



OneCare Policy Terms

>Life Cover

>TPD Cover

>Trauma Cover

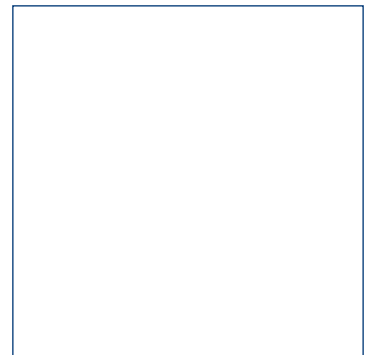
>Income Secure Cover

>Business Expense Cover

>Living Expense Cover

>Child Cover

Protection for life™



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OneCare policy structure

OneCare provides financial protection through a range of insurance covers. Any one or more of the following covers can be purchased under the one policy:

- Life Cover
- Total and Permanent Disability (TPD) Cover
- Trauma Cover (Comprehensive or Premier)
- Income Secure Cover (Standard, Comprehensive or Professional)
- Business Expense Cover
- Living Expense Cover.

Under OneCare, Child Cover can also be added to a policy with any one of the above mentioned covers.

1 The policy

This section introduces the contract, including the parties, the insurance cover provided and other important matters.

Some expressions and words used throughout these Policy Terms, as well as in the Policy Schedule, have a special meaning. These words and expressions are shown in **bold** type and are defined in the section 'Special terms defined' or in the 'Glossary' to a cover section, or in the case of trauma conditions, in the section 'Trauma conditions defined'. Unless the context requires otherwise, these expressions and words, wherever used, will have the special meaning given to them in this policy.

Headings appear in these Policy Terms as an aid to interpretation of the relevant section or provision.

1.1 Parties to the contract

1.1.1 Issuer

'We', 'us' and 'our' are ING Life Limited (ABN 33 009 657 176, AFSL 238341), the life insurance company issuing this policy.

1.1.2 Policy owner

'You' and 'your' is the policy owner and is the person or company named as the policy owner in the Policy Schedule.

The policy owner pays the premiums for the policy. We pay the policy owner or the nominated beneficiary (where a nomination has been made by the policy owner and accepted by us (see section 1.1.4)) the amount insured, and/or monthly amount insured (apart from the Superannuation Maintenance part of Priority Income if it applies – see section 6.4.4) if a claim is payable under this policy.

Where there is more than one policy owner, unless otherwise shown in the Policy Schedule, this policy shall be owned by them as joint tenants.

Where permitted by law, the policy owner may assign/transfer the ownership of the policy by completing a Memorandum of Transfer and registering the assignment with us. Failure to register the assignment with us may affect the rights of the new owner to claim under this policy. A Memorandum of Transfer form is available from us upon request.

1.1.3 Life insured

The 'life insured' is a person named as the life insured in the Policy Schedule and whose life is insured under this policy. In the case of Child Cover, it is the child insured under the policy.

There can be more than one life insured under this policy. If there is more than one life insured under the policy, the amount(s) insured and the type of cover(s) for each life insured are shown in the Policy Schedule.

1.1.4 Nominated beneficiary

A 'nominated beneficiary' is a person who has been nominated by the policy owner to receive part or all of the benefits payable under Life Cover in the event of the death of the policy owner in such proportions as is nominated by the policy owner from time to time and confirmed by us in writing to the policy owner.

A nominated beneficiary:

- cannot be a policy owner of this policy but may be the policy owner's estate
- may be nominated only if the life insured and the policy owner are the same person and only in relation to Life Cover for the policy owner
- may not be nominated where the policy has multiple policy owners or is owned by the trustee of a superannuation fund.

A nomination will be cancelled if the ownership of the policy is transferred to a new policy owner by assignment or if a nominated beneficiary predeceases the policy owner.

1.2 Policy Terms

These Policy Terms set out the usual terms for OneCare policies. This wording is not a legal contract of insurance with us unless:

- we accept your application and issue a Policy Schedule to you and
- you have paid and continue to pay the premium by the due dates.

1.3 Policy Schedule

The Policy Schedule forms part of this policy and confirms the cover that applies to each life insured and contains important details about the insurance, including details of the choices you have made in relation to each cover, including for example:

- the amount insured for each cover
- the benefit payment type which applies to the amount insured
- the premium type that applies to each cover
- any additional options that apply to each cover and
- any special conditions that apply, including any premium loadings and/or exclusions.

We agree to pay the benefits for the cover(s) shown for each life insured in the Policy Schedule to the policy owner or the nominated beneficiary in the circumstances specified in this policy.

Benefits payable are subject to the limitations, reductions and exclusions for the cover(s) you have selected, as described in these Policy Terms, and any special conditions set out in the Policy Schedule.

The cover(s) which applies to a life insured commences on the cover start date and expire on the cover expiry date as shown in the Policy Schedule for that life insured, unless cover ends earlier as set out in these Policy Terms.

1.4 Premium

You must pay the premium to keep the policy in force (see section 11.1). If the premium has not been paid in full for each life insured, we do not have to pay any benefits under the policy for any lives insured and we will cancel the policy for all lives insured.

If the policy insures more than one person or provides more than one type of cover and a claim becomes payable in respect of one of them and Business Debt Protector (see section 5.3) does not apply, subject to the conditions on when this policy ends set out in section 1.8 and the conditions for benefit reductions set out in each cover section, the policy will continue to insure the remaining person(s) and cover(s) for which the amount(s) insured has not become payable under the policy. The premium must continue to be paid for the remaining life/lives insured and the remaining cover(s).

1.5 Cooling-off period

This policy, or individual covers under the policy, may be cancelled within 14 days of:

- the date you receive the Policy Schedule, confirming our acceptance of your application
- the end of the fifth day after we issue the Policy Schedule whichever comes first.

You may cancel the policy, or individual covers under the policy, during the cooling-off period by giving us notice in writing and returning the Policy Schedule. If you do this, we will cancel the policy, or the individual covers as requested, and will refund any money paid in relation to the policy, or the individual covers (except any amounts of taxation or government charges which we are unable to recover).

You cannot exercise the right to cancel the policy, or individual covers under the policy, at any time after you have made a claim for benefits under the policy.

1.6 No surrender value

This policy provides insurance cover only. The covers under this policy do not include an investment income or accruals component from the investment of your premium. The policy has no surrender value. If you cancel the policy, other than during the cooling-off period, you will not get anything back.

1.7 Continuing cover

You may continue the policy each year upon payment of the premium, regardless of changes to the health of each life insured. The first policy anniversary date is 12 months after the policy start date (which is shown in the Policy Schedule). In advance of each policy anniversary date, we will send you an updated Policy Schedule which shows any variation to the cover(s) provided for each life insured, the amount(s) insured for each of the cover(s) and the premium for the next 12 months.

1.8 When this policy ends

This policy will end on the earlier of:

- the date we receive notification from you to cancel the policy
- the date we cancel the policy in accordance with our legal rights
- the date we cancel the policy because you have not paid the premium when due
- the ending of all covers for all lives insured under the policy. The circumstances in which each cover will end are set out in each cover section in these Policy Terms
- the date of the death of the last life insured under the policy.

1.9 Worldwide cover

The policy provides worldwide insurance cover 24 hours a day.

1.10 Guaranteed upgrade of benefits

If we improve any of the benefits available under OneCare in the future, we will automatically add those improvements to this policy where they do not result in an increase to premium rates. The improvements will apply only to future claims and not to past or current claims or any claims arising from conditions which first occur, are first diagnosed, or for which symptoms first become **reasonably apparent**, before the effective date of these improvements.

1.11 Replacement of insurance issued by another insurer

If we issue this policy, or a cover under this policy, on the condition that it replaces insurance issued by another insurer and the insurance being replaced is not cancelled, the amount of any benefits paid under this policy will be reduced by any benefits payable under the insurance being replaced.

1.12 Statutory funds

Premiums for this policy will be placed in our Statutory Fund No.1 and any claims paid under this policy will be paid from this fund. We reserve the right to transfer all or any policies to any new or existing statutory fund or sub-fund in that statutory fund with the permission of the appropriate prudential regulator (if necessary).

1.13 Australian law and courts

This policy is governed by the law that applies within the State of New South Wales.

1.14 Customer concerns

If you have any concerns or a complaint about your policy, please refer them to us. We pride ourselves on our customer service and we will endeavour to solve your concerns quickly and fairly. All concerns should be directed to:

The Complaints Resolution Manager
ING Life Limited
GPO Box 5306
Sydney NSW 2001

Phone 133 667
Fax 02 9234 8095

In the unlikely event that any concerns are not resolved to your satisfaction, you may contact the Financial Industry Complaints Service Limited. The service is independent and industry sponsored and has been set up to advise and assist customers. If unresolved, the Complaints Review Panel can make a ruling that is binding on us.

Concerns to the Financial Industry Complaints Service Limited can be directed to:

The Manager
Financial Industry Complaints Service Limited
PO Box 579
Collins Street West
Melbourne VIC 8007

Toll-free 1300 780 808
Fax 03 9621 2291

2 Life Cover

The Policy Schedule will show if Life Cover applies to a life insured, and if so:

- the Life Cover amount insured
- the Life Cover benefit payment type and
- any options selected (at extra cost).

The Life Cover built-in benefits, built-in features and options (at extra cost) are listed in the table below with references to relevant sections in these Policy Terms where more details can be found:

Built-in benefits	Refer to section
Death Benefit	2.2.1
Terminal Illness Benefit	2.2.2
Advance Assistance Benefit	2.2.3
Financial Advice Benefit	2.2.4
Accommodation Benefit	2.2.5
Built-in features	
Indexation	10.1
Premium Freeze	10.2
Future Insurability	5.1
Business Debt Protector	5.3
Options (at extra cost)	
TPD Cover as an option to Life Cover	3
Trauma Cover as an option to Life Cover	4
Business Guarantee Option	5.2
Premium Waiver Disability Option	5.4

2.1 Life Cover amount insured and benefit payment type

The benefit payment types which may apply are described below:

Lump sum benefit payment type

If the lump sum benefit payment type applies, the Life Cover amount insured is the amount for which we agree to cover the life insured. In the event of a claim, we will pay this amount, or a part of this amount (see section 2.2.2), as a single lump sum payment.

Instalment benefit payment type

If an instalment benefit payment type applies, the Life Cover amount insured is the instalment amount for which we agree to cover the life insured. In the event of a claim, we will pay this amount, or a part of this amount (see section 2.2.2), monthly in arrears from the date the entitlement arises under the cover for the duration of the selected instalment term. There are two different instalment benefit payment types which may apply:

• Fixed term instalment benefit payment type

If a fixed term instalment benefit payment type applies, we pay the instalment amount insured for the fixed term period in years as shown in the Policy Schedule.

• Age-based term instalment benefit payment type

If an age-based term instalment benefit payment type applies, we will pay the instalment amount insured until the policy anniversary when the life insured is (or, if the life insured dies, would have been) the age at which the instalment term ends as shown in the Policy Schedule.

We may agree to change the benefit payment type upon request. You cannot change the benefit payment type at the time of a claim or at any time when you are entitled to make a claim.

2.2 Life Cover built-in benefits

2.2.1 Death Benefit

If the life insured dies while Life Cover for the life insured is in force, we will pay the Life Cover amount insured by the benefit payment type which applies.

2.2.2 Terminal Illness Benefit

If the life insured is diagnosed with a **terminal illness** while Life Cover for the life insured is in force, we will pay the Life Cover amount insured by the benefit payment type which applies, up to a maximum lump sum amount of \$2,500,000, or if an instalment benefit payment type applies, an **equivalent instalment amount**.

'Terminal illness' means an illness that, in the opinion of an appropriate specialist physician approved by us, is likely to lead to the death of the life insured within 12 months from the date that the opinion is provided to us.

If the life insured is covered for **terminal illness** under more than one policy issued by us, we will reduce the amount payable for **terminal illness** under this policy so that the total amount we pay for **terminal illness** under all such policies will not exceed the applicable maximum amount for **terminal illness** under this policy.

Any balance of the Life Cover amount insured will be payable upon the life insured's death.

If a benefit payment is made for **terminal illness**, we will waive all premiums payable on any remaining balance of the Life Cover amount insured. Indexation will apply to the remaining Life Cover amount insured on each policy anniversary until the policy anniversary when the life insured is age 70, when it will cease to apply.

2.2.3 Advance Assistance Benefit

If the lump sum benefit payment type applies and the Life Cover amount insured is greater than \$25,000 at the time a claim is made, we will pay an advance payment of \$25,000 of the Life Cover amount insured upon receipt of the life insured's full Australian death certificate or other evidence satisfactory to us showing the cause of death.

If we provide an Advance Assistance Benefit or an equivalent benefit in respect of the life insured under more than one policy issued by us, the maximum we will pay for all these benefits under all such policies will be \$25,000. The remaining balance of the Life Cover amount insured will be payable after the assessment of the claim is completed if we accept the claim.

This benefit is not payable if the life insured dies as a result of anything excluded under this cover (see section 2.4). Payment of this benefit is not an admission of our liability in respect of the Life Cover claim on the life insured's life. We will continue to undertake our normal claim assessment procedures after any payment of this benefit.

We reserve the right to recover the amount of the Advance Assistance Benefit already paid if the Life Cover claim is subsequently denied.

This benefit does not apply if this policy is issued to the trustee of a superannuation fund, or if an instalment benefit payment type applies to the cover.

2.2.4 Financial Advice Benefit

If we pay the Life Cover amount insured for death or **terminal illness**, we will also reimburse the costs associated with the preparation of a financial plan by a financial adviser for the person to whom we paid the Life Cover amount insured.

The following conditions apply to the Financial Advice Benefit:

- The maximum total amount payable under this benefit is \$2,000.
- Where the Life Cover amount insured is paid to multiple persons, the maximum amount of \$2,000 will be divided between them in the same proportions that applied to the payment of the Life Cover amount insured.
- This benefit is only payable for the reimbursement of fees actually paid to the financial adviser for the preparation of the financial plan where the fees were paid by the person(s) to whom we paid the Life Cover amount insured. It does not apply to any commissions which may be received by the financial adviser as a result of decisions to implement recommendations made in the financial plan.

- We must receive evidence which is acceptable to us of the financial planning advice received before this benefit is payable and the financial plan must be received within 12 months of the payment of the Life Cover amount insured.
- This benefit is not payable in relation to the Advance Assistance Benefit, or if we have previously paid a Financial Advice Benefit under TPD Cover or Trauma Cover.
- The financial adviser who provides the financial plan must be an Australian Financial Services Licensee or an Authorised Representative of an Australian Financial Services Licensee.
- This benefit will only be paid once per life insured across all policies issued by us in respect of that life insured.

This benefit does not apply if this policy is issued to the trustee of a superannuation fund.

2.2.5 Accommodation Benefit

If we pay a Terminal Illness Benefit under Life Cover for a life insured, and a **medical practitioner** certifies that the life insured must remain confined to bed due to the **terminal illness** for which we paid the claim and:

- the life insured is more than 100 kilometres from their **home** and an **immediate family member** is required to travel from their **home** to be with the life insured or
- an **immediate family member** is required to travel more than 100 kilometres from their **home** to be with the life insured

we will reimburse the accommodation costs of the life insured's **immediate family member** up to a maximum of \$150 per day for each day while the life insured remains confined to bed and their **immediate family member** remains away from their **home**, for a maximum of 14 days.

The reimbursement of accommodation costs must be claimed within six weeks of the Terminal Illness Benefit under Life Cover being paid. We must receive evidence which is acceptable to us of the life insured's confinement to bed and of payment of the accommodation costs.

This benefit does not apply if this policy is issued to the trustee of a superannuation fund.

2.3 Life Cover benefit reductions

The Life Cover amount insured may be reduced if you receive other benefits for that life insured under this policy. The Life Cover lump sum (or instalment) amount insured will be reduced by any amount we pay (or begin to pay) under this policy for:

- **terminal illness**
- the Advance Assistance Benefit
- TPD Cover where it is an option to Life Cover or
- Trauma Cover where it is an option to Life Cover.

If the optional Business Debt Protector applies to this policy, we will apply these reductions to the cover for all lives insured under the policy.

2.4 Life Cover exclusions

We will not pay any benefits under Life Cover:

- for anything we have specifically excluded from this cover, as shown in the Policy Schedule or
- if, as a result of the life insured's intentional act or omission, the life insured dies or becomes terminally ill during the first 13 months from:
 - the cover start date
 - the date we increase this cover at the request of the policy owner (not including any indexation increases). The exclusion applies only to the amount of the increase to the cover
 - the date we agree to reinstate the cover after it has been cancelled or
 - the date of the start of any cover bought back under Life Cover Buy Back or purchased under the Life Cover Purchase Option. The exclusion applies only to the amount of the Life Cover bought back or purchased.

This exclusion will not apply to that part of the amount insured which replaces similar insurance under a policy issued by another insurer if:

- the insurance under the policy to be replaced has been in force for a minimum of 13 consecutive months immediately prior to the cover start date of this cover
- the policy to be replaced is cancelled immediately after the issue of this cover
- all similar exclusions have expired under the policy to be replaced (including exclusions which were applied to the policy after its commencement due to, for example, reinstatements or increases) and
- no claim is payable or pending under the policy to be replaced.

Where the Life Cover amount insured under this policy exceeds that of the policy to be replaced, this exclusion will apply to the excess.

If this policy is issued to the trustee of a superannuation fund of which the life insured is a member, Life Cover for a life insured will end and our liability to pay any benefit under Life Cover will cease automatically on the earlier of:

- any of the events listed above
- the policy anniversary when the life insured is 74
- the life insured ceasing to be eligible to make contributions to a superannuation fund as prescribed under relevant superannuation law.

If this policy is issued to the trustee of a superannuation fund and Life Cover under this policy ceases to be available as part of the superannuation entitlements of the life insured, we will accept an application from the life insured without evidence of health or underwriting for Life Cover to continue on the same terms as applying under this policy. This option is available for 30 days after Life Cover ceases to be available as part of the superannuation entitlements of the life insured.

2.5 When Life Cover ends

Life Cover for a life insured will end and our liability to pay any benefit under Life Cover will cease automatically on the earlier of:

- the date we pay (or begin to pay) the full Life Cover lump sum (or instalment) amount insured
- the cover expiry date shown in the Policy Schedule (if applicable)
- the date we receive notification from you to cancel the cover
- the date we cancel the cover in accordance with our legal rights
- the date we cancel the policy because you have not paid the premium when due
- the date of the life insured's death.

