
Product Disclosure Statement and Policy Document	<ul style="list-style-type: none"> <li>Permanent Disablement and Permanent Disablement PLUS</li> <li>Crisis Recovery</li> </ul>	<p>'LOSS OF INDEPENDENCE' means:</p> <p>a) A condition as a result of an injury or sickness, whereby the Life Insured is totally and irreversibly unable to perform at least two (2) of the following five (5) 'Activities of Daily Living':</p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the standby assistance of another person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the standby assistance of another person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the standby assistance of another person.</li> </ul>	<p>'LOSS OF INDEPENDENCE' means:</p> <p>a) Solely as a result of Injury or Sickness:</p> <ul style="list-style-type: none"> <li>the Life Insured is continuously unable to perform at least two (2) of the following five (5) 'activities of daily living' and this has required the Life Insured to be under continuous care and supervision by another adult person, and</li> <li>in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured is totally and permanently unable to perform the relevant activities and requires permanent ongoing continuous care and supervision by another adult person.</li> </ul> <p><b>'Activities of Daily Living'</b></p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the assistance of another adult person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the assistance of another adult person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the assistance of another adult person.</li> </ul>

- **Toileting**  
Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the standby assistance of another person.
- **Transferring**  
Means the ability to move in and out of a chair or bed without the standby assistance of another person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

**b)** Cognitive impairment, meaning a deterioration or loss in the Life Insured's intellectual capacity which requires another person's assistance or verbal cueing to protect Himself or Herself or others as measured by clinical evidence and standardised tests which reliably measure the impairment in the following areas:

- short or long term memory
- orientation as to person (such as personal identity), place (such as location), and time (such as day, date and year)
- deductive or abstract reasoning.

Conditions relating to alcohol or drug abuse are excluded.

- **Toileting**  
Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another adult person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the assistance of another adult person.
- **Transferring**  
Means the ability to move in and out of a chair or bed without the assistance of another adult person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

**b)** Cognitive impairment, meaning:

- a deterioration or loss in the Life Insured's intellectual capacity which requires him or her to be under continuous care and supervision by another adult person,
- this has been clinically observed and evidenced by accepted standardised testing relevant to the Life Insured's condition, and
- in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured requires permanent ongoing continuous care and supervision by another adult person.

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Mental Illness (Severe and Permanent)' changes</b>			
This is a new defined term which has been added to the product in response to the changes to the 'Total and Permanent Disablement (Home Duties)' changes noted above.			
Product Disclosure Statement and Policy Documents	<ul style="list-style-type: none"> <li>Permanent Disablement and Permanent Disablement PLUS</li> </ul>	Does not exist.	<p>'MENTAL ILLNESS (SEVERE AND PERMANENT)' means the Life Insured meets all the following:</p> <ul style="list-style-type: none"> <li>He or She has been diagnosed with a Mental Illness by a psychiatrist under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association or a similar diagnostic tool determined by the Royal Australian and New Zealand College of Psychiatrists Board,</li> <li>in the reasonable professional opinion of His or Her treating psychiatrist or, if not being treated by a psychiatrist, in the reasonable professional opinion of His or Her treating psychologist or Medical Practitioner their condition will not improve, and</li> <li>He or She has been assessed by a psychiatrist as having a permanent impairment of 19% or more on the Psychiatric Impairment Rating Scale and in their reasonable professional opinion it will remain at 19% or more.</li> </ul>

# TABLE 5. Updates to Children's Savings Plan and Gold Scholar

The following updates apply to the Product Disclosure Statements or Policy Documents as indicated for the following products:

- Children's Savings Plan (policies issued on or after 11 March 2004); and
- Gold Scholar (policies issued on or after 11 March 2004).

