

ACCIDENT PROTECTION POLICY CHANGE SUMMARY

APPLIES TO POLICIES THAT COMMENCED ON OR AFTER 1 JANUARY 2010 ONLY

This summary of changes to your policy should be read together with your Policy Schedule, Product Disclosure Statement (PDS) and Policy Document, along with any previous Change Summary issued. Together, these documents make up your insurance contract.

You can view the latest PDS and all Change Summaries at commbank.com.au/insurance-archive

You can also request these documents by calling our Customer Service Team on **1300 131 103** between 8:00am and 7:00pm (AEST/ADST), Monday to Friday.

The following updated policy terms will be available to you for claims caused by events that occur **on or after 1 January 2010**. All other terms and conditions stay the same.

We've removed some exclusions from your policy

The exclusions summarised in the table below no longer apply to your policy from 1 January 2010 onwards.

The removal of some exclusions means that there are more situations where you may be eligible to make a claim.

What's changing?	
Removal of Drug and Alcohol Exclusion	We've removed the policy exclusion for Accidental Injury or Illness resulting from the Life Insured being under the influence of alcohol or drugs.
Removal of Flying Exclusion	We've removed the policy exclusion for Accidental Injury or Illness resulting from the Life Insured acting as either a pilot or crew member or while a passenger, other than a fare-paying passenger, in any aircraft.
Removal of Participation in Professional Sports Exclusion	We've removed the policy exclusion for Accidental Injury or Illness resulting from participation in any professional sport.
Removal of Driving in or Riding in any kind of Race or Trial Exclusion	We've removed the policy exclusion for Accidental Injury or Illness that occurs while the Life Insured is participating in any kind of race or trial.
Removal of war or act of war Exclusion	We've removed the policy exclusion if the Accidental Injury or Illness is due to war or act of war, whether declared or not (except death while on war service).
Removal of Post-Traumatic Stress Disorder Exclusion	We've removed the policy exclusion for Accidental Injury or Illness that is caused by post-traumatic stress disorder.
Removal of Pregnancy Exclusion for Temporary Disablement benefits*	We've removed the policy exclusion for claim events resulting from complications of pregnancy or child birth.

*applies only where this benefit appears on your Policy Schedule.

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Important Information:

This information has been prepared without considering your personal objectives, financial situation or needs. You should consider its appropriateness in light of your circumstances and consider seeking professional advice relevant to your individual needs before making a decision based on this information. Accident Protection is issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CMLA is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124. 'CommInsure' is a registered business name of CMLA. CI_00161/1019

What exclusions now apply to your policy?

The exclusions in the table below apply to your policy from **1 January 2010 onwards**.

The following changes are made to the PDS dated 1 March 2012:	
P11. When you're not covered	<p><i>This entire section is deleted and replaced with the following, which means that the following are the only exclusions which apply to your policy:</i></p> <p>Cover is not provided if the accidental injury or illness:</p> <ul style="list-style-type: none">◆ results directly or indirectly from you committing or attempting to commit an assault, battery or criminal offence or act of terrorism◆ is intentionally self-inflicted or directly or indirectly due to attempted suicide◆ is caused by, either wholly or in part, arises out of or is connected with any disease, bodily or mental infirmity, or medical or surgical treatment of these (for accidental injury only). <p>For the Temporary Disablement Protection benefit only, we will also not cover you if the accidental injury or illness:</p> <ul style="list-style-type: none">◆ results from symptoms that occurred during the 12 months before the Temporary Disablement Protection benefit commencement date (for which a reasonable person in the circumstances would have tried to receive advice, care or treatment from a doctor). <p>We will also not make a payment if it would cause us to breach the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth).</p>

We've also changed the definition of "Public Holiday Period"

What's changing?	
From	To
Public Holiday Period means: <ul style="list-style-type: none">◆ A period of not less than three consecutive days comprising a Saturday and a Sunday together with one or more gazetted public holidays for the whole of the State or Territory in Australia <u>in which you reside</u> at the time of the accident or◆ A period of not less than two consecutive days, excluding a Friday and a Monday, where each of the these days is a gazetted public holiday for the whole of the State or Territory in Australia <u>in which you reside</u> at the time of the accident. <p>A public holiday period will commence at 6 pm local time on the day before the first full day of such public holiday period and end at 6 am local time on the day following such public holiday period.</p>	<ul style="list-style-type: none">◆ A period of not less than three consecutive days comprising a Saturday and a Sunday together with one or more gazetted public holidays for the whole of the State or Territory in Australia <u>in which you reside at the time of the accident or in which the accident occurs</u>, or◆ A gazetted public holiday for the whole of the State or Territory in Australia <u>in which you reside at the time of the accident or in which the accident occurs</u>. <p>A public holiday period will commence at 6 pm local time on the day before the first full day of such public holiday period and end at 6 am local time on the day following such public holiday period.</p>

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