3 Total and Permanent Disability (TPD) Cover

The Policy Schedule will show if TPD Cover applies to a life insured, and if so:

- the TPD Cover structure:
 - TPD Cover as an option to Life Cover
 - TPD Cover as an option to Trauma Cover or
 - stand alone TPD Cover
- the TPD Cover amount insured
- the TPD Cover benefit payment type
- the TPD definition which applies and
- any options selected (at extra cost).

The TPD Cover built-in benefits, built-in features and options (at extra cost) are listed in the table below with references to relevant sections where more details can be found:

Built-in benefits	Refer to section
TPD Benefit	3.2.1
Limited Death Benefit	3.2.2
Financial Advice Benefit	3.2.3
Accommodation Benefit	3.2.4
Built-in features	
Indexation	10.1
Premium Freeze	10.2
Future Insurability	5.1
Business Debt Protector	5.3
Life Cover Buy Back	3.4.1
Auto Conversion	3.7.1
Options (at extra cost)	
Business Guarantee Option	5.2
Premium Waiver Disability Option	5.4
Double TPD Option	3.5.1
Life Cover Purchase Option	3.5.2

3.1 TPD Cover amount insured and benefit payment type

The benefit payment types which may apply are described below:

Lump sum benefit payment type

If the lump sum benefit payment type applies, the TPD Cover amount insured is the amount for which we agree to cover the life insured. In the event of a claim, we will pay this amount as a single lump sum payment.

Instalment benefit payment type

If an instalment benefit payment type applies, the TPD Cover amount insured is the instalment amount for which we agree to cover the life insured. In the event of a claim, we will pay this amount monthly in arrears from the date the entitlement arises under the cover for the duration of the selected instalment term. There are two different instalment benefit payment types which may apply:

• Fixed term instalment benefit payment type

If a fixed term instalment benefit payment type applies, we pay the instalment amount insured for the fixed term period in years as shown in the Policy Schedule.

• Age-based term instalment benefit payment type

If an age-based term instalment benefit payment type applies, we will pay the instalment amount insured until the policy anniversary when the life insured is (or, if the life insured dies, would have been) the age at which the instalment term ends as shown in the Policy Schedule.

We may agree to change the benefit payment type upon request. You cannot change the benefit payment type at the time of a claim or at any time when you are entitled to make a claim.

3.2 TPD Cover built-in benefits

3.2.1 TPD Benefit

If the life insured suffers total and permanent disability while TPD Cover for the life insured is in force and satisfies the conditions of the TPD definition that applies, we will pay the TPD Cover amount insured by the benefit payment type which applies.

If stand alone TPD Cover or TPD Cover as an option to Trauma Cover applies, the life insured must also satisfy the survival period stated for the relevant TPD definition for a TPD Benefit to be paid (see section 3.2.1.2).

3.2.1.1 Maximum amounts

The maximum lump sum amount we will pay for TPD Cover (unless the Home-maker or Non-working definition applies) for a life insured is \$2,500,000, including any indexation increases, or if an instalment benefit payment type applies, an **equivalent instalment amount**.

The maximum lump sum amount we will pay for TPD Cover for a life insured where the Home-maker definition and/or the Non-working definition apply(ies), is \$1,000,000, including any indexation increases, or if an instalment benefit payment type applies, an **equivalent instalment amount**.

If the life insured is covered for TPD under more than one policy issued by us, we will reduce the amount payable for TPD under this policy so that the total amount we pay for TPD under all such policies will not exceed the applicable maximum amount for TPD Cover under this policy.

3.2.1.2 TPD definitions

The terms 'totally and permanently disabled', 'total and permanent disability' and 'TPD' have the same special meaning under this policy. The meaning applying to the life insured will depend on the selection made by you and accepted by us and the age of the life insured. The TPD definition applying to the life insured before the policy anniversary when the life insured is age 65 will be shown in the Policy Schedule. The Non-working TPD definition applies from the policy anniversary when the life insured is age 65 (see section 3.7.1).

If stand alone TPD Cover or TPD Cover as an option to Trauma Cover applies, the life insured must also satisfy the following survival periods for a TPD Benefit to be paid. This means the life insured must survive, without life support, for the relevant survival period from the date the life insured satisfies the TPD definition.

TPD definition	Part(s) of the definition to which survival period applies	Survival period Starts the date the life insured satisfies the TPD definition
Any Occupation, Own Occupation and Home-maker	1 and 5 2, 3 and 4	0 days 8 days
Non-working	3 1 and 2	0 days 8 days

If the life insured dies before the end of the survival period stated above and as a result a TPD Benefit is not paid, we will pay a Limited Death Benefit of \$10,000 (see section 3.2.2).

Any Occupation TPD definition

TPD means that, as a result of **illness or injury**, the life insured:

- (1) a) has been unable to engage in any occupation for six consecutive months and
 - b) is disabled, at the end of the period of six months, to such an extent that they are unlikely ever again to be able to engage in any occupation for which they are reasonably suited by their education, training or experience.

or

- (2) a) suffers a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us and
 - b) is disabled to such an extent, as a result of this impairment, that they are unlikely ever again to be able to engage in any occupation for which they are reasonably suited by their education, training or experience.

or

- (3) suffers the total and permanent loss of the use of:

- two limbs (where 'limb' is defined as the whole hand or the whole foot)
- the sight in both eyes or
- one limb and the sight in one eye

or

- (4) suffers 'loss of independent existence'.

'Loss of independent existence' means the life insured is totally and irreversibly unable to perform at least two of the following five 'activities of daily living' without the assistance of another adult person:

- bathing and/or showering
- dressing and undressing
- eating and drinking
- using a toilet to maintain personal hygiene
- getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.

or

- (5) suffers 'cognitive loss'.

'Cognitive loss' means a total and permanent deterioration or loss of intellectual capacity that has required the life insured to be under continuous care and supervision by another adult person for at least six consecutive months and, at the end of that six month period, they are likely to require ongoing continuous care and supervision by another adult person.

Own Occupation TPD definition

TPD means that, as a result of **illness** or **injury**, the life insured:

- (1) a) has been unable to engage in any occupation for six consecutive months and
- b) is disabled, at the end of the period of six months, to such an extent that they are unlikely ever again to be able to engage in their Own Occupation (as defined below).

or

- (2) a) suffers a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us and

b) is disabled to such an extent, as a result of this impairment, that they are unlikely ever again to be able to engage in their Own Occupation (as defined below).

or

- (3) suffers the total and permanent loss of the use of:

- two limbs (where 'limb' is defined as the whole hand or the whole foot)
- the sight in both eyes or
- one limb and the sight in one eye

or

- (4) suffers 'loss of independent existence'.

'Loss of independent existence' means the life insured is totally and irreversibly unable to perform at least two of the following five 'activities of daily living' without the assistance of another adult person:

- bathing and/or showering
- dressing and undressing
- eating and drinking
- using a toilet to maintain personal hygiene
- getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.

or

- (5) suffers 'cognitive loss'.

'Cognitive loss' means a total and permanent deterioration or loss of intellectual capacity that has required the life insured to be under continuous care and supervision by another adult person for at least six consecutive months and, at the end of that six month period, they are likely to require ongoing continuous care and supervision by another adult person.

Own Occupation means the occupation in which the life insured was engaged immediately prior to the date of disability.

If the life insured has not been working in any capacity for less than 12 months immediately prior to the date of disability, the Own Occupation definition will apply and Own Occupation means that occupation in which the life insured was engaged immediately prior to ceasing work.

If the life insured has not been working in any capacity for more than 12 months prior to the date of disability then the Any Occupation definition will replace the Own Occupation definition.

Home-maker TPD definition

TPD means that, as a result of **illness** or **injury**, the life insured:

- (1) a) is under the regular care of a **medical practitioner** and is unable, for a period of six consecutive months, to perform normal domestic duties, leave their **home** unaided, or be engaged in any occupation and

b) is disabled, at the end of the period of six months, to such an extent that they require ongoing medical care and are unlikely ever again to be able to perform any normal domestic duties or be engaged in any occupation for which they are reasonably suited by their education, training or experience.

or

- (2) a) suffers a permanent impairment of at least 25% of wholeperson function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us and

b) is disabled to such an extent, as a result of this impairment, that they are unlikely ever again to be able to perform any normal domestic duties or be engaged in any occupation for which they are reasonably suited by their education, training or experience.

or

- (3) suffers the total and permanent loss of the use of:

- two limbs (where 'limb' is defined as the whole hand or the whole foot)
- the sight in both eyes or
- one limb and the sight in one eye

or

- (4) suffers 'loss of independent existence'

'Loss of independent existence' means the life insured is totally and irreversibly unable to perform at least two of the following five 'activities of daily living' without the assistance of another adult person:

- bathing and/or showering
- dressing and undressing
- eating and drinking
- using a toilet to maintain personal hygiene
- getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.

or

- (5) suffers 'cognitive loss'

'Cognitive loss' means a total and permanent deterioration or loss of intellectual capacity that has required the life insured to be under continuous care and supervision by another adult person for at least six consecutive months and, at the end of that six month period, they are likely to require ongoing continuous care and supervision by another adult person.

'Normal domestic duties' means the tasks performed by a person whose sole occupation is to maintain their family **home**. These tasks include unassisted cleaning of the **home**, cooking of meals for their family, doing their family's laundry, shopping for their family's food and taking care of dependent children (where applicable). 'Normal domestic duties' does not include duties performed outside the person's **home** for salary, reward or profit.

Non-working TPD definition

TPD means that, as a result of **illness** or **injury**, the life insured:

(1) suffers the total and permanent loss of the use of:

- two limbs (where 'limb' is defined as the whole hand or the whole foot)
- the sight in both eyes or
- one limb and the sight in one eye

or

(2) suffers 'loss of independent existence'

'Loss of independent existence' means the life insured is totally and irreversibly unable to perform at least two of the following five 'activities of daily living' without the assistance of another adult person:

- bathing and/or showering
- dressing and undressing
- eating and drinking
- using a toilet to maintain personal hygiene
- getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.

or

(3) suffers 'cognitive loss'

'Cognitive loss' means a total and permanent deterioration or loss of intellectual capacity that has required the life insured to be under continuous care and supervision by another adult person for at least six consecutive months and, at the end of that six month period, they are likely to require ongoing continuous care and supervision by another adult person.

3.2.2 Limited Death Benefit

(Only available with stand alone TPD Cover or TPD Cover as an option to Trauma Cover.)

If the life insured dies while:

- stand alone TPD Cover or
- TPD Cover as an option to Trauma Cover

for that life insured is in force, and they do not qualify for the payment of a TPD Benefit, we will pay a Limited Death Benefit of \$10,000.

3.2.3 Financial Advice Benefit

If we pay a TPD Benefit, we will also reimburse the costs associated with preparation of a financial plan by a financial adviser for the person to whom we paid the TPD Benefit.

The following conditions apply to the Financial Advice Benefit:

- The maximum total amount payable under this benefit is \$2,000.
- This benefit is only payable for the reimbursement of fees actually paid to the financial adviser for the preparation of the financial plan where the fees were paid by the person(s) to whom we paid the TPD Cover amount insured. It does not apply to any commissions which may be received by the financial adviser as a result of decisions to implement recommendations made in the financial plan.
- We must receive evidence which is acceptable to us of the financial planning advice received before this benefit is payable and the financial plan must be received within 12 months of the payment of the TPD Benefit.
- This benefit is not payable in relation to the Limited Death Benefit, or if we have previously paid a Financial Advice Benefit under Life Cover or Trauma Cover.
- This benefit will only be paid once per life insured across all policies issued by us in respect of that life insured. The financial adviser who provides the financial plan must be an Australian Financial Services Licensee or an Authorised Representative of an Australian Financial Services Licensee.

This benefit does not apply if the policy is issued to the trustee of a superannuation fund.

3.2.4 Accommodation Benefit

If we pay a TPD Benefit for a life insured, and a **medical practitioner** certifies that the life insured must remain confined to bed due to the disability for which we paid the TPD Benefit and:

- the life insured is more than 100 kilometres from their **home** and an **immediate family member** is required to travel from their **home** to be with the life insured or
- an **immediate family member** is required to travel more than 100 kilometres from their **home** to be with the life insured

we will reimburse the accommodation costs of the life insured's **immediate family member** up to a maximum of \$150 per day for each day while the life insured remains confined to bed and their **immediate family member** remains away from their **home**, for a maximum of 14 days.

The reimbursement of accommodation costs must be claimed within six weeks of the TPD Benefit being paid. We must receive evidence which is acceptable to us of the life insured's confinement to bed and of the payment of the accommodation costs.

This benefit does not apply if the policy is issued to the trustee of a superannuation fund.

3.3 TPD Cover benefit reductions

The TPD Cover amount insured may be reduced if we pay other benefits for that life insured under this policy. The TPD Cover amount insured will be reduced in the following situations:

- If both TPD Cover and Trauma Cover apply as options to Life Cover for a life insured, the TPD Cover lump sum (or instalment) amount insured is reduced by any amount we pay (or begin to pay) for that life insured under this policy for:
 - the Terminal Illness Benefit under the Life Cover
 - the Trauma Benefit under Trauma Cover.
- If TPD Cover only applies as an option to Life Cover for a life insured, the TPD Cover lump sum (or instalment) amount insured is reduced by any amount we pay (or begin to pay) for that life insured under this policy for the Terminal Illness Benefit under Life Cover.
- If TPD Cover as an option to Trauma Cover applies for a life insured, the TPD Cover lump sum (or instalment) amount insured is reduced by any amount we pay (or begin to pay) for that life insured under this policy for the Trauma Benefit under Trauma Cover.

If stand alone TPD Cover applies for a life insured, the TPD Cover lump sum (or instalment) amount insured is not reduced by any other amount we pay (or begin to pay) for that life insured under this policy.

If the optional Business Debt Protector applies to this policy, we will apply these reductions to the cover for all lives insured under the policy.

3.4 TPD Cover built-in features

3.4.1 Life Cover Buy Back

(Only available where TPD Cover is selected as an option to Life Cover as shown in the Policy Schedule.)

If we pay (or begin to pay) the TPD Cover lump sum (or instalment) amount insured for a life insured under this policy, you can buy back Life Cover for that life insured up to the amount of the TPD Benefit we paid (or are paying), on the following basis:

- We will offer Life Cover Buy Back 12 months after we pay (or begin to pay) the TPD Benefit.
- We must receive from you written acceptance of our offer within 30 days of our making the offer.
- The premium for the new Life Cover will be calculated based on the premium rates applying to Life Cover at the time you choose to buy back. We will apply any medical or occupational loadings or any loadings for pastimes that applied to the original Life Cover.
- Any exclusions which applied under the original Life Cover will also apply to the new Life Cover.
- Future Insurability and Business Guarantee Option increases are not available in relation to the new Life Cover.

You cannot exercise Life Cover Buy Back:

- if a benefit for **terminal illness** has been previously paid for the life insured or
- if the Double TPD Option applies for the life insured (see Section 3.5.1).

3.5 TPD Cover options (at extra cost)

3.5.1 Double TPD Option

(This option only applies to TPD Cover for a life insured if it is shown in the Policy Schedule.)

If we pay (or begin to pay) the TPD lump sum (or instalment) amount insured for a life insured and the life insured survives the relevant survival period (as outlined in the table below) without life support, we will reinstate the Life Cover amount insured which was reduced by the payment of the TPD Cover amount insured.

TPD definition	Part(s) of the definition to which survival period applies	Survival period Starts the date the life insured satisfies the TPD definition
Any Occupation, Own Occupation and Home-maker	1 and 5 2, 3 and 4	0 days 8 days
Non-working	3 1 and 2	0 days 8 days

We will waive premiums for the reinstated Life Cover from the date we pay (or begin to pay) the full TPD Cover lump sum (or instalment) amount insured until the life insured dies.

Indexation, Future Insurability and Business Guarantee Option increases are not available in relation to the reinstated Life Cover.

We will not reinstate Life Cover under the Double TPD Option if a benefit for **terminal illness** has been previously paid for the life insured.

The Double TPD Option expires at the policy anniversary when the life insured is age 65.

3.5.2 Life Cover Purchase Option

(This option only applies to TPD Cover for a life insured if it is shown in the Policy Schedule.)

If we pay (or begin to pay) the TPD Cover lump sum (or instalment) amount insured for a life insured under this policy, you can purchase Life Cover for that life insured up to the amount of the TPD Benefit we paid (or are paying), on the following basis:

- We will offer you Life Cover Purchase 12 months after we pay (or begin to pay) the TPD Benefit.
- We must receive from you written acceptance of our offer within 30 days of our making the offer.
- The premium for the new Life Cover will be calculated based on the premium rates applying to Life Cover at the time you choose to exercise this option. We will apply any medical or occupational loadings or any loadings for pastimes that applied to the original TPD Cover.
- Any exclusions which applied under the original TPD Cover will also apply to the new Life Cover.
- Future Insurability and Business Guarantee Option increases are not available in relation to the new Life Cover.

You cannot exercise the Life Cover Purchase Option if a benefit for **terminal illness** has been previously paid for the life insured.

3.6 TPD Cover exclusions

We will not pay any benefits under TPD Cover:

- for anything we have specifically excluded from the policy, as shown in the Policy Schedule or
- for total and permanent disability which arises as a result of the life insured's intentional or deliberate act or omission.

3.7 When TPD Cover ends

TPD Cover for a life insured will end and our liability to pay any benefit under TPD Cover will cease automatically on the earlier of:

- the policy anniversary when the life insured is age 100
- the date we pay (or begin to pay) the full TPD Cover lump sum (or instalment) amount insured
- the cover expiry date shown in the Policy Schedule
- the date we receive notification from you to cancel the cover
- the date we cancel the cover in accordance with our legal rights
- the date we cancel the policy because you have not paid the premium when due
- the date of the life insured's death.

If this policy is issued to the trustee of a superannuation fund of which the life insured is a member, TPD Cover for the life insured will end and our liability to pay any benefit under TPD Cover will cease automatically on the earlier of:

- any of the events listed above
- the policy anniversary when the life insured is 74
- the life insured ceasing to be eligible to make contributions to a superannuation fund as prescribed under relevant superannuation law.

If this policy is issued to the trustee of a superannuation fund and TPD Cover under this policy ceases to be available as part of the superannuation entitlements of the life insured, we will accept an application from the life insured without evidence of health or underwriting for TPD Cover, to continue under a separate policy on the same terms as applying under this policy. This option is only available for 30 days after TPD Cover ceases to be available as part of the superannuation entitlements of the life insured.