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Loss of Independence' changes</b>			
This definition has been updated in response to the changes to the 'Total and Permanent Disablement (Home Duties)' changes noted above and removes the alcohol and drug abuse exclusion.			
Product Disclosure Statement and Policy Documents	<ul style="list-style-type: none"> <li>• <b>Permanent Disablement and Permanent Disablement PLUS</b></li> <li>• <b>Crisis Recovery</b></li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the original Policy Owner has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>• sight in both eyes;</li> <li>• use of two limbs; or</li> <li>• sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the original Policy Owner, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>• has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an injury, sickness or disease; and</li> <li>• is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>• at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as we may require, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>'Total and Permanent Disablement (Home Duties)' means that:</p> <p>a) the original Policy Owner has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>• sight in both eyes;</li> <li>• use of two limbs; or</li> <li>• sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the original Policy Owner, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>• has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>• at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the original Policy Owner has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the original Policy Owner has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the original Policy Owner must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>• not be working (whether paid or unpaid),</li> <li>• attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>• have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul>



Disclosure Document	Insurance benefits impacted	Prior to update	After update
Policy Documents	<ul style="list-style-type: none"> <li>Payor Waiver of Premium</li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the original Policy Owner has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the original Policy Owner, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least 6 consecutive months solely due to an injury, sickness or disease; and</li> <li>is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and</li> <li>at the end of the period of 6 months, after consideration of all the medical evidence and such other evidence as We may require, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties, leave home unaided and engage in any other form of employment.</li> </ul>	<p>‘Total and Permanent Disablement (Home Duties)’ means that:</p> <p>a) the original Policy Owner has suffered the total and irrecoverable loss of the:</p> <ul style="list-style-type: none"> <li>sight in both eyes;</li> <li>use of two limbs; or</li> <li>sight of one eye and use of one limb;</li> </ul> <p>or</p> <p>b) the original Policy Owner, where wholly engaged in full-time unpaid domestic duties in his or her own residence:</p> <ul style="list-style-type: none"> <li>has been unable to perform normal domestic duties, leave home unaided and engage in any employment for an uninterrupted period of at least three (3) consecutive months solely due to an injury, sickness or disease; and</li> <li>at the end of the period of three (3) months, after consideration of all relevant medical and other evidence, has become incapacitated to such an extent as to render him or her likely to require ongoing medical care and unable ever to perform normal domestic duties and leave home unaided</li> </ul> <p>or</p> <p>c) the original Policy Owner has suffered Mental Illness (Severe and Permanent).</p> <p>or</p> <p>d) the original Policy Owner has suffered Loss of Independence.</p> <p>In addition to satisfying b) or c) above the original Policy Owner must also satisfy each of the following requirements:</p> <ul style="list-style-type: none"> <li>not be working (whether paid or unpaid),</li> <li>attending a Medical Practitioner and have undergone all reasonable and usual treatment prescribed by them including (where appropriate) rehabilitation for his or her condition, and</li> <li>have become, in reasonable consideration of all relevant medical and other evidence, incapacitated to such an extent as to render him or her unlikely ever to engage in any business, profession, or occupation for which he or she is reasonably suited by education, training, or experience.</li> </ul>

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<p><b>'Loss of Independence' changes</b></p> <p>This definition has been updated in response to the changes to the 'Total and Permanent Disablement (Home Duties)' changes noted above.</p>			
Product Disclosure Statement and Policy Documents	<ul style="list-style-type: none"> <li>Crisis Recovery and Crisis Recovery PLUS</li> <li>Waiver of Premium and Payor Waiver of Premium</li> </ul>	<p>'LOSS OF INDEPENDENCE' means:</p> <p>a) a condition as a result of injury or sickness, whereby the Life Insured is totally and irreversibly unable to perform at least two of the following five 'Activities of Daily Living'. The condition should be confirmed by a consultant physician.</p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the standby assistance of another person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the standby assistance of another person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the standby assistance of another person.</li> </ul>	<p>'LOSS OF INDEPENDENCE' means:</p> <p>a) solely as a result of injury or sickness:</p> <ul style="list-style-type: none"> <li>the Life Insured is continuously unable to perform at least two (2) of the following five (5) 'activities of daily living' and this has required the Life Insured to be under continuous care and supervision by another adult person, and</li> <li>In the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured is totally and permanently unable to perform the relevant activities and requires permanent ongoing continuous care and supervision by another adult person.</li> </ul> <p><b>'Activities of Daily Living'</b></p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the assistance of another adult person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the assistance of another adult person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the assistance of another adult person.</li> </ul>

- **Toileting**

Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the standby assistance of another person.

