

IMPORTANT NEWS



We've improved your cover from 23 August 2020

Thank you for continuing your insurance protection with us.

We've improved your policy, providing you and your family with even more protection. Take a moment to understand the improvements to your cover.

Important note

The improved terms and conditions apply to the products you hold with us. The improvements don't, however, apply to any medical conditions which the life insured already had as at **22 August 2020**.

It is important to read the improvements described in this notice together with your existing policy document and any other policy notices previously provided in relation to it (together, the **Policy Document**).

Except where otherwise indicated, words in italics in this document are defined in the Policy Document.

Medical definitions

Renamed medical definitions

For clarity we've renamed the following medical definitions:

Previous name	New name
<i>benign brain tumour</i>	<i>benign brain tumour or tumour of the spinal cord</i>
<i>coronary artery angioplasty</i>	<i>coronary artery angioplasty – single or double vessel</i>
<i>critical care</i>	<i>intensive care (prolonged)</i>
<i>loss of hearing</i>	<i>loss of hearing in both ears</i>
<i>partial loss of hearing</i>	<i>loss of hearing in one ear</i>
<i>major head trauma</i>	<i>major head trauma with permanent neurological deficit</i>

Each of these terms has a new meaning as set out in the tables which follow.

Improved medical definitions

We've improved the following medical definitions. You should check your Policy Document to work out what definitions apply to your cover.

This term	Means
<i>advanced diabetes mellitus</i>	<p>Severe diabetes mellitus, either insulin or non-insulin dependent, as certified by a relevant medical specialist and resulting in at least two of the following criteria:</p> <ul style="list-style-type: none"> • severe diabetic retinopathy resulting in visual acuity (uncorrected and corrected) of 6/36 or worse in both eyes despite treatment; • diabetic gangrene resulting in the need for surgical amputation and Loss of Digit* • severe diabetic nephropathy causing chronic irreversible renal impairment as measured by a corrected creatinine clearance less than 28ml/min (CKD stage 4, International Chronic Kidney Disease classification); • Neuropathy including: <ul style="list-style-type: none"> ○ irreversible autonomic neuropathy resulting in postural hypotension, and/or motility problems in the gut with intractable diarrhoea or ○ Polyneuropathy leading to significant mobility problems due to sensory and/or motor deficits. <p>*'Loss of Digit' means the surgical removal of a finger or toe from the hand or foot at the proximal interphalangeal joint.</p>
<i>benign brain tumour or tumour of the spinal cord</i>	<p>Diagnosis of:</p> <ul style="list-style-type: none"> • a non-malignant tumour arising in the brain or spinal cord or • an acoustic neuroma or • a meningioma <p>which results in neurological deficit.</p> <p>The condition must require:</p> <ul style="list-style-type: none"> • chemotherapy or • radiotherapy or • cranial or spinal surgery <p>for its treatment or removal within 12 months.</p> <p>The diagnosis must be confirmed by a relevant medical specialist. The presence of the condition must be confirmed by imaging studies such as CT scan or MRI.</p> <p>The definition excludes diagnosis of cysts, granulomas, cerebral abscesses, malformations in or of the arteries or veins of the brain, haematomas, and tumours in the pituitary gland.</p>
<i>chronic lung disease</i>	<p>End stage respiratory failure requiring permanent, long term oxygen therapy as certified by the relevant medical specialist.</p>
<i>intensive care (prolonged)</i>	<p>A <i>sickness or injury</i> that has resulted in the person requiring continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) in an intensive care unit of an acute care hospital.</p> <p><i>Sickness or injury</i> as a result of self-inflicted means is excluded</p>