3.7.1 Auto Conversion

On the policy anniversary when the life insured is age 65, the TPD definition for the policy will automatically convert to the Non-working TPD definition. The TPD Cover amount insured will be the same unless the total of all cover for total and permanent disability for the life insured under all policies issued by us is more than \$1,000,000, or if an instalment benefit payment type applies, an **equivalent instalment amount**. In this case, we only convert such an amount of TPD Cover that the total of all cover for total and permanent disability for the life insured under all policies issued by us is \$1,000,000, or if an instalment benefit payment type applies, an **equivalent instalment amount**.

The balance of any TPD Cover not converted under this policy will end at the date of conversion.

4 Trauma Cover

The Policy Schedule will show if Trauma Cover applies to a life insured, and if so:

- the Trauma Cover structure:
 - Trauma Cover as an option to Life Cover
 - stand alone Trauma Cover or
 - Trauma Cover with optional TPD Cover
- the Trauma Cover amount insured
- the Trauma Cover benefit payment type
- the Trauma Cover type (Trauma Comprehensive or Trauma Premier) and
- any options selected (at extra cost).

The Trauma Cover built-in benefits, built-in features and options (at extra cost) are listed in the table below with references to relevant sections in these Policy Terms where more details can be found:

Built-in benefits	Refer to section
Trauma Benefit	4.2.1
Limited Death Benefit	4.2.2
Financial Advice Benefit	4.2.3
Accommodation Benefit	4.2.4
Built-in features	
Indexation	10.1
Premium Freeze	10.2
Future Insurability	5.1
Business Debt Protector	5.3
Life Cover Buy Back	4.4.1
Auto Conversion	4.7.1
Options (at extra cost)	
TPD Cover as an option to Trauma Cover	3
Business Guarantee Option	5.2
Premium Waiver Disability Option	5.4
Double Trauma Option	4.5.1
Life Cover Purchase Option	4.5.2
Trauma Cover Reinstatement Option	4.5.3

4.1 Trauma Cover amount insured and benefit payment type

The benefit payment types which may apply are described below:

Lump sum benefit payment type

If the lump sum benefit payment type applies, the Trauma Cover amount insured is the amount for which we agree to cover the life insured. In the event of a claim, we will pay this amount, or a part of this amount (see section 4.2.1.4 and 4.2.1.5), as a single lump sum payment.

Instalment benefit payment type

If an instalment benefit payment type applies, the Trauma Cover amount insured is the instalment amount for which we agree to cover the life insured. In the event of a claim, we will pay this amount, or a part of this amount (see section 4.2.1.4 and 4.2.1.5), monthly in arrears from the date the entitlement arises under the cover for the duration of the selected instalment term. There are two different instalment benefit payment types which may apply:

• Fixed term instalment benefit payment type

If a fixed term instalment benefit payment type applies, we pay the instalment amount insured for the fixed term period in years as shown in the Policy Schedule.

• Age-based term instalment benefit payment type

If an age-based term instalment benefit payment type applies, we will pay the instalment amount insured until the policy anniversary when the life insured is (or, if the life insured dies, would have been) the age at which the instalment term ends as shown in the Policy Schedule.

We may agree to change the benefit payment type upon request. You cannot change the benefit payment type at the time of a claim or at any time when you are entitled to make a claim.

4.2 Trauma Cover built-in benefits

4.2.1 Trauma Benefit

If one of the specified trauma conditions (set out below and defined in section 14) first occurs or is first diagnosed for a life insured, and symptoms leading to the trauma condition occurring or being diagnosed only first become **reasonably apparent** while the Trauma Cover for the life insured is in force, we will pay the full Trauma Cover amount insured (or a partial amount for some trauma conditions) by the benefit payment type which applies.

We require the diagnosis and certification of a trauma condition:

- by a **medical practitioner** and
- agreed to by our medical adviser.

For some trauma conditions the **medical practitioner** must be an appropriate specialist approved by us (see section 4.2.1.2).

If stand alone Trauma Cover or Trauma Cover with optional TPD Cover applies, the life insured must also satisfy the eight day survival period for a Trauma Benefit to be paid. This means the life insured must survive, without life support, for eight days from the date of occurrence or diagnosis of the trauma condition. This survival period is in addition to any time requirement which is specified within the definition of the trauma condition.

4.2.1.1 Maximum amounts

The maximum lump sum amount we will pay for Trauma Cover for a life insured is \$2,000,000, including any indexation increases, or if an instalment benefit payment type applies, an **equivalent instalment amount**.

If the life insured is covered for trauma under more than one policy issued by us, we will reduce the amount payable for Trauma Cover under this policy so that the total amount we pay for a trauma condition under all such policies will not exceed the applicable maximum for Trauma Cover under this policy.

4.2.1.2 Trauma conditions

If you have Trauma Cover, the trauma conditions the life insured is covered for are those specified in the list below. The trauma conditions covered will depend on whether you have selected Trauma Comprehensive or Trauma Premier. The definitions for the trauma conditions are in section 14.

The following trauma conditions are covered under both Trauma Comprehensive and Trauma Premier:

- advanced dementia and Alzheimer's disease[†]
- angioplasty^{**†}
- aortic surgery^{*}
- aplastic anaemia
- benign brain tumour[†]
- blindness
- cancer^{*†}
- cardiomyopathy
- chronic kidney failure
- chronic liver disease
- chronic lung disease
- cognitive loss
- coma
- coronary artery by-pass surgery^{*†}
- deafness
- diplegia
- encephalitis
- heart attack^{*†}
- heart valve surgery^{*}
- hemiplegia
- intensive care
- loss of independent existence

- loss of limbs and/or sight
- loss of speech
- major head trauma[†]
- major organ transplant
- medically acquired HIV
- meningitis and/or meningococcal disease
- motor neurone disease
- multiple sclerosis[†]
- muscular dystrophy[†]
- occupationally acquired HIV
- open heart surgery^{*}
- paralysis of single limb
- paraplegia
- Parkinson's disease[†]
- pneumonectomy[†]
- primary pulmonary hypertension
- quadriplegia
- severe burns
- stroke^{*†}
- terminal illness[†]
- triple vessel angioplasty^{*}.

The following additional trauma conditions are covered under Trauma Premier:

- adult insulin dependent diabetes mellitus^{**††}
- carcinoma in situ of the breast^{**††}
- carcinoma in situ of the cervix uteri^{**††}
- chronic lymphocytic leukaemia^{**††}
- diagnosed multiple sclerosis^{**††}
- major organ transplant waiting list^{**}
- melanoma^{**††}
- partial blindness^{**†}
- partial deafness^{**†}
- prostate cancer^{**††}
- severe endometriosis^{**†}
- severe osteoporosis^{**†}
- severe rheumatoid arthritis^{**†}
- systemic lupus erythematosus (SLE) with lupus nephritis^{**†}.

Trauma conditions marked with a '^{**}' are subject to a 90 day qualifying period before cover commences (see section 4.2.1.3). Trauma conditions marked with a '[†]' must be diagnosed and certified by a **medical practitioner** who is an appropriate specialist physician approved by us. Trauma conditions marked with a '[‡]' are subject to a partial payment of the Trauma Cover amount insured (see sections 4.2.1.4 and 4.2.1.5).

4.2.1.3 90 day qualifying period

Unless this cover is replacing similar existing insurance (see below), there is no cover and no benefit will be payable in respect of the trauma conditions marked with an asterisk (*) if:

- the trauma condition first occurs or is first diagnosed or
- the symptoms leading to the trauma condition occurring, or being diagnosed, first become **reasonably apparent**

during the first 90 days after:

- the Trauma Cover start date or
- the date of the most recent reinstatement of the Trauma Cover or
- the date of an increase to the Trauma Cover amount insured (in respect of the increased portion only).

In addition, if the life insured suffers:

- a **heart attack** or **stroke** during the 90 day qualifying period we will not pay a Trauma Benefit for **heart attack** or **stroke** at any time or
- **cancer** during the 90 day qualifying period we will not pay a Trauma Benefit for any other related occurrences of **cancer** or trauma conditions which result from that **cancer** at any time.

This qualifying period will not apply to that part of the Trauma Cover amount insured which replaces similar insurance under a policy issued by another insurer if:

- any similar qualifying period has expired for the same conditions or events in the policy to be replaced, (including qualifying periods which were applied to the policy after its commencement due to, for example, reinstatements or increases)
- the policy to be replaced is cancelled immediately after the issue of this policy and
- no claim is payable or pending under the policy to be replaced.

Where the Trauma Cover amount insured under this policy exceeds that of the policy to be replaced, the 90 day qualifying period will apply to the excess.

4.2.1.4 Partial payment for angioplasty

The amount insured for **angioplasty** is 10% of the Trauma Cover amount insured at the time of the **angioplasty** procedure, subject to a minimum of \$10,000 and a maximum of \$20,000, or if an instalment benefit payment type applies, **equivalent instalment amounts**.

The Trauma Cover amount insured is reduced by any payment for **angioplasty**.

We will only pay for multiple occurrences of **angioplasty** if:

- the first **angioplasty** procedure occurs, and the symptoms leading to the first **angioplasty** procedure only first became **reasonably apparent**, after the end of the 90 day qualifying period and
- each subsequent **angioplasty** procedure occurs at least six months after the previous **angioplasty** procedure.

4.2.1.5 Partial payment for additional Trauma Premier conditions

The amount insured for the additional trauma conditions covered under Trauma Premier and marked with a '+' is 20% of the Trauma Cover amount insured at the time the condition is diagnosed or occurs, subject to a minimum of \$10,000 and a maximum of \$100,000, or if an instalment benefit payment type applies, **equivalent instalment amounts**.

The Trauma Cover amount insured is reduced by the amount paid for any of these trauma conditions and is payable only once for each condition. We will pay multiple claims under these additional Trauma Premier conditions, subject to the condition that the cumulative total of all claims paid does not exceed the Trauma Cover amount insured, but we will only ever pay one claim for each trauma condition.

4.2.2 Limited Death Benefit

(Only available with stand alone Trauma Cover or Trauma Cover with optional TPD Cover.)

If the life insured dies while stand alone Trauma Cover or Trauma Cover with optional TPD Cover for that life insured is in force, and they do not qualify for the payment of a Trauma Benefit, we will pay a Limited Death Benefit of \$10,000.

4.2.3 Financial Advice Benefit

If we pay the full Trauma Cover amount insured, we will also reimburse the costs associated with the preparation of a financial plan by a financial adviser for the person to whom we paid the Trauma Benefit.

The following conditions apply to the Financial Advice Benefit:

- The maximum total amount payable under this benefit is \$2,000.
- This benefit is only payable for the reimbursement of fees actually paid to the financial adviser for the preparation of the financial plan where the fees were paid by the person(s) to whom we paid the Trauma Cover amount insured. It does not apply to any commissions which may be received by the financial adviser as a result of any decisions to implement recommendation made in the financial plan.
- We must receive evidence which is acceptable to us of the financial planning advice received before this benefit is payable and the financial plan must be received within 12 months of the payment of the full Trauma Cover amount insured to which this benefit relates.
- This benefit is not payable in relation to a partial payment of the Trauma Cover amount insured or the Limited Death Benefit, or if we have previously paid a Financial Advice Benefit under Life Cover or TPD Cover.
- The financial adviser who provides the financial plan must be an Australian Financial Services Licensee or an Authorised Representative of an Australian Financial Services Licensee.
- This benefit will only be paid once per life insured across all policies issued by us in respect of that life insured.

4.2.4 Accommodation Benefit

If we pay the full Trauma Cover amount insured for a life insured, and a **medical practitioner** certifies that the life insured must remain confined to bed due to the trauma condition for which we paid the Trauma Benefit and:

- the life insured is more than 100 kilometres from their **home** and an **immediate family member** is required to travel from their **home** to be with the life insured or
- an **immediate family member** is required to travel more than 100 kilometres from their **home** to be with the life insured

we will reimburse the accommodation costs of the life insured's **immediate family member** up to a maximum of \$150 per day for each day while the life insured remains confined to bed and their **immediate family member** remains away from their **home**, for a maximum of 14 days.

The reimbursement of accommodation costs must be claimed within six weeks of the Trauma Benefit being paid. We must receive evidence which is acceptable to us of the life insured's confinement to bed and of the payment of the accommodation costs.

4.3 Trauma Cover benefit reductions

The Trauma Cover amount insured may be reduced if we pay other benefits for that life insured under this policy. The Trauma Cover amount insured will be reduced in the following situations:

- If both TPD Cover and Trauma Cover apply as options to Life Cover for a life insured, the Trauma Cover lump sum (or instalment) amount insured is reduced by any amount we pay (or begin to pay) for that life insured under this policy for:
 - the Terminal Illness Benefit under Life Cover
 - the TPD Benefit under TPD Cover
 - the Trauma Benefit under Trauma Cover.
- If Trauma Cover only applies as an option to Life Cover for a life insured, the Trauma Cover lump sum (or instalment) amount insured is reduced by any amount we pay (or begin to pay) for that life insured under this policy for:
 - the Terminal Illness Benefit under Life Cover
 - the Trauma Benefit under Trauma Cover.
- If Trauma Cover with optional TPD Cover applies for a life insured, the Trauma Cover lump sum (or instalment) amount insured is reduced by any amount we pay (or begin to pay) for that life insured under this policy for:
 - the TPD Benefit under TPD Cover
 - the Trauma Benefit under Trauma Cover
- If stand alone Trauma Cover applies for a life insured, the Trauma Cover lump sum (or instalment) amount insured is only reduced by a partial payment for a Trauma Benefit.

If the optional Business Debt Protector applies to this policy, we will apply these reductions to the cover for all lives insured under the policy.

4.4 Trauma Cover built-in features

4.4.1 Life Cover Buy Back

(Only available where Trauma Cover is selected as an option to Life Cover as shown in the Policy Schedule.)

If we pay (or begin to pay) the full Trauma Cover lump sum (or instalment) amount insured for a life insured under this policy, you can buy back Life Cover for that life insured up to the amount of the Trauma Benefit we paid (or are paying), on the following basis:

- We will offer Life Cover Buy Back:
 - six months after we pay (or begin to pay) the full Trauma Cover lump sum (or instalment) amount insured, if we pay (or begin to pay) it for any of the following trauma conditions:
 - > **advanced dementia and Alzheimer's disease**
 - > **blindness**
 - > **deafness**
 - > **diplegia**
 - > **hemiplegia**
 - > **paraplegia**
 - > **quadriplegia**
 - > **loss of limbs and/or sight**
 - > **multiple sclerosis**
 - > **Parkinson's disease**
 - or
 - 12 months after we pay (or begin to pay) the full Trauma Cover lump sum (or instalment) amount insured, if we pay (or begin to pay) it for any other trauma condition.
- We must receive from you written acceptance of our offer within 30 days of our making the offer.
- The premium for the new Life Cover will be calculated based on the premium rates applying to Life Cover at the time you choose to buy back. We will apply any medical or occupational loadings or any loadings for pastimes that applied to the original Life Cover.
- The benefit payment type which will apply to the new Life Cover will be the same benefit payment type which applied to the original Life Cover.
- Any exclusions which applied to the original Life Cover will also apply to the new Life Cover.
- Future Insurability and Business Guarantee Option increases are not available in relation to the new Life Cover.

You cannot exercise Life Cover Buy Back:

- if a benefit for **terminal illness** has been previously paid for the life insured
- if the Double Trauma Option applies for the life insured (see section 4.5.1) or
- if we pay (or begin to pay) only a part of the Trauma Cover lump sum (or instalment) amount insured, unless we subsequently pay (or begin to pay) the full balance of the Trauma Cover lump sum (or instalment) amount insured in relation to another trauma condition, in which case you can exercise Life Cover Buy Back in relation to the total amount paid.

4.5 Trauma Cover options (at extra cost)

4.5.1 Double Trauma Option

(This option only applies to Trauma Cover for a life insured if it is shown in the Policy Schedule.)

If we pay (or begin to pay) the full Trauma Cover lump sum (or instalment) amount insured for a life insured, and the life insured survives for eight days, without life support, after the date of diagnosis of the condition or the date of the procedure for which the Trauma Benefit was paid, we will reinstate the Life Cover lump sum (or instalment) amount insured which was reduced by the payment of the Trauma Cover lump sum (or instalment) amount insured.

This survival period is in addition to any time requirement which is specified within the definition of the relevant trauma condition.

We will waive premiums for the reinstated Life Cover from the date we pay (or begin to pay) the full Trauma Cover lump sum (or instalment) amount insured until the life insured dies.

Indexation, Future Insurability and Business Guarantee Option increases are not available in relation to the reinstated Life Cover.

We will not reinstate Life Cover under the Double Trauma Option:

- if a benefit for **terminal illness** has been previously paid for the life insured or
- if we pay (or begin to pay) only a part of the Trauma Cover lump sum (or instalment) amount insured, unless we subsequently pay (or begin to pay) the full balance of the Trauma Cover lump sum (or instalment) amount insured in relation to another trauma condition, in which case we will reinstate Life Cover up to the total of the Trauma Benefits paid.

The Double Trauma Option expires at the policy anniversary when the life insured is aged 65.

4.5.2 Life Cover Purchase Option

(This option only applies to Trauma Cover for a life insured if it is shown in the Policy Schedule.)

If we pay (or begin to pay) the full Trauma Cover lump sum (or instalment) amount insured for a life insured under this policy, you can purchase Life Cover for that life insured up to the amount of the Trauma Benefit we paid (or are paying), on the following basis:

- We will offer the Life Cover Purchase Option:
 - six months after we pay the full Trauma Cover lump sum (or instalment) amount insured, if we pay (or begin to pay) it for any of the following trauma conditions:
 - > **advanced dementia and Alzheimer's disease**
 - > **blindness**
 - > **deafness**
 - > **diplegia**
 - > **hemiplegia**
 - > **paraplegia**
 - > **quadriplegia**
 - > **loss of limbs and/or sight**
 - > **multiple sclerosis**
 - > **Parkinson's disease**
 - or
 - 12 months after we pay the full Trauma Cover lump sum (or instalment) amount insured, if we pay (or begin to pay) it for any other trauma condition.
- We receive from you written acceptance of our offer within 30 days of our making the offer.
- The premium for the new Life Cover will be calculated based on the premium rates applying to Life Cover at the time you choose to exercise this option. We will apply any medical or occupational loadings or any loadings for pastimes that applied to the original Trauma Cover.
- The benefit payment type which will apply to the new Life Cover will be the same benefit payment type which applied to the original Trauma Cover.
- Any exclusions which applied to the original Trauma Cover will also apply to the new Life Cover.
- Future Insurability and Business Guarantee Option increases are not available in relation to the new Life Cover.