- **Transferring**

Means the ability to move in and out of a chair or bed without the standby assistance of another person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

**b)** Cognitive impairment, meaning a deterioration or loss in the Life Insured's intellectual capacity which requires another person's assistance or verbal cueing to protect Himself or Herself or others as measured by clinical evidence and standardised tests which reliably measure the impairment in the following areas:

- short or long term memory
- orientation as to person (such as personal identity), place (such as location), and time (such as day, date and year)
- deductive or abstract reasoning.

- **Toileting**

Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another adult person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the assistance of another adult person.

- **Transferring**

Means the ability to move in and out of a chair or bed without the assistance of another adult person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

**b)** Cognitive impairment, meaning:

- a deterioration or loss in the Life Insured's intellectual capacity which requires him or her to be under continuous care and supervision by another adult person,
- this has been clinically observed and evidenced by accepted standardised testing relevant to the Life Insured's condition, and
- in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured requires permanent ongoing continuous care and supervision by another adult person.

References to 'the Life Insured' in this definition are replaced with 'the original Policy Owner' in the assessment of the 'Payor Waiver of Premium Benefit'.

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Mental Illness (Severe and Permanent)' changes</b> This is a new defined term which has been added to the product in response to the changes to the 'Total and Permanent Disablement (Home Duties)' changes noted above.			
Product Disclosure Statement and Policy Documents	<ul style="list-style-type: none"> <li>Payor Waiver of Premium</li> </ul>	Does not exist.	MENTAL ILLNESS (SEVERE AND PERMANENT)' means the original Policy Owner meets all the following: <ul style="list-style-type: none"> <li>He or She has been diagnosed with a Mental Illness by a psychiatrist under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) issued by the American Psychiatric Association or a similar diagnostic tool determined by the Royal Australian and New Zealand College of Psychiatrists Board,</li> <li>in the reasonable professional opinion of His or Her treating psychiatrist or, if not being treated by a psychiatrist, in the reasonable professional opinion of His or Her treating psychologist or Medical Practitioner their condition will not improve, and</li> <li>He or She has been assessed by a psychiatrist as having a permanent impairment of 19% or more on the Psychiatric Impairment Rating Scale and in their reasonable professional opinion it will remain at 19% or more.</li> </ul>

# TABLE 6. Updates to Diamond Life

The following updates apply to the Product Disclosure Statement and Policy Document for Diamond Life policies issued on or after 1 January 2003.

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Loss of Independence' changes</b> This definition has been updated in response to the changes to the 'Total and Permanent Disablement (Home Duties)' changes noted above.			
Product Disclosure Statement and Policy Document	<ul style="list-style-type: none"> <li>Crisis Recovery and Crisis Recovery PLUS</li> </ul>	<p>'LOSS OF INDEPENDENCE' means:</p> <p>a) A condition as a result of injury or sickness, whereby the Life Insured is totally and irreversibly unable to perform at least two of the following five 'Activities of Daily Living'.</p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the standby assistance of another person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the standby assistance of another person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the standby assistance of another person.</li> </ul>	<p>'LOSS OF INDEPENDENCE' means:</p> <p>a) Solely as a result of injury or sickness:</p> <ul style="list-style-type: none"> <li>the Life Insured is continuously unable to perform at least two (2) of the following five (5) 'Activities of Daily Living' and this has required the Life Insured to be under continuous care and supervision by another adult person, and</li> <li>in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured is totally and permanently unable to perform the relevant activities and requires permanent ongoing continuous care and supervision by another adult person.</li> </ul> <p><b>'Activities of Daily Living'</b></p> <ul style="list-style-type: none"> <li><b>Bathing</b> Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the assistance of another adult person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</li> <li><b>Dressing</b> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the assistance of another adult person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</li> <li><b>Eating</b> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the assistance of another adult person.</li> </ul>

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- **Toileting**

Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the standby assistance of another person.