This term	Means
<i>loss of hearing in both ears</i>	<p>The permanent and irreversible loss of hearing in both ears as a result of <i>sickness or injury</i>, to the extent that the person has an average hearing threshold of 91dB or greater as measured at 500, 1000, 1500, 2000 and 3000 Hz even with amplification. The loss must be certified by a <i>relevant medical specialist</i>.</p> <p>The definition isn't met if the person's level of hearing is lower than the above threshold with the assistance of any type of hearing device, other than a cochlear implant.</p>
<i>loss of hearing in one ear</i>	<p>The permanent and irreversible loss of hearing in one ear as a result of <i>sickness or injury</i>, to the extent that the person has an average hearing threshold of 91dB or greater as measured at 500, 1000, 1500, 2000 and 3000 Hz. The loss must be certified by a <i>relevant medical specialist</i>.</p> <p>The definition isn't met if the person's level of hearing is lower than the above threshold with the assistance of any type of hearing device, other than a cochlear implant.</p>
<i>meningococcal disease</i>	The diagnosis of meningococcal septicaemia resulting in a permanent neurological deficit causing permanent and significant functional impairment as certified by the <i>relevant medical specialist</i> .
<i>multiple sclerosis of limited extent</i>	The diagnosis of multiple sclerosis as certified by a <i>relevant medical specialist</i> and evidenced by magnetic resonance imaging or other investigations acceptable to us; and has not resulted in persisting neurological abnormalities.
<i>multiple sclerosis with impairment</i>	The diagnosis of multiple sclerosis as certified by a <i>relevant medical specialist</i> and evidenced by magnetic resonance imaging or other investigations acceptable to us; and has resulted in persisting neurological abnormalities.
<i>occupationally acquired hepatitis B or C</i>	<p>Occupationally acquired hepatitis B or hepatitis C where:</p> <ul style="list-style-type: none"> • the virus was acquired by the person as a result of an <i>accident</i> occurring while they were engaging in their occupation as a medical professional and • there is proof of sero-conversion from: <ul style="list-style-type: none"> a) Hepatitis B surface antigen negative to hepatitis B surface antigen positive; or b) Hepatitis C antibody negative to hepatitis C antibody positive <p>which is demonstrated by testing within six months after the accident.</p> <p>Hepatitis B or hepatitis C acquired in any other manner is excluded.</p> <p>Any accident that gives rise to a claim must be treated in accordance with the relevant infection control guidelines for the relevant practice body or state health service including, at a minimum, baseline screening with regular screening at six weeks, twelve weeks and six months post event. This screening requires a supporting negative hepatitis B or hepatitis C test performed on material taken after the date of the accident. Blood product and all other blood samples used need to be made available to us for independent testing.</p> <p>Also, we won't pay a Trauma Cover benefit for occupationally acquired hepatitis B or C if:</p> <ul style="list-style-type: none"> • before the <i>accident</i> occurred, a cure has been found for hepatitis B and/or hepatitis C or • the <i>life insured</i> has elected not to take available mandatory medical treatment which, if taken, would have prevented the infection with hepatitis B and/or hepatitis C.

This term	Means
<i>severe rheumatoid arthritis</i>	<p>The diagnosis of severe rheumatoid arthritis by a relevant medical specialist.</p> <p>The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ul style="list-style-type: none"> • the person has undergone and is non-responsive to all reasonable conventional therapy*, and • the person has failed six months of intensive treatment with two biological disease-modifying anti rheumatic drugs (bDMARDs), as recommended by a <i>relevant medical specialist</i>. <p>Degenerative osteoarthritis and all other arthritides are excluded.</p> <p>*Conventional therapy includes those medications available through the Australian Pharmaceutical Benefits Scheme excluding those on the 'specialised drugs' list for Rheumatoid Arthritis.</p>
<i>surgery of the aorta</i>	Surgery that has occurred to correct a narrowing, dissection, aneurysm or traumatic injury of the thoracic or abdominal aorta but not its branches.

Clarified medical definitions

We've clarified the following medical definitions:

This term	Means
<i>bacterial meningitis</i>	The diagnosis of bacterial meningitis resulting in a permanent neurological deficit causing permanent and significant functional impairment as certified by the <i>relevant medical specialist</i> .
<i>cancer</i>	<p>Cancer is the presence of one or more malignant tumours diagnosed by a <i>relevant medical specialist</i> and includes each of the following conditions:</p> <ol style="list-style-type: none"> 1. Lymphoma (including Hodgkin's and non-Hodgkin's disease) 2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0 3. Multiple myeloma 4. Malignant bone marrow disorders 5. Carcinoma in situ of the breast which has resulted in: <ul style="list-style-type: none"> c) the removal of the entire breast, or d) breast conserving surgery and radiotherapy, or e) breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells) 6. Carcinoma in situ of the testis 7. Sarcoma 8. Prostatic cancers that are classified as: <ul style="list-style-type: none"> a) T1bN0M0 or greater, or b) T1aN0M0 with a Gleason Score of 6 or more. <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none"> 1. All tumours which are histologically described as benign, pre-malignant, borderline malignant, low malignant potential, all grades of dysplasia, all grades of squamous intraepithelial lesions (HSIL and LSIL), and all grades of intra-epithelial neoplasia. 2. Non melanoma skin cancers including: <ul style="list-style-type: none"> a) intraepidermal carcinomas b) basal cell carcinomas, and c) squamous cell carcinomas of skin <p>which have not spread to another organ.</p> 3. Melanomas which are classified as less than stage T1bN0M0. 4. Monoclonal gammopathy of unknown significance (MGUS)