You cannot exercise the Life Cover Purchase Option:

- if a benefit for **terminal illness** has been previously paid for the life insured or
- if we pay (or begin to pay) only a part of the Trauma Cover lump sum (or instalment) amount insured, unless we subsequently pay (or begin to pay) the full balance of the Trauma Cover lump sum (or instalment) amount insured in relation to another trauma condition, in which case you can exercise the Life Cover Purchase Option in relation to the total amount paid.

4.5.3 Trauma Cover Reinstatement Option

(This option only applies to Trauma Cover for a life insured if it is shown in the Policy Schedule.)

If we pay (or begin to pay) the full Trauma Cover lump sum (or instalment) amount insured for a life insured under this policy, we will offer to reinstate part of the Trauma Cover for that life insured, on the following basis:

- We will offer reinstatement 12 months after we pay (or begin to pay) the full Trauma Cover amount insured.
- We will offer to reinstate 75% of the full Trauma Cover lump sum (or instalment) amount insured we paid (or are paying) for the life insured.
- We must receive from you written acceptance of our offer within 30 days of us making the offer.
- The premium for the reinstated Trauma Cover will be calculated based on the premium rates applying to Trauma Cover at the time you choose to exercise this option. We will apply any medical or occupational loadings or any loadings for pastimes that applied to the original Trauma Cover.
- The benefit payment type which will apply to the new Trauma Cover will be the same benefit payment type which applied to the original Trauma Cover.
- Any exclusions which applied to the original Trauma Cover will also apply to the reinstated Trauma Cover.
- Indexation, Future Insurability and Business Guarantee Option increases are not available in relation to the reinstated Trauma Cover.

You cannot exercise the Trauma Cover Reinstatement Option:

- if a TPD Benefit or a benefit for **terminal illness** has been previously paid for the life insured
- if we pay (or begin to pay) only a part of the Trauma Cover lump sum (or instalment) amount insured, unless we subsequently pay (or begin to pay) the full balance of the Trauma Cover lump sum (or instalment) amount insured in relation to another trauma condition, in which case you can exercise Life Cover Buy Back in relation to 75% of the total amount paid.

We will not pay a claim under the reinstated Trauma Cover for:

- the same trauma condition for which we paid a claim under the original Trauma Cover
- **diplegia, hemiplegia, paraplegia, quadriplegia or paralysis of a single limb**, if we paid a claim for any of these trauma conditions under the original Trauma Cover
- **coronary artery by-pass surgery, open heart surgery, aortic surgery, triple vessel angioplasty, heart attack, cardiomyopathy, primary pulmonary hypertension or chronic kidney failure**, if we paid a claim for any of these trauma conditions under the original Trauma Cover
- **diplegia, hemiplegia, paraplegia, quadriplegia, blindness** (where any of these trauma conditions are caused by a cerebrovascular accident) or **stroke**, if we paid a claim for **coronary artery by-pass surgery, open heart surgery, aortic surgery, triple vessel angioplasty, heart attack, cardiomyopathy or primary pulmonary hypertension** under the original Trauma Cover or

- cancer, carcinoma in situ of the breast, carcinoma in situ of the cervix uteri, chronic lymphocytic leukaemia, melanoma or **prostate cancer**, if we paid a claim for any of these trauma conditions under the original Trauma Cover.

There is no cover and no benefit will be payable under the reinstated Trauma Cover for any trauma condition if:

- the trauma condition first occurs or is first diagnosed or
- the symptoms leading to the trauma condition occurring, being diagnosed, or first become **reasonably apparent**

before the date of reinstatement of the Trauma Cover.

4.6 Trauma Cover exclusions

We will not pay any benefits under Trauma Cover:

- for anything we have specifically excluded from the cover, as shown in the Policy Schedule or
- for a trauma condition which arises as a result of the life insured's intentional or deliberate act or omission.

4.7 When Trauma Cover ends

Trauma Cover for a life insured will end and our liability to pay any benefit under Trauma Cover will cease automatically on the earlier of:

- the policy anniversary when the life insured is age 70
- the date we pay (or begin to pay) the full Trauma Cover lump sum (or instalment) amount insured
- the cover expiry date shown in the Policy Schedule
- the date we receive notification from you to cancel the cover
- the date we cancel the cover in accordance with our legal rights
- the date we cancel the policy because you have not paid the premium when due
- the date of the life insured's death.

4.7.1 Auto Conversion

On the policy anniversary when the life insured is age 70, the Trauma Cover will automatically convert to TPD Cover with the Non-working TPD definition, such that the TPD Cover amount insured after the conversion will be the same as the Trauma Cover amount insured before the conversion unless:

- TPD Cover as an option to the Trauma Cover is also in force for the life insured, in which case we only convert that amount of Trauma Cover in excess of the optional TPD Cover
- the Trauma Cover is an option to Life Cover, in which case we only convert that amount of Trauma Cover in excess of any TPD Cover as an option to Life Cover which is also in force for the life insured or
- the total of all cover for trauma and total and permanent disability for the life insured under all policies issued by us is more than \$1,000,000, or if an instalment benefit payment type applies, an **equivalent instalment amount**. In this case, we only convert such an amount of Trauma Cover that the total of all cover for total and permanent disability for the life insured under all policies issued by us after the conversion is \$1,000,000 or if an instalment benefit payment type applies, an **equivalent instalment amount**. The balance of any Trauma Cover not converted under this policy will end at the date of conversion.

5 General benefits, features and options for Life Cover, TPD Cover and Trauma Cover

5.1 Future Insurability

You may apply to us to increase the Life Cover, TPD Cover or Trauma Cover amount insured for a life insured once in any 12 month period under Future Insurability without you supplying medical evidence for the life insured if a personal event or a business event (as defined in sections 5.1.1 and 5.1.2) occurs and if all of the following conditions are met:

- At the time of applying for the increase, neither you nor anyone else has made or is entitled to make a claim in relation to the life insured under this policy or any other policy issued by us.
- Each proposed increase to the Life Cover, TPD Cover or Trauma Cover amount(s) insured made under Future Insurability is for a minimum lump sum amount of \$10,000 or if an instalment benefit payment type applies, an **equivalent instalment amount**.
- If the life insured is covered under more than one policy issued by us, and those policies provide a similar right to increase the amount insured for a cover without medical evidence, individual increases for a personal or business event under this policy are limited to an amount such that the total of all increases across all policies for that personal or business event do not exceed the limits set out in sections 5.1.1 and 5.1.2 (as applicable).
- The total of the increases across all policies issued by us in respect of the life insured cannot exceed:
 - for Life Cover – the lesser of:
 - > a lump sum amount of \$1,000,000, or if an instalment benefit payment type applies, an **equivalent instalment amount**
 - > the Life Cover amount insured at the cover start date
 - for TPD Cover – the lesser of:
 - > a lump sum amount of \$250,000, or if an instalment benefit payment type applies, an **equivalent instalment amount**
 - > the TPD Cover amount insured at the cover start date
 - for Trauma Cover – the lesser of:
 - > a lump sum amount of \$250,000 or if an instalment benefit payment type applies, an **equivalent instalment amount**
 - > the Trauma Cover amount insured at the cover start date.

If the life insured is covered under more than one policy issued by us, and those policies provide a similar right to increase the amount insured for a cover without medical evidence, the total of all increases under this policy are limited to an amount such that the total of all increases across all policies do not exceed the limits set out above.

- The application to increase the Life Cover, TPD Cover or Trauma Cover amount insured is made within 30 days of the personal event (as defined in sections 5.1.1 and 5.1.2) and within 30 days of the policy anniversary following a business event (as defined in sections 5.1.1 and 5.1.2).
- You may apply for an increase for only one future insurability event (whether personal or business) in any one 12 month period for the life insured across all policies issued by us.
- All of the conditions relating to the personal event or business event (as set out in sections 5.1.1 and 5.1.2) are met and the application is accepted by us.
- The Business Guarantee Option (if it applies) has not been exercised for the same event(s).

Future Insurability increases are not available:

- after the policy anniversary when the life insured is age 55 or
- if the original cover was issued by us with a medical loading shown in the Policy Schedule
- for business events, if this policy is issued to the trustee of a superannuation fund.

During the first six months after we increase the Life Cover amount insured for a life insured under Future Insurability in respect of their:

- mortgage
- marriage
- dependent child starting secondary school
- salary package increase or
- obtaining an undergraduate degree

we will pay the portion of the amount insured increased under Future Insurability only in the event of the life insured's accidental death. 'Accidental death' means the life insured's death is caused directly and solely by violent, accidental, external and visible means.

During the first six months after we increase the TPD Cover or Trauma Cover amount insured for a life insured under Future Insurability in respect of:

- their mortgage
- their marriage
- their dependent child starting secondary school
- their salary package increase
- their obtaining an undergraduate degree
- the increased value of their financial interests in their business or
- their increased value to the business (key person)

we will pay the portion of the:

- TPD Cover amount insured increased under Future Insurability only in the event of the life insured's accidental total and permanent disablement. 'Accidental total and permanent disablement' means the life insured's total and permanent disablement is caused directly and solely by violent, accidental, external and visible means.
- Trauma Cover amount insured increased under Future Insurability only in the event of the life insured suffering an accidental trauma condition. 'Accidental trauma condition' means the life insured's trauma condition is caused directly and solely by violent, accidental, external and visible means.

5.1.1 Future Insurability for Life Cover

Personal events (occurring after the cover start date)	Evidence required	Benefit
The life insured: • takes out a new mortgage or • increases an existing mortgage (excluding re-draw and refinancing) on the life insured's principal place of residence with an accredited mortgage provider. 'Accredited mortgage provider' means an ADI (as defined in the Banking Act 1959 (Cth)) or other reputable financial services business or program or trustee which provides mortgage loans as part of its ordinary business activities and is accredited with the Mortgage Industry Association of Australia.	• Completion of our Future Insurability Increase Application Form • We receive written confirmation from the life insured's accredited mortgage provider(s) of: – the amount and effective date of the mortgage, where the life insured takes out a new mortgage or – the amount of the mortgage immediately preceding the increase, the effective date of the increase and the current level of the increased mortgage, where the life insured increases their mortgage, whether with an existing or different mortgage provider.	The Life Cover amount insured may be increased by up to the lesser of: • 50% of the Life Cover amount insured at the cover start date • the amount of the mortgage where the life insured takes out a new mortgage, or if an instalment benefit payment type applies, the amount of the mortgage converted to an equivalent instalment amount • the amount of the increase to the level of the mortgage where the life insured increases an existing mortgage or, if an instalment benefit payment type applies, the amount of the increase to the level of the mortgage converted to an equivalent instalment amount • \$200,000, or if an instalment benefit payment type applies, an equivalent instalment amount.
The life insured or their spouse gives birth to or adopts a child.	• Completion of our Future Insurability Increase Application Form. • We receive a copy of the birth certificate for the child or the adoption documentation.	The Life Cover amount insured may be increased by up to the lesser of: • 25% of the Life Cover amount insured at the cover start date • \$200,000, or if an instalment benefit payment type applies, an equivalent instalment amount.
The life insured's marriage.	• Completion of our Future Insurability Increase Application Form. • We receive a copy of the marriage certificate in respect of a marriage recognised under the Marriage Act 1961 (Cth).	The Life Cover amount insured may be increased by up to the lesser of: • 25% of the Life Cover amount insured at the cover start date • \$200,000, or if an instalment benefit payment type applies, an equivalent instalment amount. We will increase the Life Cover amount insured under Future Insurability in respect of a life insured's marriage only once during the period of the policy.

5.1.1 Future Insurability for Life Cover (cont.)

Personal events (occurring after the cover start date)	Evidence required	Benefit
A dependent child of the life insured starts secondary school.	• Completion of our Future Insurability Increase Application. • We receive: – written confirmation of enrolment from the secondary school and – a copy of the birth certificate for the child or the adoption documentation.	The Life Cover amount insured may be increased by up to the lesser of: • 25% of the Life Cover amount insured at the cover start date • \$200,000, or if an instalment benefit payment type applies, an equivalent instalment amount.
The life insured's annual salary package increases by 20% or more.	• Completion of our Future Insurability Increase Application Form. • We receive written confirmation from the life insured's employer of their salary package before and after the increase.	The Life Cover amount insured may be increased by up to the lesser of: • 25% of the Life Cover amount insured at the cover start date • five times the amount of the salary package increase, or if an instalment benefit payment type applies, this amount converted to an equivalent instalment amount • \$200,000, or if an instalment benefit payment type applies, an equivalent instalment amount. An increase in the Life Cover amount insured under Future Insurability for a life insured in respect of an annual salary package increase cannot occur if the life insured is self-employed, a controlling director of the employer or a holding company of the employer, or the life insured is able to decide or control a decision on the amount of the life insured's salary package. For the purposes of this benefit, 'salary package' does not include any irregular payments such as bonuses that may not continue to be made in the future.
The life insured completes an undergraduate university degree at a government recognised Australian university.	• Completion of our Future Insurability Increase Application Form. • We receive a copy of the certified transcript or degree obtained from the university.	The Life Cover amount insured may be increased by up to the lesser of: • 25% of the Life Cover amount insured at the cover start date • \$200,000, or if an instalment benefit payment type applies, an equivalent instalment amount.

5.1.1 Future Insurability for Life Cover (cont.)

Business events (occurring after the cover start date)	Evidence required	Benefit
The life insured is a partner, share holder, unit holder, or a similar principal in a business and this policy supports a written 'buy/sell', share purchase or business succession agreement and the value of the life insured's financial interest in the business increases. The life insured's financial interest in the business shall be measured having regard to their share of the net value of the business after allowing for business liabilities, as determined by a professionally qualified and practising accountant or an appropriately qualified business valuer, acceptable to us.	• Completion of our Future Insurability Increase Application Form which may require you to provide information about various matters including: – the net value, assets and liabilities of the business and the life insured's financial interest in the business for the last three years and – details of the business results for the last three years. • We may require additional information. Such information may include copies of the audited business results or business accounts if available, or other documents substantiating the life insured's increased financial interest in the business and the method chosen to value the business.	The Life Cover amount insured may be increased by up to the lesser of: • 25% of the Life Cover amount insured at the cover start date • the increase in the value of the life insured's financial interest in the business, or if an instalment benefit payment type applies, this amount converted to an equivalent instalment amount • \$200,000, or if an instalment benefit payment type applies, an equivalent instalment amount.
The life insured is a 'key person' in a business and their value to the business increases. The life insured is a key person if the life insured is crucial to the operation of the business and it can be reasonably demonstrated to us that the business would suffer a financial loss in the event of the life insured's death. The life insured's increased value to the business shall be measured having regard to their gross remuneration package, including their share of any distributed net profit of the business as determined by a professionally qualified and practising accountant.	• Completion of our Future Insurability Increase Application Form which may require you to provide information about various matters including: – the life insured's gross remuneration package for the last three years – the proportion of the net profits of the business that we determine can fairly be attributed to the life insured and – details of the business results for the last three years. • We may require additional information. Such information may include copies of the audited business results or business accounts if available, tax returns, or other documents substantiating the life insured's increased value to the business.	The Life Cover amount insured may be increased by up to the lesser of: • 25% of the Life Cover amount insured at the cover start date • five times the average of the last three consecutive annual increases in the life insured's gross remuneration package, or if an instalment benefit payment type applies, this amount converted to an equivalent instalment amount • \$200,000, or if an instalment benefit payment type applies, an equivalent instalment amount.

5.1.2 Future Insurability for TPD Cover and Trauma Cover

Personal events (occurring after the cover start date)	Evidence required	Benefit
The life insured: - takes out a new mortgage or - increases an existing mortgage (excluding re-draw and refinancing), on the life insured's principal place of residence with an accredited mortgage provider. 'Accredited mortgage provider' means an Approved Deposit Institution (as defined in the Banking Act 1959 (Cth)) or other reputable financial services business or program or trustee which provides mortgage loans as part of its ordinary business activities and is accredited with the Mortgage Industry Association of Australia.	- Completion of our Future Insurability Increase Application Form and - We receive written confirmation from the life insured's accredited mortgage provider(s) of: - the amount and effective date of the mortgage, where the life insured takes out a new mortgage or - the amount of the mortgage immediately preceding the increase, the effective date of the increase and the current level of the increased mortgage, where the life insured increases their mortgage, whether with an existing or different mortgage provider.	The TPD/Trauma Cover amount insured may be increased by up to the lesser of: 10% of the TPD/Trauma Cover amount insured (as applicable) at the cover start date - the amount of the mortgage where the life insured takes out a new mortgage, or if an instalment benefit payment type applies, the amount of the mortgage converted to an equivalent instalment amount - the amount of the increase to the level of the mortgage where the life insured increases an existing mortgage or, if an instalment benefit payment type applies, the amount of the increase to the level of the mortgage converted to an equivalent instalment amount \$50,000, or if an instalment benefit payment type applies, an equivalent instalment amount.
The life insured or their spouse gives birth to or adopts a child.	- Completion of our Future Insurability Increase Application Form. - We receive a copy of the birth certificate for the child or the adoption documentation.	The TPD/Trauma Cover amount insured may be increased by up to the lesser of: 10% of the TPD/Trauma Cover amount insured (as applicable) at the cover start date \$50,000, or if an instalment benefit payment type applies, an equivalent instalment amount.
The life insured's marriage.	- Completion of our Future Insurability Increase Application Form. - We receive a copy of the marriage certificate in respect of a marriage recognised under the Marriage Act 1961 (Cth).	The TPD/Trauma Cover amount insured may be increased by up to the lesser of: 10% of the TPD/Trauma Cover amount insured (as applicable) at the cover start date \$50,000, or if an instalment benefit payment type applies, an equivalent instalment amount. We will increase the TPD/Trauma Cover amount insured under Future Insurability in respect of a life insured's marriage only once during the period of the policy.
A dependent child of the life insured starts secondary school.	- Completion of our Future Insurability Increase Application - We receive: - written confirmation of enrolment from the secondary school and - a copy of the birth certificate for the child or the adoption documentation.	The TPD/Trauma Cover amount insured may be increased by up to the lesser of: 10% of the TPD/Trauma Cover amount insured (as applicable) at the cover start date \$50,000, or if an instalment benefit payment type applies, an equivalent instalment amount.