- **Transferring**

Means the ability to move in and out of a chair or bed without the standby assistance of another person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

**b)** Cognitive impairment, meaning a deterioration or loss in the Life Insured's intellectual capacity which requires another person's assistance or verbal cueing to protect Himself or Herself or others as measured by clinical evidence and standardised tests which reliably measure the impairment in the following areas:

- short or long term memory
- orientation as to person (such as personal identity), place (such as location), and time (such as day, date and year)
- deductive or abstract reasoning.

Conditions relating to alcohol or drug abuse are excluded

- **Toileting**

Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another adult person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the assistance of another adult person.

- **Transferring**

Means the ability to move in and out of a chair or bed without the assistance of another adult person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

or

**b)** Cognitive impairment, meaning:

- a deterioration or loss in the Life Insured's intellectual capacity which requires him or her to be under continuous care and supervision by another adult person,
- this has been clinically observed and evidenced by accepted standardised testing relevant to the Life Insured's condition, and
- in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured requires permanent ongoing continuous care and supervision by another adult person.



# TABLE 7. Updates to Cashback Flexi

The following updates apply to the Product Disclosure Statement and Policy Document for Cashback Flexi policies issued on or after 21 August 2006.

Disclosure Document	Insurance benefits impacted	Prior to update	After update
<b>'Loss of Independence' changes</b> This definition has been updated to align to our current definition of Loss of Independence.			
<b>Product Disclosure Statement and Policy Document</b>	<ul style="list-style-type: none"> <li><b>Crisis Plan</b></li> </ul>	<p>'LOSS OF INDEPENDENCE' means:</p> <p>a) a condition as a result of injury or sickness, whereby the Life Insured is totally and irreversibly unable to perform at least two of the following five 'Activities of Daily Living'. The condition should be confirmed by a consultant physician.</p> <ul style="list-style-type: none"> <li> <b>Bathing</b>                The ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the standby assistance of another person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.             </li> <li> <b>Dressing</b>                The ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the standby assistance of another person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.             </li> <li> <b>Eating</b>                The ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the standby assistance of another person.             </li> </ul>	<p>'LOSS OF INDEPENDENCE' means:</p> <p>a) Solely as a result of injury or sickness:</p> <ul style="list-style-type: none"> <li>the Life Insured is continuously unable to perform at least two (2) of the following five (5) 'Activities of Daily Living' and this has required the Life Insured to be under continuous care and supervision by another adult person, and</li> <li>in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured is totally and permanently unable to perform the relevant activities and requires permanent ongoing continuous care and supervision by another adult person.</li> </ul> <p><b>'Activities of Daily Living'</b></p> <ul style="list-style-type: none"> <li> <b>Bathing</b>                Means the ability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the assistance of another adult person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.             </li> <li> <b>Dressing</b>                Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the assistance of another adult person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can be performed only by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.             </li> <li> <b>Eating</b>                Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the assistance of another adult person.             </li> </ul>

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- **Toileting**

The ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the standby assistance of another person.

- **Transferring**

The ability to move in and out of a chair or bed without the standby assistance of another person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

b) Cognitive impairment, meaning a deterioration or loss in the Life Insured's intellectual capacity which requires another person's assistance or verbal cueing to protect Himself or Herself or others as measured by clinical evidence and standardised tests which reliably measure the impairment in the following areas:

- short or long term memory
- orientation as to person (such as personal identity), place (such as location), and time (such as day, date and year)
- deductive or abstract reasoning.

- **Toileting**

Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene and to care for clothing without the standby assistance of another adult person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the assistance of another adult person.

- **Transferring**

Means the ability to move in and out of a chair or bed without the assistance of another adult person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.

b) Cognitive impairment, meaning:

- a deterioration or loss in the Life Insured's intellectual capacity which requires Him or Her to be under continuous care and supervision by another adult person,
- this has been clinically observed and evidenced by accepted standardised testing relevant to the Life Insured's condition, and
- in the reasonable opinion of an appropriate specialist Medical Practitioner, the Life Insured requires permanent ongoing continuous care and supervision by another adult person.