This term	Means
	<ol style="list-style-type: none"> 5. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above. 6. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0. 7. A tumour which meets both of the following: <ol style="list-style-type: none"> a) it is described histologically as premalignant or carcinoma in situ; and b) it is not included in the definition of 'cancer' under the list of inclusions above. 8. A cancer which meets both of the following: <ol style="list-style-type: none"> a) it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and b) it is not included in the definition of 'cancer' under the list of inclusions above.
<i>coronary artery bypass surgery</i>	Coronary artery bypass surgery that has occurred to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.
<i>coronary artery angioplasty – single or double vessel</i>	<p>The person undergoes coronary artery angioplasty to one or two different coronary arteries but only if, in the opinion of a <i>relevant medical specialist</i>, the procedure was necessary to treat coronary artery disease.</p> <p>The <i>relevant medical specialist's</i> opinion must be supported by angiographic evidence.</p>
<i>diplegia</i>	The total and permanent loss of use of both arms or both legs, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.
<i>heart attack</i>	<p>The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area.</p> <p>The diagnosis of myocardial infarction must be confirmed by a <i>relevant medical specialist</i> and evidenced by:</p> <ol style="list-style-type: none"> 1. a typical rise and/or fall of cardiac biomarkers with at least one biomarker result above the upper limit of the reference range, and 2. at least one of the following: <ol style="list-style-type: none"> a) signs and symptoms of ischaemia consistent with a myocardial infarction; b) confirmatory new, or presumed new, electrocardiogram (ECG) changes consistent with myocardial infarction; c) imaging evidence confirming the new loss of viable myocardium or new regional wall motion abnormality. <p>If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of at least the degree of severity set out above.</p> <p>Other acute coronary syndromes where death of the heart muscle has not occurred, myocarditis, pericarditis and any cardiomyopathy such as but not limited to takotsubo cardiomyopathy are excluded.</p>
<i>hemiplegia</i>	The total and permanent loss of use of one arm and one leg on the same side of the body, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.
<i>loss of use of limbs or sight</i>	<p>The person has suffered, as a result of <i>sickness</i> or <i>injury</i> and as certified by a <i>relevant medical specialist</i>, any of the following:</p> <ul style="list-style-type: none"> • the total and permanent loss of use of both hands • the total and permanent loss of use of both feet • the total and permanent loss of use of one hand and one foot • the total and permanent loss of use of one hand and blindness in one eye • the total and permanent loss of use of one foot and blindness in one eye; or • blindness in both eyes.

This term	Means
	<p>Blindness means the permanent loss of sight to the extent that:</p> <ul style="list-style-type: none"> • visual acuity is 6/60 or less or • the visual field is reduced to 20 degrees or less of arc <p>whether aided or unaided.</p>
<i>loss of use of one limb</i>	The person has suffered, as a result of <i>sickness</i> or <i>injury</i> , the total and permanent loss of use of one hand or one foot.
<i>major head trauma with permanent neurological deficit</i>	<p><i>Injury</i> to the head resulting in permanent neurological deficit causing either:</p> <ul style="list-style-type: none"> • the permanent and irreversible inability to perform without the assistance of another person any one of the activities of daily living, or • permanent cognitive impairment, where the person has a Mini-Mental State Examination score of 24 or less <p>as certified by a <i>relevant medical specialist</i>.</p>
<i>paraplegia</i>	The total and permanent loss of use of both legs, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.
<i>quadriplegia</i>	The total and permanent loss of use of both arms and both legs, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.
<i>stroke</i>	<p>An infarct or haemorrhage involving the brain or spinal cord, producing neurological symptoms. There must be evidence consistent with stroke on CT, MRI or other appropriate imaging scan. The following are excluded:</p> <ul style="list-style-type: none"> • migraines • transient ischemic attacks • brain injury resulting from trauma • vascular disease affecting the eye, optic nerve or vestibular function.

Removed medical definitions

We've removed the following definitions, and all references to them in the PDS because these medical conditions are already incorporated into other existing definitions:

Previous name
<i>Parkinson's disease</i>
<i>tetraplegia</i>

Need more information?

If you require additional information, please contact your adviser or call us on **13 1056** between 8 am and 6 pm (AEST/ADST), Monday to Friday.

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