5.1.2 Future Insurability for TPD Cover and Trauma Cover (cont.)

Personal events (occurring after the cover start date)	Evidence required	Benefit
The life insured's annual salary package increases by 20% or more.	• Completion of our Future Insurability Increase Application Form. • We receive written confirmation from the life insured's employer of their salary package before and after the increase.	The TPD/Trauma Cover amount insured may be increased by up to the lesser of: • 10% of the TPD/Trauma Cover amount insured (as applicable) at the cover start date • five times the amount of the salary package increase, or if an instalment benefit payment type applies, this amount converted to an equivalent instalment amount • \$50,000, or if an instalment benefit payment type applies, an equivalent instalment amount. An increase in the TPD/Trauma Cover amount insured under Future Insurability for a life insured in respect of an annual salary package increase cannot occur if the life insured is self-employed, a controlling director of the employer or a holding company of the employer, or the life insured is able to decide or control a decision on the amount of the life insured's salary package. For the purposes of this benefit, 'salary package' does not include any irregular payments such as bonuses that may not continue to be made in the future.
The life insured completes an undergraduate university degree at a government recognised Australian university.	• Completion of our Future Insurability Increase Application Form. • We receive a copy of the certified transcript or degree obtained from the university.	The TPD/Trauma Cover amount insured may be increased by up to the lesser of: • 10% of the TPD/Trauma Cover amount insured (as applicable) at the cover start date • \$50,000, or if an instalment benefit payment type applies, an equivalent instalment amount.

5.1.2 Future Insurability for TPD Cover and Trauma Cover (cont.)

Business events (occurring after the cover start date)	Evidence required	Benefit
The life insured is a partner, share holder, unit holder, or a similar principal in a business and this policy supports a written 'buy/sell', share purchase or business succession agreement and the value of the life insured's financial interest in the business increases. The life insured's financial interest in the business shall be measured having regard to their share of the net value of the business after allowing for business liabilities, as determined by a professionally qualified and practising accountant or an appropriately qualified business valuer, acceptable to us.	• Completion of our Future Insurability Increase Application Form which may require you to provide information about various matters including: – the net value, assets and liabilities of the business and the life insured's financial interest in the business for the last three years and – details of the business results for the last three years. • We may require additional information. Such information may include copies of the audited business results or business accounts if available, or other documents substantiating the life insured's increased financial interest in the business and the method chosen to value the business.	The TPD/Trauma Cover amount insured may be increased by up to the lesser of: • 10% of the TPD/Trauma Cover amount insured (as applicable) at the cover start date • the increase in the value of the life insured's financial interest in the business, or if an instalment benefit payment type applies, this amount converted to an equivalent instalment amount • \$50,000, or if an instalment payment method applies, an equivalent instalment amount.
The life insured is a 'key person' in a business and their value to the business increases. The life insured is a key person if the life insured is crucial to the operation of the business and it can be reasonably demonstrated to us that the business would suffer a financial loss in the event of the life insured's death. The life insured's increased value to the business shall be measured having regard to their gross remuneration package, including their share of any distributed net profit of the business as determined by a professionally qualified and practising accountant.	• Completion of our Future Insurability Increase Application Form which may require you to provide information about various matters including: – the life insured's gross remuneration package for the last three years – the proportion of the net profits of the business that we determine can fairly be attributed to the life insured and – details of the business results for the last three years. • We may require additional information. Such information may include copies of the audited business results or business accounts if available, tax returns, or other documents substantiating the life insured's increased value to the business.	The TPD/Trauma Cover amount insured may be increased by up to the lesser of: • 10% of the TPD/Trauma Cover amount insured (as applicable) at the cover start date • five times the average of the last three consecutive annual increases in the life insured's gross remuneration package, or if an instalment benefit payment type applies, this amount converted to an equivalent instalment amount • \$50,000, or if an instalment benefit payment type applies, an equivalent instalment amount.

5.2 Business Guarantee Option

(This option only applies to cover for a life insured if it is shown in the Policy Schedule.)

Where a cover for a life insured is selected for a business insurance purpose which we approve, this option allows you to increase the amount insured for that cover without supplying medical evidence when the value associated with the business insurance purpose increases and if the following conditions are met:

- Each proposed increase under this option relates to the business insurance purpose that we originally approved.
- Each individual increase under this option is for an amount no greater than the increase in the value associated with the business insurance purpose (where the value associated with the business insurance purpose at the time you apply for the increase is calculated using the same methodology as was used to calculate the value associated with the business insurance purpose upon which the original application for this option was based) up to a maximum of the following lump sum amounts, or if an instalment benefit payment type applies, an **equivalent instalment amount**:
 - Life Cover – \$2,000,000
 - TPD Cover – \$1,500,000
 - Trauma Cover – \$1,500,000.
- The total to which the amount insured may be increased under this option is the lesser of:
 - three times the original amount insured
 - the following lump sum amounts, or if an instalment benefit payment type applies, an **equivalent instalment amount**:
 - > Life Cover – \$10,000,000
 - > TPD Cover – \$2,500,000
 - > Trauma Cover – \$2,000,000.
- We will not increase the amount insured under this option such that the total amount of cover for total and permanent disability and/or trauma for the life insured under all policies issued by us is greater than the maximum amount of cover for that cover type (see sections 3.2.1.1 and 4.2.1.1).
- If the amount insured at the cover start date is less than 100% of the value associated with the business insurance purpose, then we will limit any future increase made under this option such that the amount insured as a proportion of the value associated with the business insurance purpose does not increase above that which applied at the cover start date.

- The application for the increase is accompanied by:
 - a confirmation that the life insured is actively at work in their usual occupation at the time you apply for the increase
 - a current valuation of the business provided by a qualified accountant or business valuer (who is the same person or firm who provided to us financial evidence of the value associated with the business insurance purpose for the purposes of our assessment of the original application for this option or such other person or firm agreed to by us, using the same methodology) and
 - any other evidence, other than medical evidence, we may request to assess the application.
- You have not applied for an increase under Future Insurability (see section 5.1) for the same event(s).
- At the time of applying for the increase, neither you nor anyone else has made or is entitled to make a claim in relation to the life insured under this policy or any other policy issued by us providing cover for death, **terminal illness**, total and permanent disability or trauma.

You may only apply for one increase under this option in any one policy year.

You may only remove this option from a cover if an increase has not been made under the option since the cover start date.

'Business insurance purposes' includes key person insurance, loan guarantee insurance, insurance which supports a written business succession agreement including buy/sell or share purchase agreements or any other business insurance purposes which we may approve.

A life insured is a 'key person' to a business if they are crucial to the operation of the business and it can be reasonably demonstrated to us that the business would suffer a financial loss in the event of the life insured's death or disability. In the context of key person insurance 'the value associated with the business insurance purpose' means the value of the life insured's to the business.

In the context of 'loan guarantee insurance', 'the value associated with the business insurance purpose' means the amount of the business loan for which the life insured is personally responsible.

'Business succession agreement' means a legally binding agreement between business partners under which the life insured's share of the business is to be purchased by the other partner(s) upon the occurrence of defined events. In this context 'the value associated with the business insurance purpose' means the value of the life insured's financial interest in the business.

This option is not available if cover is taken out under superannuation.

5.3 Business Debt Protector

Business Debt Protector may only be selected where the policy insures multiple lives.

Where you have selected this option under this policy, it will be shown in the Policy Schedule and the following conditions apply:

- All persons insured under this policy must have the same covers and amounts insured at the policy start date.
- When a payment is made in respect of any one life insured, the cover for that life insured is reduced in accordance with section 2.3, 3.3 and 4.3. The cover for the remaining lives insured will also be reduced by the same amount.
- Where the cover of any one life insured ceases then cover of all lives insured will also cease.
- Following the cessation of a cover for a life insured, the remaining lives insured for whom a benefit has not been paid under this policy are entitled to a continuation option, under which they can request us to continue their cover under a separate policy for the amount insured that applied immediately prior to cover cessation, without the need to supply any medical evidence to us. However, we will require financial evidence from the remaining lives insured who wish to exercise their continuation option, in order for us to establish the need for insurance for that life insured. Depending on the financial evidence we receive, we may reduce the amount insured for the new cover to the level of cover we would offer in respect of the life insured under our standard underwriting practices at that time.
- The continuation option must be exercised by the remaining lives insured within 30 days of the claim being admitted by applying to us in writing. The continuation option is only available for a remaining life insured if that life insured meets the age criteria for eligibility for cover at that time. The policy will otherwise end.

Business Debt Protector is not available as part of a policy issued to the trustee of a superannuation fund.

5.4 Premium Waiver Disability Option

(This option only applies to cover for a life insured if it is shown in the Policy Schedule.)

We will waive premiums in relation to Life Cover, TPD Cover and Trauma Cover (as applicable) for a life insured while the life insured is:

- **on claim** under an Income Secure Cover or Business Expense Cover or Living Expense Cover up until the policy anniversary when the life insured is age 65 or
- **disabled** after having been **disabled** for six consecutive months up until the policy anniversary when the life insured is age 65.

'Disabled' means that, as a result of **illness** or **injury**, the life insured:

- has been unable to engage in any occupation for which they are reasonably suited by their education, training or experience (if the life insured was engaged in paid employment prior to disablement) or
- has been under the care of a **medical practitioner** and has been unable to perform normal domestic duties, leave their **home** unaided, or engage in any occupation for which they are reasonably suited by their education, training or experience (if the life insured was not engaged in paid employment prior to disablement).

'Normal domestic duties' means the tasks performed by a person whose sole occupation is to maintain their family **home**. These tasks include unassisted cleaning of the **home**, cooking of meals for their family, doing their family's laundry, shopping for their family's food and taking care of dependant children (where applicable). 'Normal domestic duties' does not include duties performed outside the life insured's **home** for salary, reward or profit.

Indexation increases will continue to apply to covers for which premiums are being waived and premiums which relate to any indexation increases will be waived.

If we are waiving premiums for all covers under a policy for a life insured, we will also waive:

- the Policy Fee for that life insured and
- premiums for any Child Cover under the same policy.

Any premium owing for any period before entitlement to premium waiver commences must be paid before we will waive premiums.

We will not waive premiums for:

- Life Cover provided under Life Cover Buy Back or the Life Cover Purchase Option or
- Trauma Cover provided under the Trauma Cover Reinstatement Option.

The Premium Waiver Disability Option expires on the policy anniversary when the life insured is age 65.

6 Income Secure Cover

The Policy Schedule will show if Income Secure Cover applies to a life insured, and if so:

- the Income Secure Cover type (Income Secure Professional, Income Secure Comprehensive or Income Secure Standard)
- the Income Secure Cover monthly amount insured
- the Income Secure Cover payment type (Guaranteed or Indemnity)
- the Income Secure Cover waiting period selected

- the Income Secure Cover benefit period selected
- the occupational category that applies to the life insured and
- any options selected (at extra cost).

The Income Secure Cover built-in benefits and built-in features are listed in the table below with the references to relevant sections in these Policy Terms where more details can be found.

	Section	Professional	Income Secure Cover Comprehensive	Standard
Built-in benefits				
Total Disability Benefit	6.5.1	✓	✓	✓
Partial Disability Benefit	6.5.2	✓	✓	✓
Rehabilitation Expenses Benefit	6.5.3	✓	✓	✓
Basic Death Benefit	6.5.4	N/A	N/A	✓
Enhanced Death Benefit	6.5.4	✓	✓	N/A
No Claim Benefit	6.5.5	✓	✓	✓
Increasing Income Benefit	6.5.6	✓	✓	✓
Meal Allowance Benefit	6.5.7	✓	✓	✓
Specific Injury Benefit	6.5.8	✓	✓	✓
Rehabilitation Incentive Benefit	6.5.9	✓	✓	N/A
Trauma Recovery Benefit	6.5.10	✓	✓	N/A
Accommodation Benefit	6.5.11	✓	✓	N/A
Special Care Benefit	6.5.12	✓	✓	N/A
Immediate Family Member Benefit	6.5.13	✓	✓	N/A
Nursing Care Benefit	6.5.14	✓	✓	N/A
Relocation Benefit	6.5.15	✓	✓	N/A
Child Care Assistance Benefit	6.5.16	✓	✓	N/A
Emergency Domestic Travel Benefit	6.5.17	✓	N/A	N/A
Commuter Benefit	6.5.18	✓	N/A	N/A
Built-in features				
Indexation	10.1	✓	✓	✓
Waiver of premium	6.6.1	✓	✓	✓
Conversion to Living Expense Cover	6.6.2	✓	✓	✓
Unemployment Premium Waiver	6.6.3	✓	N/A	N/A
Premium Pause	6.6.4	✓	N/A	N/A
Cover Continuation	6.6.5	✓	N/A	N/A
Options (at extra cost)				
Accident Option	6.7.1	✓	✓	✓
Increasing Claim Option	6.7.2	✓	✓	✓
Mental Disorder Limitation Discount Option	6.7.3	✓	✓	✓
Priority Income Option	6.7.4	✓	✓	✓

6.1 Monthly amount insured

The monthly amount insured shown in the Policy Schedule is used to calculate:

- the Total Disability Benefit (see section 6.5.1)
- the Partial Disability Benefit (see section 6.5.2) and
- other built-in benefits, built-in features and options (at extra cost) applicable to the type of Income Secure Cover selected.

The monthly amount insured includes an amount for Priority Income (PI) (see section 6.7.4) if an amount for PI is shown in the Policy Schedule.

The monthly amount insured may be adjusted by increases under Indexation if selected (see section 10.1).

The monthly amount insured is based on the life insured's **monthly earnings**. At the time of application you are required to provide satisfactory financial evidence. If the guaranteed benefit payment type applies, you must inform us if that financial evidence is revised at any time after you applied for this cover.

6.2 Monthly amount insured payable

The monthly amount insured payable is used to determine the monthly amount you will be paid under the benefits provided by this cover while the life insured is **on claim**.

The monthly amount insured payable depends on the benefit payment type (i.e. guaranteed or indemnity) that you have selected. The Policy Schedule will show whether you have selected a guaranteed or indemnity benefit payment type. These benefit payment types are described below.

6.2.1 Guaranteed benefit payment type

For a guaranteed benefit payment type we require that you provide satisfactory financial evidence in your application for the purpose of determining the monthly amount insured.

We guarantee that in the event of a claim, we will not review or reassess the monthly amount insured shown in the Policy Schedule.

The monthly amount insured payable is the monthly amount insured shown in the Policy Schedule, adjusted as follows:

- if the life insured is **on claim** and receives certain other payments, the monthly amount insured payable may be reduced (see section 6.9).
- if the life insured is **on claim**, the monthly amount insured payable may be increased under the Increasing Claim Option, if selected (see section 6.7.2).

6.2.2 Indemnity benefit payment type

For an indemnity benefit payment type the monthly amount insured payable may be less than monthly amount insured shown on the Policy Schedule depending on the life insured's **pre-claim earnings**.

The monthly amount insured payable is the lesser of:

- the monthly amount insured shown in the Policy Schedule
- $[75\% + \{25\% \times (S+M)\}]$ of **pre-claim earnings**,

where:

S = selected percentage of **monthly earnings** used for Superannuation Maintenance (SM) at application as shown in the Policy Schedule.

M = selected percentage of **monthly earnings** used for Mortgage Maintenance (MM) at application as shown in the Policy Schedule.

The monthly amount insured payable is then adjusted as follows:

- If the life insured is **on claim** and receives certain other payments, the monthly amount insured payable may be reduced (see section 6.9).
- If the life insured is **on claim**, the monthly amount insured payable may be increased under the Increasing Claim Option, if selected (see section 6.7.2).

Under the indemnity benefit payment type, at the time of claim we require you to provide satisfactory financial evidence for the purpose of determining the life insured's **pre-claim earnings**.

6.3 Waiting period

The waiting period is the period you must wait before most benefits become payable under this cover. The Policy Schedule will show the waiting period that has been chosen for the cover.

Some benefits are payable during the waiting period. Where benefits are payable during the waiting period it is mentioned in the relevant sections of these Policy Terms.

The waiting period starts the day the life insured is confirmed by a **medical practitioner** as being **totally disabled**.

The waiting period is subject to change in respect of:

- **Return to work during the waiting period**

If the life insured returns to work during the waiting period for any period which is five consecutive days or less (or 10 consecutive days or less if the waiting period is 60 days or more), those days spent at work will be added to the remaining waiting period.

If the life insured returns to work for a longer period, the waiting period will restart from the day after the last day worked, provided a **medical practitioner** confirms that the life insured is **totally disabled**.

- **Recurring claims**

A separate waiting period applies for each separate **illness** or **injury** of the life insured which causes **total disability** for which you can claim under this cover unless it is a recurring claim. That is, if the life insured has been **on claim** and another claim is made in respect of them, arising from the same or related **illness** or **injury**, we will treat the subsequent claim as a continuation of the previous claim and the waiting period is waived provided the **illness** or **injury** recurs:

- within six months of the end of the prior **on claim** period, if the benefit period is two years or six years. If such a claim recurs after six months from the date the life insured was last **on claim**, then it will be considered to be a separate claim and a new waiting period will apply. The life insured must have returned to full time work for at least six continuous months in order for us to consider the claim as a separate claim or

- within 12 months of the end of the prior **on claim** period, if the benefit period is to age 55, to age 60 or to age 65. If such a claim recurs after 12 months from the date the life insured was last **on claim**, then it will be considered to be a separate claim and a new waiting period will apply.

6.4 Benefit period

The benefit period is the maximum period of time that you will be paid a benefit for any one **illness** or **injury** while the life insured is **totally** or **partially disabled**. The Policy Schedule will show the benefit period that has been chosen for the cover.

The benefit period starts at the end of the waiting period and continues until the earlier of:

- the end of the benefit period shown in the Policy Schedule
- the cover expiry date
- the life insured is no longer **partially** or **totally disabled**
- the date of the life insured's death
- the date on which the cover ends or is cancelled
- the date we have paid the Partial Disability Benefit for 36 months (if the life insured's occupation category shown in the Policy Schedule is HH or H)
- the end of the maximum benefit period under the Mental Disorder Limitation Discount Option if selected and if applicable (see section 6.7.3).

If a claim is treated as a recurring claim (see section 6.3 above), the waiting period has been waived, and the benefit period shown on the Policy Schedule is two years or six years, the benefit period is reduced by any previous periods for which benefits were paid for that **illness** or **injury**. If the claim is treated as a separate claim and a new waiting period applied then the benefit period recommences.

6.5 Income Secure Cover built-in benefits

(Unless specified, the following benefits apply to all types of Income Secure Cover.)

