

DEFINITION NOTICE- TERMINAL ILLNESS

This document details an enhancement to the Insurance cover available on the products listed in this notice. The Terminal Illness definition has either been added or changed effective 30 September 2019.

This term...	means...
<i>terminal illness / terminally ill</i>	<p>The life insured is terminally ill if all of the following apply:</p> <ul style="list-style-type: none">◆ two medical practitioners each certify in writing the life insured has a sickness or injury that, despite reasonable medical treatment in the life insured's circumstances, is likely to result in their death within a period (the certification period) that ends not more than 24 months after the date of the certification◆ at least one of the medical practitioners is a specialist practising in an area related to the life insured's sickness or injury◆ based on such medical or other evidence we reasonably require to be provided, we are satisfied<ul style="list-style-type: none">• with the prognosis reached in each of the certifications and• that the prognosis was first made while Life Cover applied to the life insured◆ for each of the certificates, the certification period has not ended.

What this means for you

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

To check if this definition applies to your policy, please refer to Table 2 of this notice. If this definition applies to your policy, you will receive a Policy Addendum detailing the effects of this change on your policy by 30 September 2020.

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

If you have any questions, please call us on the phone number provided in Table 2 of this notice.



Table 2

The Terminal Illness definition applies to you if you have Term Life, Life Care, Life Cover, or Death Cover under any of the following insurance policies:

Policy coverage type	Phone number
Cycle Low Cost Life Insurance	
Cycle Umbrella Term Plan	
Decreasing Term Insurance	
Term Life and Trauma	13 1056 between 8.00am - 8.00pm (AEST), Monday to Friday.
Term Life Insurance	
Total Care Plan	
Umbrella Term Plan	
Investor Plan	
Lifebuilder	13 17 78 between 8.30am - 6.00pm (AEST), Monday to Friday.
Wealth Portfolio	
Life Care Insurance (ex St Andrews)	
Protector Plus Insurance (ex St Andrews)	1800 552 660 between 8.30am - 6.00pm (AEST), Monday to Friday.
Term Life Insurance (ex St Andrews)	
Colonial Money Plan	
Colonial Umbrella Financial Plan	1800 624 100 between 8.30am - 6.00pm (AEST), Monday to Friday.
Colonial Umbrella Investment Plan	
Easy Saver	
Easy Saver Plus	
LifeLink	
LifeLink Plus Series 2	1800 631 600 between 8.30am - 6.00pm (AEST), Monday to Friday.
LifeLink Plus Series 3	
LifeWise Series 4	
LifeWise Series 5	