6.5.1 Total Disability Benefit

If the life insured is **totally disabled** due to **illness** or **injury**, we will pay the Total Disability Benefit for the benefit period from the end of the waiting period. To be eligible to receive this benefit the life insured must have been:

- **totally disabled** for:
 - at least 7 out of 12 consecutive days during the waiting period if the life insured's Occupation is shown in the Policy Schedule as Category P, E, D, A, F, I, C, M, S, L, or T or
 - at least 30 consecutive days during the waiting period (or 14 consecutive days if you have a 14 day waiting period) if the life insured's occupation is shown in the Policy Schedule as Category H or HH and
- continuously **disabled** since the end of the waiting period (unless claiming as a recurring claim – see section 6.3).

We will stop paying this benefit when the life insured is no longer **totally disabled**.

The Total Disability Benefit is the monthly amount insured payable as defined in section 6.2.

The Total Disability Benefit is payable monthly in arrears. If a period of payment is less than a month, we pay $\frac{1}{30}$ of the Total Disability Benefit for each day of the period.

6.5.2 Partial Disability Benefit

If the life insured is **partially disabled** due to **illness** or **injury**, we will pay the Partial Disability Benefit for the benefit period from the end of the waiting period. To be eligible to receive this benefit the life insured must have been:

- **totally disabled** for:
 - at least 7 out of 12 consecutive days during the waiting period if the life insured's Occupation is shown in the Policy Schedule as Category P, E, D, A, F, I, C, M, S, L, or T or
 - at least 30 consecutive days during the waiting period (or 14 consecutive days if you have a 14 day waiting period) if the life insured's occupation is shown in the Policy Schedule as Category H or HH and
- continuously **disabled** since the end of the waiting period (unless claiming as a recurring claim – see section 6.3).

We will stop paying this benefit when the life insured is no longer **partially disabled**.

The Partial Disability Benefit is payable monthly in arrears. If a period of payment is less than a month, we pay $\frac{1}{30}$ of the Partial Disability Benefit for each day of the period.

Calculating the Partial Disability Benefit

If you are entitled to a Partial Disability Benefit, we will pay a proportion of the monthly amount insured payable. The Partial Disability Benefit is calculated as follows:

$$\frac{(A - B)}{A} \times C$$

where:

A = the life insured's **pre-claim earnings**.

B* = the life insured's **monthly earnings** for the month in which they are **partially disabled**. If the life insured is not working to their assessed capacity then 'B' will be the amount they could expect to earn if they were. When assessing capacity, consideration will be given to medical evidence, and other factors related to the life insured's condition.

C = is the monthly amount insured payable as defined in section 6.2.

* 'B' must be less than the amount of A. If 'B' is negative in a month, we will treat 'B' as zero.

6.5.3 Rehabilitation Expenses Benefit

If you are receiving Total or Partial Disability Benefits under this policy, we will reimburse the expenses associated with rehabilitation in respect of the life insured. The maximum amount we will reimburse in total over the life of the cover is 12 times the monthly amount insured payable.

Our approval must be obtained in writing before starting the rehabilitation program. We will not approve any rehabilitation expenses which we are not permitted by law to reimburse, or are regulated by the National Health Act 1958 (Cth), or are expenses that you or the life insured is entitled to be reimbursed by another person or from another the policy.

Any benefit payable under the Rehabilitation Expenses Benefit is in addition to the Total Disability Benefit and Partial Disability Benefit paid.

This benefit is not payable during the waiting period.

6.5.4 Death Benefit

6.5.4.1 Basic Death Benefit

(Applies to Income Secure Standard only.)

If the life insured is covered under Income Secure Standard, three times the monthly amount insured is payable as a lump sum if the life insured dies whilst the cover is in force.

The maximum amount payable as a Death Benefit from all Income Secure Cover under all policies with us is \$60,000.

6.5.4.2 Enhanced Death Benefit

(Applies to Income Secure Professional and Income Secure Comprehensive only.)

If the life insured is covered under Income Secure Professional or Income Secure Comprehensive, six times the monthly amount insured is payable as a lump sum if the life insured dies whilst the cover is in force.

The maximum amount payable as a Death Benefit from all Income Secure Cover under all policies with us is \$60,000.

6.5.5 No Claim Benefit

If, for three consecutive years after the cover start date, both:

- the cover has been continuously in force and
- the life insured has not been **on claim** and you have not been eligible to make a claim for the life insured under this cover

the following benefits will apply to this cover from the third anniversary of the cover start date:

- Double Death Benefit – we will double any Basic Death Benefit or Extended Death Benefit otherwise payable.
- Double Rehabilitation Expenses Benefit – we will double the maximum amount payable under the Rehabilitation Expenses Benefit.

The doubling of the Death Benefit and the Rehabilitation Benefit (as applicable) only applies to a claim which arises from an event occurring after the third anniversary of the cover start date.

Once the No Claim Benefit applies, it will continue to apply even if the life insured is subsequently **on claim**. This means that if you are eligible to make a claim after this time, the three year period does not start again.

6.5.6 Increasing Income Benefit

This benefit allows you to increase the monthly amount insured in line with changes in the life insured's average **monthly earnings** without having to undergo medical underwriting. Each year, on the policy anniversary, you may increase the monthly amount insured, in addition to any indexation increase, by an amount up to the lesser of:

- 10% of the monthly amount insured after the indexation increase applicable on that policy anniversary is applied and
- \$1,000. This maximum amount is applied across all Income Secure Cover for the life insured.

You will be required to provide:

- financial evidence supporting the increase in cover and
- confirmation that the life insured is actively at work and expects their income to continue at or above the current level.

The application to increase the monthly amount insured must be made within 30 days of the policy anniversary.

This benefit cannot be exercised if the life insured is **on claim**, or eligible to make a claim.

This benefit is only available if the life insured is less than age 50 at the cover start date. To increase cover under this benefit, the life insured must be less than age 55, and the monthly amount insured across all Income Secure Cover for the life insured must be less than \$30,000, at the time you request an increase.

This benefit is only available for cover that has been issued without medical loadings shown in the Policy Schedule.

The total of all increases in the monthly amount insured under the Increasing Income Benefit cannot exceed the original monthly amount insured at the cover start date.

6.5.7 Meal Allowance Benefit

This benefit applies if from the commencement of the benefit period the life insured is confined to bed due to **illness or injury** for more than 72 hours, as confirmed by a **medical practitioner**. If this benefit applies, we will pay up to \$500 per month in arrears for a maximum of three months to reimburse the cost of meal delivery service approved by us.

Where the Meal Allowance Benefit is payable for part of a month, the maximum amount we will pay is $\frac{1}{30}$ of \$500 for each day in that month for which you are eligible to receive this benefit. This benefit will be reduced by any payment made under the Immediate Family Member Benefit (see section 6.5.13).

This benefit is not payable during the waiting period.

6.5.8 Specific Injury Benefit

We will pay you the monthly amount insured payable if a specific injury (as set out in the table on page 37) happens to the life insured while cover is in force.

This benefit is payable whether or not the life insured is **totally disabled** or in need of ongoing medical treatment. This benefit is payable during the waiting period.

The monthly amount insured payable will be paid in advance each month until the earliest of:

- the end of the relevant payment period for that specific injury as set out in the table on page 37
- the cover expiry date
- the date of the life insured's death.

If the life insured suffers more than one specific injury at the same time, we will pay for one specific injury only and this will be the specific injury with the longest payment period.

If the life insured suffers either another specific injury or a trauma recovery event (see section 6.5.10) while we are paying a Specific Injury Benefit we will pay one benefit only. The benefit we will pay is that which provides for the greatest payment.

If the life insured is **totally disabled** or **partially disabled** at the end of the payment period due to the specific injury for which we have paid this benefit we will pay a Total or Partial Disability Benefit (as applicable) from the later of:

- the end of the payment period for the specific injury and
- the end of the waiting period.

The life insured must have satisfied the requirements of disability during the waiting period (see sections 6.5.1 and 6.5.2). The commencement of the waiting period is defined in section 6.3.

If the benefit period is two years or six years, the maximum period for which we will pay Total Disability Benefits and/or Partial Disability Benefits is reduced by the number of months for which we have already paid the Specific Injury Benefit.

Specific injuries covered under Income Secure Cover

Specific injury	Payment period
Paralysis (paraplegia, quadriplegia, hemiplegia or diplegia)*	60 months†
Loss of both feet or both hands or sight in both eyes‡	24 months
Loss of any combination of two of: • a hand • a foot • sight in one eye‡	24 months
Loss of one leg or one arm‡	12 months
Loss of one foot or one hand or sight in one eye‡	12 months
Loss of thumb and index finger of the same hand‡	6 months
Fractures§ of the: • thigh, pelvis • leg (between knee and foot), knee cap • upper arm including the elbow and shoulder bone • skull (except bones of the nose or face) • lower arm (including the wrist but excluding the elbow, hand and fingers) • jaw or collarbone	3 months 2 months 2 months 2 months 1 month 1 month

* Please note that these specific injuries are defined in section 14.

† 24 months only if you have selected a two year benefit period.

‡ Loss means the total and permanent:

- loss of the use of the hand from the wrist or foot from the ankle joint
- loss of the use of the arm from the elbow or leg from the knee joint
- complete severance of the thumb and index finger from the first phalangeal joint or
- irrecoverable total loss of an eye or sight in the eye.

§ Fracture means any fracture that requires a pin, traction, a plaster cast or other immobilising structure.

The diagnosis of the specific injury must be made by an appropriate specialist **medical practitioner** and confirmed by our medical adviser.

6.5.9 Rehabilitation Incentive Benefit

(Applies to Income Secure Professional and Income Secure Comprehensive only.)

We will pay the Rehabilitation Incentive Benefit if:

- the life insured participates in a rehabilitation program for which we provide our prior written approval and as a result the life insured makes a successful return to work in either the life insured's **regular occupation** or another occupation
- the life insured has worked continuously for six months and you have not been entitled to benefits under Income Secure Cover during that period and
- this cover is in force at the time you become entitled to this benefit.

The amount we will pay is three times the monthly amount insured applicable at the time you become entitled to this benefit.

We will pay this benefit once only during the life of the cover.

6.5.10 Trauma Recovery Benefit

(Applies to Income Secure Professional and Income Secure Comprehensive only.)

We will pay you the monthly amount insured payable if a trauma recovery event (as set out in the table on page 38) happens to the life insured while cover is in force.

This benefit is payable whether or not the life insured is **totally disabled** or in need of ongoing medical treatment. This benefit is payable during the waiting period.

The monthly amount insured payable will be paid in advance each month until the earliest of:

- the end of the relevant payment period for that trauma recovery event as set out on page 38
- the cover expiry date
- the date of the life insured's death.

If the life insured suffers more than one trauma recovery event at the same time, we will pay for one trauma recovery event only.

If the life insured suffers either another trauma recovery event or a specific injury (see section 6.5.8) while we are paying a Trauma Recovery Benefit we will pay one benefit only. The benefit we will pay is that which provides for the greatest payment.

If the life insured is **totally disabled** or **partially disabled** at the end of the payment period due to the trauma recovery event for which we have paid this benefit we will pay a Total or Partial Disability Benefit (as applicable) from the later of:

- the end of the payment period for the trauma recovery event
- the end of the waiting period.

The life insured must have satisfied the requirements of **disability** during the waiting period (see sections 6.5.1 and 6.5.2). The commencement of the waiting period is defined in section 6.3.

If the benefit period is two years or six years, the maximum period for which we will pay Total Disability Benefits and/or Partial Disability Benefits is reduced by the number of months for which we have already paid the Trauma Recovery Benefit.

The following trauma recovery events covered under Income Secure Cover are defined in section 14.

Trauma recovery event	Payment period
Aortic surgery*	6 months
Benign brain tumour	6 months
Cancer*	6 months
Coronary artery by-pass surgery*	6 months
Heart attack*	6 months
Heart valve surgery*	6 months
Major head trauma	6 months
Major organ transplant*	6 months
Medically acquired HIV	6 months
Motor neurone disease	6 months
Multiple sclerosis	6 months
Occupationally acquired HIV	6 months
Parkinson's disease	6 months
Severe burns	6 months
Stroke*	6 months

* There is no Trauma Recovery Benefit payable in respect of the trauma conditions marked with an asterisk '*' if:

- the trauma conditions first occurs or is first diagnosed or
- the symptoms leading to the trauma conditions occurring, or being diagnosed first become **reasonably apparent**

during the first 90 days after:

- the cover start date
- the date of the most recent reinstatement of the cover or
- the date of an increase to the cover monthly amount insured (in respect of the increased portion only).

The diagnosis of the Trauma Recovery Event must be made by a **medical practitioner** who is an appropriate specialist physician approved by us.

6.5.11 Accommodation Benefit

(Applies to Income Secure Professional and Income Secure Comprehensive only.)

If the life insured becomes **totally disabled** and a **medical practitioner** certifies that the life insured must remain confined to bed due to **illness** or **injury**, and:

- the life insured is more than 100 kilometres from their **home** and an **immediate family member** is required to travel from their **home** to be with them or
- an **immediate family member** is required to travel more than 100 kilometres from their **home** to be with the life insured

then we will pay the accommodation costs for the life insured's **immediate family member** up to \$250 per day across all Income Secure Cover for the life insured under this policy whilst:

- that **immediate family member** is required to stay away from their **home** for up to a maximum of 30 days and
- the life insured is confined to bed.

This benefit is payable in addition to any other benefit that becomes payable.

The Accommodation Benefit is payable during the waiting period.

6.5.12 Special Care Benefit

(Applies to Income Secure Professional and Income Secure Comprehensive only.)

The Special Care Benefit is payable for up to six months if:

- the life insured is **totally disabled**
- a Total Disability Benefit is paid for more than 30 consecutive days in respect of the life insured's **total disability** and
- the life insured is confined to a bed due to an **illness** or **injury** and a **medical practitioner** certifies that they require the care of registered nurse or require a housekeeper (who are not **immediate family members**) within their principal place of residency.

If the Special Care Benefit is payable, we will reimburse, to you, the costs of employing a registered nurse or a housekeeper (who are not **immediate family members**) to a maximum of the lesser of:

- the monthly amount insured payable
- \$3,000 per month across all Income Secure Cover for the life insured under this policy.

The Special Care Benefit is payable until the earliest of:

- the life insured ceases to be confined to bed
- a **medical practitioner** ceases to certify that the life insured requires the care of a registered nurse or a housekeeper (who are not **immediate family members**)
- the life insured ceases to be **totally disabled**
- six months from the date we starting paying the Special Care Benefit.

The payment under this benefit will be reduced by any amounts we have paid under the Immediate Family Member Benefit in respect of the same **illness** or **injury**.

This benefit is payable in addition to any other benefits that become payable, except for the Immediate Family Member Benefit.

This benefit is not payable during the waiting period.

6.5.13 Immediate Family Member Benefit

(Applies to Income Secure Professional and Income Secure Comprehensive only.)

If, from the commencement of the benefit period:

- a **medical practitioner** certifies that the life insured is confined to bed due to **illness** or **injury** and they require care and
- as a result of the life insured's **illness** or **injury**, an **immediate family member** ceases to earn any income because the life insured needs the **immediate family member** to care for them

we will pay you up to an additional 50% of the monthly amount insured payable, subject to a maximum payment of \$3,000 per month across all Income Secure Cover for the life insured under this policy for a maximum of three months.

Payment of the Immediate Family Member Benefit will be made in arrears.

The payment under this benefit will be reduced by any amounts we pay under the Special Care Benefit or Meal Allowance Benefit in respect of the same **illness** or **injury**.

This benefit is payable in addition to any other benefits that become payable, except for the Special Care Benefit or Meal Allowance Benefit.

This benefit is not payable during the waiting period.

6.5.14 Nursing Care Benefit

(Applies to Income Secure Professional and Income Secure Comprehensive only.)

We will pay you the monthly amount insured payable if, during the waiting period, the life insured is confined to bed due to **illness** or **injury** and a **medical practitioner** certifies that the life insured needs continuous care from a registered nurse for more than 72 hours.

For each day nursing care is certified to be required we will pay $\frac{1}{30}$ of the monthly amount insured payable. We do so until the end of the waiting period, or for 90 consecutive days from the first day of nursing care, whichever comes first.

This benefit is payable during the waiting period. If we pay this benefit, we will not pay any other benefit in respect of the **illness** or **injury** during the waiting period other than the Accommodation Benefit, the Relocation Benefit, the Emergency Domestic Travel Benefit or the Commuter Benefit if they apply.

6.5.15 Relocation Benefit

(Applies to Income Secure Professional and Income Secure Comprehensive only.)

We will pay the Relocation Benefit once during a claim if the life insured:

- becomes **totally disabled** whilst outside of Australia
- remains **totally disabled** for at least 30 days and
- returns to Australia.

The amount we will pay is the lesser of:

- the cost of a single standard economy airfare for a scheduled commercial flight by the most direct route to the airport in Australia nearest to where the life insured resides or

- expenses actually incurred by the life insured in changing previously made air travel arrangements
- three times the monthly amount insured payable.

The Relocation Benefit will be reduced by the amount of any payments made or recoverable from another source in respect of the same airfare or expense.

This benefit is only payable once in respect of each claim for **total disability**.

This benefit is payable in addition to any other benefit that becomes payable.

This benefit is payable during the waiting period.

6.5.16 Child Care Assistance Benefit

(Applies to Income Secure Professional and Income Secure Comprehensive only.)

If the life insured is **totally disabled**, and as a result the life insured requires additional child care assistance, we will reimburse the monthly cost of child care fees incurred during the benefit period that can not be recovered from another source, provided you have obtained our approval in writing before the additional child care arrangements commence.

If existing child care arrangements are in place at the time of claim, the amount of Child Care Assistance Benefit will only be the additional child care costs directly resulting from the life insured's **total disability**.

The maximum we will reimburse is the lesser of:

- 5% of the monthly amount insured
- \$400 per month across all Income Secure Cover for the life insured under this policy.

This benefit is payable for a maximum of three months. Each child must be under the age of 12 at the time of the life insured's disability. Evidence must be supplied each month that the child care fees have been paid before we make any payment. We will not reimburse any amount for child care services provided by you or an **immediate family member** of the child.

The Child Care Assistance Benefit is payable monthly in arrears and is payable in addition to any other benefit that becomes payable.

This benefit is not payable during the waiting period.

6.5.17 Emergency Domestic Travel Benefit

(Applies to Income Secure Professional only.)

If the life insured is **totally disabled** and requires emergency transportation within Australia to a hospital or their **home**, we will reimburse the expenses incurred for emergency transportation (other than ambulance services) of the life insured and one of their **immediate family members**.

The amount we will pay is the lesser of:

- the expenses actually incurred for the emergency transportation
- two times the monthly amount insured payable
- \$2,000 across all Income Secure Cover for the life insured under this policy.

The Emergency Domestic Travel Benefit will be reduced by the amount of any payments made or recoverable from another source in respect of the same emergency transportation or expense.

This benefit is only payable once in respect of each claim for **total disability**.

This benefit is payable in addition to any other benefit that becomes payable.

This benefit is payable during the waiting period.

6.5.18 Commuter Benefit

(Applies to Income Secure Professional only.)

The Commuter Benefit applies if the life insured incurs transportation expenses for travelling to and from work during the waiting period and the life insured goes **on claim** at the end of the waiting period.

We will reimburse the cost of travel expenses approved by us, which are directly incurred as a result of the life insured's **illness or injury**. The amount we will pay is the lesser of:

- the expenses actually incurred in travelling to and from work
- one third of the monthly amount insured payable
- \$500 across all Income Secure Cover for the life insured under this policy.

The Commuter Benefit will be reduced by any amounts made or recoverable from any other source in respect of the same expense.

This benefit is only payable once in respect of each claim for **total disability**.

This benefit is payable in addition to any other benefit that becomes payable.

This benefit is payable at the end of the waiting period for transportation expenses incurred during the waiting period.

6.6 Income Secure Cover built-in features

(Unless specified, the following features apply to all types of Income Secure Cover.)

6.6.1 Waiver of premium

You are not required to pay the premium for this cover for the life insured whilst the life insured is **on claim** under this cover.

If we are waiving premiums for all covers on a policy for a life insured, we will also waive the Policy Fee for that life insured.

6.6.2 Conversion to Living Expense Cover

If the life insured is not **on claim** and you are not eligible to make a claim at the expiry of the Income Secure Cover, we will offer conversion to Living Expense Cover without medical underwriting. We will offer a benefit period of two years and a cover expiry date at the policy anniversary when the life insured is age 80.

The monthly amount insured converted at expiry of Income Secure Cover will be the lesser of:

- the monthly amount insured at expiration across all Income Secure Cover for the life insured under all policies with us
- the maximum monthly amount insured we offer on standard terms for Living Expense Cover at that time.

The premium will be calculated based on stepped premium rates applying to Living Expense Cover at the time of conversion. We will apply any medical or any loadings for hazardous pursuits or specific exclusions that applied to the original Income Secure Cover to the Living Expense Cover.

The terms and conditions for Living Expense Cover which apply are those outlined in section 8.

6.6.3 Unemployment Premium Waiver

(Applies to Income Secure Professional only.)

If the life insured becomes involuntarily **unemployed** for reasons other than **illness or injury**, we will waive the premiums under Income Secure Professional for up to a maximum of three months from the first day of involuntary **unemployment**. This benefit will only apply if cover under this policy has been continually in force for at least six months prior to the date the life insured becomes involuntarily **unemployed**. We must receive proof acceptable to us of the involuntary **unemployment** before premiums are waived. This feature can only be used for three separate periods of involuntary **unemployment** during the life of the policy.

The Unemployment Premium Waiver will end if the life insured returns to work, whether in their **regular occupation** or any other occupation.

6.6.4 Premium Pause

(Applies to Income Secure Professional only.)

If the life insured becomes **unemployed** or takes long-term leave from work, you can request to pause paying premiums for up to 12 consecutive months, with the option to recommence cover at the end of the 12 month period if:

- you have paid premiums for the previous 24 consecutive months and
- there is no premium amount outstanding at the time of activating the premium pause.

No benefits are payable under this cover during the period in which the Premium Pause is activated. Indexation of the monthly amount insured will not apply whilst premiums are paused.

Premium Pause can be activated at any time during the policy year. You must request to pause premiums no later than 30 days after the life insured becomes **unemployed** or commences the long-term leave.

If Income Secure Professional is the only cover in force for that life insured, we will also pause the Policy Fee for that life insured for the duration of the Premium Pause. If there are other covers in force for that life insured under the policy, we do not pause the Policy Fee, but continue to charge it along with the premiums for the other covers.

At the end of the 12 months the Premium Pause automatically ceases. We will notify you 30 days before the Premium Pause will cease. If the Income Secure Professional is not reinstated by you within 30 days, the Income Secure Professional cover will be cancelled.

You may apply to stop Premium Pause (and recommence cover) at any time within the 12 months (but not within three months of activating the pause). Resumption of cover from Premium Pause

prior to the end of the 12 month period is subject to our approval and receipt of the premium payable.

The premium payable upon resumption from Premium Pause will be calculated on the age and monthly amount insured amount at the date of the last policy anniversary.

There is no cover and no benefit payable under this feature in respect of **illness** or **injury** that becomes **reasonably apparent** while premiums are being paused or in the first 90 days after each resumption of cover from Premium Pause.

6.6.5 Cover Continuation

(Applies to Income Secure Professional only.)

If the life insured is working full time when the cover expires and has been working full time for the 12 months immediately preceding, we will offer to continue cover under Income Secure Professional of the life insured (if they meet the requirements set out below) up to the earlier of:

- the policy anniversary when the life insured is:
 - age 70 (if the benefit period under this cover is to age 65)
 - age 65 (if the benefit period under this cover is to age 60)
 - age 60 (if the benefit period under this cover is to age 55)
- the date the life insured ceases full time work.

Cover Continuation is only available if the life insured was aged 55 or below at the cover start date and no medical loadings apply.

In order to continue Income Secure Professional we will require evidence, acceptable to us, that the life insured is working, and plans to continue to work full time, and information about their occupation. If cover continues, it will be on the following special terms:

- The waiting period will be the greater of 30 days and the current waiting period when cover would otherwise end.
- The benefit period will be one year.
- The maximum monthly amount insured across all Income Secure Professional cover for the life insured will be the lesser of \$10,000 or the current monthly amount insured when cover would otherwise end.
- The Accident Option will not apply.

Indexation increases will not apply to the monthly amount insured under Cover Continuation on or after the policy anniversary when the life insured is age 65.

6.7 Income Secure Cover options (at extra cost)

6.7.1 Accident Option

(This option applies to Income Secure Cover for a life insured if it is shown in the Policy Schedule.)

If, as a result of an **injury**, the life insured is **totally disabled** for 14 consecutive days, from the start of the waiting period we will pay the monthly amount insured payable. The **total disability** must commence within 30 days of the date of the **injury**. The Accident Option is only available if your waiting period is 14 or 30 days.

This benefit option is payable during the waiting period. If we pay the Accident Option, we will not pay any other benefit in respect of that **injury** during the waiting period, other than the Accommodation Benefit, the Relocation Benefit, the Emergency Domestic Travel Benefit or the Commuter Benefit if they apply.

6.7.2 Increasing Claim Option

(This option applies to Income Secure Cover for a life insured if it is shown in the Policy Schedule.)

This option is available for an additional premium and applies if shown in the Policy Schedule. While **on claim**, the monthly amount insured will increase every three months by the lower of a quarter of the indexation factor, and a quarter of 10%.

When the life insured ceases to be **on claim**, the monthly amount insured for the cover will revert to the monthly amount insured that applied on the policy anniversary before the life insured ceased being **on claim**.

6.7.3 Mental Disorder Limitation Discount Option

(This option applies to Income Secure Cover for a life insured if it is shown in the Policy Schedule.)

This limitation can be selected by you at the time of applying for the cover or on a policy anniversary. A corresponding premium reduction applies when this limitation has been selected.

If this optional Mental Disorder Limitation Discount applies, the maximum cumulative benefit period for a claim for any **mental disorder** or for any condition arising from or contributed to by a **mental disorder** (as determined by a registered and qualified psychiatrist who is a **medical practitioner**) is 12 months. The 12 months benefit period is for all such claims which may occur during the life of the cover, regardless of the number of events or causes or the number of such claims.

The Mental Disorder Limitation Discount Option may be removed with our agreement based on satisfactory health evidence.

6.7.4 Priority Income Option

(This option applies to Income Secure Cover for a life insured if it is shown in the Policy Schedule.)

If selected, the Priority Income Option is shown in the Policy Schedule and is included in the monthly amount insured. Priority Income will impact on the monthly amount insured payable.

Priority Income will enable priority income commitments (namely superannuation contributions and/or mortgage payments) to be maintained during periods of **disability**. Under this option you may select:

- Superannuation Maintenance (SM) only
- Mortgage Maintenance (MM) only
- a combination of both SM and MM.

Section 6.2 shows the impact that selecting Priority Income will have on the monthly amount insured payable.

Superannuation Maintenance

If the life insured is covered for SM, the SM amount we will pay **on claim** will be based on the percentage selected for superannuation maintenance (S) as shown in the Policy Schedule.

The SM amount payable is included in the monthly amount insured payable.

For a guaranteed benefit payment type, the SM amount payable will be 5% of **monthly earnings** at time of application adjusted by the indexation factor up to the policy anniversary prior to claim.

For an indemnity benefit payment type, the SM amount payable will be 5% of the lesser of:

- **monthly earnings** at time of application adjusted by the indexation factor up to the policy anniversary prior to claim
- **pre-claim earnings**.

We will pay a partial SM amount while the life insured is **partially disabled**.

If we reduce the monthly amount insured payable due to the receipt of other payments (see section 6.6) the SM amount payable will be reduced by the same proportion.

We will pay the SM directly to a superannuation provider nominated by you for the life insured's benefit or we will pay it to you subject to proof we may request that the amount is subsequently forwarded to a superannuation provider for the life insured's benefit. This benefit will only be paid in circumstances permitted by the relevant laws relating to superannuation contributions and taxation. The superannuation provider must be either a regulated superannuation fund or retirement savings account as defined in the relevant superannuation and taxation laws.

Mortgage Maintenance

If the life insured is covered for MM, the MM amount we will pay **on claim** will be based on the percentage selected for mortgage maintenance (M) as shown in the Policy Schedule.

The MM amount payable is included in the monthly amount insured payable.

For a guaranteed benefit payment type, the MM amount payable will be M% of **monthly earnings** at time of application adjusted by the indexation factor up to the policy anniversary prior to claim.

For an indemnity benefit payment type, the MM amount payable will be M of the lesser of:

- the **monthly earnings** at time of application adjusted by the indexation factor up to the policy anniversary prior to claim
- **pre-claim earnings**.

We will pay a partial MM amount while the life insured is **partially disabled**.

If we reduce the monthly amount insured payable due to the receipt of other payments (see section 6.9) the MM amount payable will be reduced by the same proportion.

This benefit is only available if the life insured is an owner occupier mortgagor for their principal place of residence.

We will pay the MM directly to you.

6.8 Income Secure Cover benefit limitations

6.8.1 One benefit payable

You are only entitled to one monthly amount insured payable for a life insured at any one time under this cover, even if the life insured suffers more than one **illness** or **injury** giving rise to **total** or **partial disability**. This applies to the Total Disability Benefit (see section 6.5.1), Partial Disability Benefit (see section 6.5.2), Specific Injury Benefit (see section 6.5.8), Trauma Recovery Benefit (see section 6.5.10), Nursing Care Benefit (see section 6.5.14) and benefits under the Accident Option (see section 6.7.1).

A separate waiting period applies for each separate **illness** or **injury** for which you are entitled to make a claim under this cover unless it is a recurring claim (see section 6.3).

6.9 Income Secure Cover benefit reductions

The Total or Partial Disability Benefit we pay may be reduced if you or the life insured receive 'other payments' in respect of the life insured's **illness** or **injury**.

We will reduce the benefit we pay in a month so that the combined total of the amount we pay and the 'other payments' is no more than the greater of:

- the benefit otherwise payable and
- $[(75\% + \{25\% \times (S+M)\}) \times (A - B)]$

where:

S = selected percentage of **monthly earnings** used for superannuation maintenance (SM) at application as shown in the Policy Schedule

M = selected percentage of **monthly earnings** used for mortgage maintenance (MM) at application as shown in the Policy Schedule

A = **pre-claim earnings**

B = **monthly earnings** for the month in which the life insured was **partially disabled** (as defined in Partial Disability Benefit in section 6.5.2)

P = 'other payments' (as defined below), with a minimum of 0

Other payments

The amounts we consider as 'other payments' vary depending on the type of Income Secure Cover that applies as shown below.

For Income Secure Professional 'other payments' are:

- payments received from any other disability income, illness or injury policies, including group insurance policies that were not disclosed to us at the time of application or application for an increase in benefits.

For Income Secure Comprehensive and Income Secure Standard 'other payments' are:

- Workers' Compensation or Accident Compensation
- payments made under statute, regulation or ordinance
- payments received from any other disability income, illness or injury policies, including group insurance policies, that were not disclosed to us at the time of application or application for an increase in benefits and
- sick leave payments received. This does not include an entitlement to sick leave when it is not received or taken by the life insured.

If any of the 'other payments' are paid in a lump sum, we convert it to its equivalent in terms of monthly income. We calculate this based on actuarial advice, by looking at the circumstances in which the payments were made.

'Other payments' do not include:

- any business expenses disability insurance indemnifying against business expenses
- payments made to dependent children
- total and permanent disability benefits, trauma benefits, terminal illness benefits or superannuation benefits
- payment of sums awarded by a court for 'pain and suffering'.

6.10 Income Secure Cover exclusions

We will not pay benefits under Income Secure Cover if the claim is caused either directly or indirectly by:

- anything happening to the life insured in war (this exclusion does not apply to the Basic Death Benefit or the Enhanced Death Benefit)
- the life insured's intentional or deliberate act or omission or
- the life insured falling pregnant, giving birth, miscarrying or having a pregnancy termination. However, if the life insured spends more than three months **totally disabled** from the date their pregnancy ends and continues to be **totally disabled**, we will pay benefits from the end of that three month period or from the end of the duration of the waiting period if greater.

We will not pay any benefits under this cover for anything we have specifically excluded from the cover, as shown in the Policy Schedule.

6.11 When Income Secure Cover ends

Income Secure Cover for a life insured will end and our liability to pay any benefit under Income Secure Cover will cease automatically on the earlier of:

- the policy anniversary when the life insured is age 65
- the cover expiry date shown in the Policy Schedule
- the date we receive notification from you to cancel the cover
- the date we cancel the cover in accordance with our legal rights
- the date we cancel the policy because you have not paid the premium
- the date of the life insured's death.

For Income Secure Professional, cover may continue subject to the provision of Cover Continuation set out in section 6.6.5.

6.12 Income Secure Cover Glossary

In this section, we define some expressions used throughout the Income Secure Cover section of the Policy Terms. Other definitions appear in section 13 and trauma conditions definitions appear in section 14.

Disabled/disability means **totally disabled** or **partially disabled**.

Following the advice of a medical practitioner means the life insured is following the advice of the treating **medical practitioner** including recommended courses of treatment and rehabilitation.

Mental disorder means any mental disorder classified in the Diagnostic and Statistical Manual of Mental Disorders (DSM), Volume IV, published by the American Psychiatric Association (APA) (or such replacement or successor publication we approve, or if none, then such a comparable publication as selected by us) which is current at the start of the period of **total disability**. Such mental disorders include, but are not limited to, stress (including post traumatic stress), physical symptoms of a psychiatric illness, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders, or disorders related to substance abuse and dependency which includes alcohol, drug or chemical abuse dependency.

For the purposes of the Mental Disorder Limitation Discount, mental disorders do not include dementia (except where the dementia is related to any substance abuse or dependency), Alzheimer's disease, or head injuries.

Monthly earnings means:

- if the life insured is self-employed or a working director, the gross income generated by the business as a result of their personal exertion calculated on a monthly basis after allowing for the costs and expenses incurred in deriving that income or
- if the life insured is employed, their monthly income earned from personal exertion by way of total remuneration package, including fringe benefits and any other type of remuneration, calculated on a monthly basis.

Partially disabled/partial disability

If the life insured's Occupation Category shown in the Policy Schedule is P, E, D, A, F, I, C, M, S, L or T, partially disabled means that due to **illness** or **injury** the life insured is either:

- unable to perform at least one duty of their **regular occupation** necessary to produce income, but has returned to work in their **regular occupation** or is working in another occupation and has **monthly earnings** less than their **pre-claim earnings**,

or

- able to perform all duties of their **regular occupation** necessary to produce income, but due to the **illness** or **injury** is not able to work at the same capacity that they were able to work at before the **illness** or **injury** (including when no work is available) and has **monthly earnings** less than their **pre-claim earnings**, and
- is **following the advice of a medical practitioner** in relation to their **illness** or **injury**.

If the life insured's occupation category shown in the Policy Schedule is H or HH, partially disabled means that due to **illness** or **injury** the life insured:

- during the first three years from the date of that disability is either:
 - unable to perform at least one duty of their regular occupation necessary to produce income, but has returned to work in their regular occupation or is working in another occupation and has monthly earnings less than their **pre-claim earnings**

or

- able to perform all duties of their **regular occupation** necessary to produce income, but are not working to their full capacity (including when no work is available) and their capacity to earn is less than their **pre-claim earnings**

and

- after three years from the date of that disability is either:
 - unable to perform at least one duty of any occupation that the life insured is reasonably capable of performing having regard to their education, training or experience, but has returned to work in their **regular occupation** or is working in another occupation and has **monthly earnings** less than their **pre-claim earnings**

or

- able to perform all duties of any occupation that the life insured is reasonably capable of performing having regard to their education, training or experience, but are not working to their full capacity (including when no work is available) and their capacity to earn is less than their **pre-claim earnings**

and

- is **following the advice of a medical practitioner** in relation to their **illness** or **injury**.

Pre-claim earnings

If the guaranteed benefit payment type applies, pre-claim earnings means the highest average of **monthly earnings** for any period of 12 consecutive months between the start of your waiting period and two years prior to the cover start date.

If the indemnity benefit payment type applies, pre-claim earnings means the average of the **monthly earnings** in the 12 months immediately prior to the life insured becoming **totally disabled**. If the life insured is on maternity, paternity or sabbatical leave and becomes **disabled**, the pre-claim earnings will be the average of the **monthly earnings** in the 12 months immediately before the leave commenced.

Pre-claim earnings will be adjusted by the indexation factor after each 12 month period the life insured remains **on claim**.

Regular occupation means the occupation in which the life insured is regularly engaged at the time they suffer an **illness** or **injury**. If the life insured's occupation is limited to a recognised specialty within the scope of their degree or licence, the life insured's specialty is their occupation.

For periods of **total disability** or **partial disability** which occur while the life insured is **unemployed**, or on maternity, paternity or sabbatical leave, their **regular occupation** means the last occupation the life insured performed before **unemployment**, maternity leave, paternity leave or sabbatical leave.

After 12 months of **unemployment**, or maternity, paternity or sabbatical leave, the life insured's **regular occupation** means any occupation that they are reasonably capable of performing with regard to their education, training or experience.

Totally disabled/total disability

If the life insured's occupation category shown in the Policy Schedule is P, E, D, A, F, I, C, M, S, L or T, totally disabled means that due to **illness** or **injury** the life insured:

- is unable to perform one or more of the duties of their regular occupation necessary to produce income as confirmed by a **medical practitioner**
- is not engaged in their **regular occupation** nor any other gainful occupation and
- is **following the advice of a medical practitioner**.

If the life insured's occupation category shown in the Policy Schedule is H or HH, totally disabled means that due to **illness** or **injury** the life insured:

- during the first three years from the date of that disability, is unable to perform one or more of the duties of their **regular occupation** necessary to produce income as confirmed by a **medical practitioner**
- after three years from the date of that disability, is unable to perform one or more of the duties necessary for any occupation they are reasonably capable of performing having regard to their education, training or experience as confirmed by a **medical practitioner**
- is not engaged in their **regular occupation** nor any other gainful occupation and
- is **following the advice of a medical practitioner**.

Unemployed/unemployment means that the life insured is not engaged in any gainful occupation for salary, reward or profit. It does not include sabbatical, maternity or paternity leave.

7 Business Expense Cover

The Policy Schedule will show if Business Expense Cover applies to a life insured, and if so:

- the Business Expense Cover monthly amount insured
- the Business Expense Cover payment type (guaranteed or indemnity)
- the Business Expense Cover waiting period
- the Business Expense Cover benefit period
- the occupation category that applies to the life insured and
- any options selected (at extra cost).

The Business Expense Cover built-in benefits and built-in features are listed in the table below with references to relevant sections in these Policy Terms where more details can be found.

Built-in benefits	Refer to section
Total Disability Benefit	7.5.1
Partial Disability Benefit	7.5.2
Death Benefit	7.5.3
No Claim Benefit	7.5.4
Built-in features	
Indexation	10.1
Waiver of premium	7.6.1
Options (at extra cost)	
Accident Option	7.7.1

7.1 Monthly amount insured

The monthly amount insured shown in the Policy Schedule is used to calculate:

- the Total Disability Benefit (see section 7.5.1)
- the Partial Disability Benefit (see section 7.5.2) and
- other built-in benefits, built-in features and options (at extra cost) applicable to the type of Business Expense Cover selected.

The monthly amount insured may be adjusted by increases under indexation if selected (see section 10.1).

The monthly amount insured is based on the life insured's **business expenses**. At the time of application you are required to provide satisfactory financial evidence. If the guaranteed benefit payment type applies, you must inform us if that financial evidence is revised at any time after you applied for this cover. We may adjust the monthly amount insured based on the revised evidence.

7.2 Monthly amount insured payable

The monthly amount insured is used to determine the monthly amount you will be paid and /or the benefits under your cover while the life insured is **on claim**.

The monthly amount insured payable depends on the benefit payment type (i.e. guaranteed or indemnity) that you have selected. The Policy Schedule will show whether you have selected a guaranteed or indemnity benefit payment type. These benefit payment types are described below:

7.2.1 Guaranteed benefit payment type

For a guaranteed benefit payment type we require that you provide satisfactory financial evidence for the purpose of determining the monthly amount insured.

We guarantee that in the event of a claim, we will not review or reassess the monthly amount insured shown in the Policy Schedule.

The monthly amount insured payable is the monthly amount insured shown in the Policy Schedule. This may be reduced if the life insured receives certain other payments whilst **on claim** (see section 7.9).

7.2.2 Indemnity benefit payment type

If you selected indemnity benefit payment type the monthly amount insured payable may be less than monthly amount insured shown on the Policy Schedule depending on your share of **business expenses** at the time of claim.

The monthly amount insured payable is the lesser of:

- the monthly amount insured shown in the Policy Schedule
- the life insured's share of the **business expenses** which are incurred while the life insured is **disabled**.

If more than one person generates income in the life insured's **business**, we distribute the **business expenses** in the same proportion as their share of **business income** prior to claim between the life insured and the other person(s), to determine the life insured's share, unless we agree to divide the **business expenses** on a different basis.

We only pay benefits if receipts are produced within 90 days of the date the **business expenses** were incurred.

The monthly amount insured payable may be reduced if the life insured receives certain other payments whilst **on claim** (see section 7.9).

Under the indemnity benefit payment type, we require you to provide satisfactory financial evidence for the purpose of determining the life insured's **business expenses** at the time of claim.

7.3 Waiting period

The waiting period is the period you must wait before benefits become payable under this cover. The Policy Schedule will show the waiting period that applies to the cover.

Some benefits are payable during the waiting period. Where benefits are payable during the waiting period it is mentioned in the relevant sections of these Policy Terms.

The waiting period starts the day the life insured is confirmed by a **medical practitioner** as being **totally disabled**.

The waiting period is subject to change in respect of:

- **Return to work during the waiting period**

If the life insured returns to work during the waiting period for five consecutive days or less (or 10 consecutive days or less if the waiting period is 60 days or more), those days spent at work will be added to the remaining waiting period.

If the life insured returns to work for a longer period, the waiting period will restart from the day after the last day worked, provided a **medical practitioner** confirms that the life insured is **totally disabled**.

- **Recurring claims**

A separate waiting period applies for each separate **illness** or **injury** of the life insured which causes **total disability** for which you can claim under this cover unless it is a recurring claim. That is, if the life insured has been **on claim** and another claim is made in respect of the life insured, arising from the same or related **illness** or **injury**, we will treat the subsequent claim as a continuation of the previous claim and the waiting period is waived provided that the **illness** or **injury** recurs within six months of the end of the prior **on claim** period. If such a claim recurs after six months from the date the life insured was last **on claim**, then it will be considered to be a separate claim and a new waiting period will apply. The life insured must have returned to full time work for at least six continuous months in order for us to consider the claim as a separate claim.

7.4 Benefit period

The benefit period is the maximum period of time that you will be paid a benefit for any one **illness** or **injury** while the life insured is **totally** or **partially disabled**. The benefit period is 12 months.

The benefit period starts at the end of the waiting period and continues until the earlier of:

- the end of the benefit period of 12 months
- the cover expiry date
- the life insured is no longer **partially** or **totally disabled**
- the date of the life insured's death
- the date on which the cover ends or is cancelled.

If a claim is treated as a recurring claim (see section 7.3), and the waiting period has been waived, the benefit period will be reduced by any previous periods for which benefits were paid for that **illness** or **injury**. If the claim is treated as a separate claim and a new waiting period applied then the benefit period recommences.

The benefit period is subject to change in respect of extending the benefit period. If at the end of the maximum period of 12 months the benefits we have paid to you are less than 12 times the monthly amount insured shown in the Policy Schedule, we will extend the period for which benefits are payable while the life insured is still **disabled**. The extension may be up to 12 months, but not beyond the cover expiry date. The cumulative total of benefits under the Business Expense Cover cannot exceed 12 times the monthly amount insured shown in the Policy Schedule.

7.5 Business Expense Cover built-in benefits

7.5.1 Total Disability Benefit

If the life insured is **totally disabled** due to **illness** or **injury**, we will pay the Total Disability Benefit for the benefit period from the end of the waiting period. To be eligible to receive this benefit the life insured must have been:

- **totally disabled** for:
 - at least 7 out of 12 consecutive days during the waiting period if the life insured's Occupation is shown in the Policy Schedule as Category P, E, D, A, F, I, C, M, S, L, or T or
 - at least 30 consecutive days during the waiting period (or 14 consecutive days if you have a 14 day waiting period) if the life insured's occupation is shown in the Policy Schedule as Category H or HH and
- continuously **disabled** since the end of the waiting period (unless claiming as a recurring claim – see section 7.3).

We will stop paying this benefit when the life insured is no longer **totally disabled**.

The Total Disability Benefit is the monthly amount insured payable as defined in section 7.2.

The Total Disability Benefit is payable monthly in arrears. If a period of payment is less than a month, we pay $\frac{1}{30}$ of the Total Disability Benefit for each day of the period.

7.5.2 Partial Disability Benefit

If the life insured is **partially disabled** due to **illness** or **injury**, we will pay the Partial Disability Benefit for the benefit period from the end of the waiting period. To be eligible to receive this benefit the life insured must have been:

- **totally disabled** for:
 - at least 7 out of 12 consecutive days during the waiting period if the life insured's Occupation is shown in the Policy Schedule as Category P, E, D, A, F, I, C, M, S, L, or T or
 - at least 30 consecutive days during the waiting period (or 14 consecutive days if you have a 14 day waiting period) if the life insured's occupation is shown in the Policy Schedule as Category H or HH and
- continuously **disabled** since the end of the waiting period (unless claiming as a recurring claim – see section 7.3).

We will stop paying this benefit when the life insured is longer **partially disabled**.

The Partial Disability Benefit is payable monthly in arrears. If a period of payment is less than a month, we pay $\frac{1}{30}$ of the Partial Disability Benefit for each day of the period.

Calculating the Partial Disability Benefit

If you are entitled to a Partial Disability Benefit, we will pay a proportion of the monthly amount insured payable. The Partial Disability Benefit is calculated as follows:

$$\frac{(A - B)}{A} \times C$$

where:

A = the life insured's share of the average of monthly **pre-claim business income** during the 12 months before the **disability**.

B* = the life insured's share of **business income** for the month in which they are **partially disabled**. If the life insured is not working to their assessed capacity then 'B' will be the life insured's share of **business income** that could be expected if they were working to their full capacity. When assessing capacity, consideration will be given to medical evidence and other factors related to the life insured's condition.

C = is the monthly amount insured payable as defined in section 7.2.

* 'B' must be less than the amount of A. If 'B' is negative in a month, we will treat 'B' as zero.

7.5.3 Death Benefit

If the life insured is covered under Business Expense Cover, three monthly amounts insured are payable as a lump sum if the life insured dies whilst the cover is in force.

The maximum amount payable as a Death Benefit from all Business Expense Cover under all policies with us is \$60,000.

7.5.4 No Claim Benefit

If, for three consecutive years after the policy start date, both:

- the policy has been continuously in force and
- the life insured has not been **on claim** and you have not been eligible to make a claim for the life insured under the cover

we will double any Death Benefit payable under this cover from the third anniversary of the cover start date.

The doubling of the Death Benefit only applies to a claim which arises from an event occurring after the third anniversary of the cover start date.

7.6 Business Expense Cover built-in features

7.6.1 Waiver of premium

You are not required to pay the premium for this cover for the life insured whilst the life insured is **on claim** under this cover.

If we are waiving premiums for all covers on a policy for a life insured, we will also waive the Policy Fee for that life insured.

7.7 Business Expense Cover options (at extra cost)

7.7.1 Accident Option

(This option applies to Business Expense Cover for a life insured if it is shown in the Policy Schedule.)

This option is available for an additional premium. It applies if selected and shown in the Policy Schedule.

If, as a result of an **injury**, the life insured is **totally disabled** for 14 consecutive days, from the start of the waiting period we will pay the monthly amount insured payable. The **total disability** must commence within 30 days of the date of the **injury**. The Accident Option is only available if your waiting period is 14 or 30 days.

This benefit option is payable during the waiting period.

7.8 Business Expense Cover benefit limitations

7.8.1 One benefit payable

You are only entitled to one monthly amount insured payable for a life insured at any one time under this cover, even if the life insured suffers more than one **illness** or **injury** giving rise to **total** or **partial disability**. A separate waiting period applies for each separate **illness** or **injury** for which you are entitled to make a claim under the cover unless it is a recurring claim (see section 7.3).

7.9 Business Expense Cover benefit reductions

If you or the life insured receive business expense benefits from other insurance policies in respect of the life insured's **illness** or **injury**, we reduce any benefit payable under this policy in respect of Business Expense Cover by the amount of those other benefits.

7.10 Business Expense Cover exclusions

We will not pay benefits under Business Expense Cover if the claim is caused either directly or indirectly by:

- anything happening to the life insured in war (this exclusion does not apply to the Death Benefit)
- the life insured's intentional or deliberate act or omission or
- the life insured falling pregnant, giving birth, miscarrying or having a pregnancy termination. However, if the life insured spends more than three months **totally disabled** from the date their pregnancy ends and continues to be **totally disabled**, we will pay benefits from the end of that three month period or from the end of the duration of the waiting period if greater.

We will not pay any benefits under this cover for anything we have specifically excluded from the cover, as shown in the Policy Schedule.

7.11 When Business Expense Cover ends

Business Expense Cover for a life insured will end and our liability to pay any benefit under Business Expense Cover will cease automatically on the earlier of:

- the policy anniversary when the life insured is age 65
- the cover expiry date shown in the Policy Schedule
- the date we receive notification from you to cancel the cover
- the date we cancel the cover in accordance with our legal rights
- the date we cancel the policy because you have not paid the premium
- the date of the life insured's death.

7.12 Business Expense Cover Glossary

In this section, we define some expressions used throughout the Business Expense Cover section of the Policy Terms. Other definitions appear in Section 13.

Business means the life insured's business, profession, or occupation shown in the Policy Schedule.

Business expenses means the normal day-to-day running expenses of the life insured's **business** and include, but are not limited to:

- accounting and audit fees
- bank charges
- office cleaning costs
- electricity, property/water rates
- equipment hire and motor vehicle leases

- **business** related insurance premiums but not including premiums for this policy
- interest payments
- office leasing fees
- office rent or mortgage payments (interest only, not principal)
- salaries and superannuation contributions for employees not involved in the generation of revenue
- payroll tax for the above salaries
- telephone costs
- regular advertising costs
- subscriptions/fees/dues to professional associations
- net cost of a locum (a person who is sourced external to the life insured's **business** and is a direct replacement for the life insured in their **business**) less any **business** earnings generated by the locum
- any other expenses agreed to by us.

The following business expenses are excluded:

- the life insured's personal remuneration, salary, fees or drawings
- cost of goods or merchandise, mortgage principal, cost of implements of profession
- premiums payable on this policy
- salaries and superannuation contributions for employees involved in the generation of income
- depreciation.

We will apportion pre-paid or accrued business expenses, or business expenses which are paid or payable in a lump sum, over the period to which they relate.

If more than one person generates income in the life insured's business, we distribute the business expenses proportionally between the life insured and the other person(s), to determine the life insured's share, unless we agree to divide the business expenses on a different basis.

For indemnity benefit payment type we only pay benefits if receipts are produced within 90 days of the date the business expenses were incurred.

Business income is the gross income generated by the **business** before expenses and tax.

Disabled/disability means **totally disabled** or **partially disabled**.

Following the advice of a medical practitioner means the life insured is following the advice of the treating **medical practitioner** including recommended courses of treatment and rehabilitation.

Partially disabled/partial disability

For all occupation categories partially disabled means that due to **illness** or **injury** the life insured is either:

- unable to perform at least one duty of their **regular occupation** necessary to produce income, but has returned to work in their **regular occupation** or is working in another occupation and has **business income** less than their **pre-claim business income**
or
- able to perform all duties of their **regular occupation** necessary to produce income, but due to the **illness** or **injury** is unable to work at the same capacity that they were able to work at before the **illness** or **injury** (including when no work is available) and has **business income** is less than **pre-claim business income**
and
- is **following the advice of a medical practitioner** in relation to their **illness** or **injury**.

Pre-claim business income

If the guaranteed monthly amount insured applies, pre-claim business income means the highest average of monthly **business income** for any period of 12 consecutive months between immediately prior to the life insured becoming **totally disabled** and two years prior to the cover start date.

If the indemnity monthly amount insured applies, pre-claim business income means the highest average of the monthly **business income** in the 12 months immediately prior to the life insured becoming **totally disabled**.

Regular occupation means the occupation/s in which the life insured is regularly engaged at the time they suffer an **illness** or **injury**. If the life insured's occupation is limited to a recognised specialty within the scope of their degree or licence, the life insured's specialty is their occupation.

For periods of **total disability** or **partial disability** which occur while the life insured is **unemployed** or on maternity, paternity or on sabbatical leave, their **regular occupation** means the last occupation the life insured performed before any one of these events occurred.

After 12 months of **unemployment** or maternity, paternity or sabbatical leave the life insured's **regular occupation** means any occupation that they are reasonably capable of performing with regard to their education, training or experience.

Totally disabled/total disability

For all occupation categories, **totally disabled** means that due to **illness** or **injury** the life insured:

- is unable to perform one or more of the duties of their **regular occupation** necessary to produce income as confirmed by a **medical practitioner**
- is not engaged in their **regular occupation** nor any other gainful occupation and
- is **following the advice of a medical practitioner**.

8 Living Expense Cover

Living Expense Cover provides a guaranteed monthly amount insured if the life insured becomes **significantly disabled**.

The Policy Schedule will show if Living Expense Cover applies to a life insured, and if so:

- the Living Expense Cover monthly amount insured
- the Living Expense Cover waiting period and
- the Living Expense Cover benefit period.

The Living Expense Cover built-in benefits and built-in features are listed in the table below with references to the relevant sections in these Policy Terms where more details can be found.

Built-in benefits	Refer to section
Living Expense Benefit	8.5.1
Death Benefit	8.5.2
Built-in features	
Indexation	10.1
Waiver of premium	8.6.1

8.1 Monthly amount insured

The monthly amount insured shown in the Policy Schedule is used to calculate:

- the Living Expense Benefit (see section 8.5.1)
- the Death Benefit.

The monthly amount insured may be adjusted by increases under indexation if selected (see section 10.1).

8.2 Monthly amount insured payable

Under Living Expense Cover we offer guaranteed payment. We guarantee that in the event of a claim, we will not review or reassess the monthly amount insured shown in the Policy Schedule.

The monthly amount insured payable is the monthly amount insured shown in the Policy Schedule. This may be reduced if the life insured receives certain other payments whilst **on claim** (see section 8.8).

8.3 Waiting period

The waiting period is the period you must wait before benefits become payable under this cover. The Policy Schedule will show the waiting period that applies to the cover.

The waiting period starts the day the life insured is confirmed by a **medical practitioner** as being **significantly disabled**.

The waiting period is subject to change in respect of recurring claims. A separate waiting period applies for each separate **illness** or **injury** of the life insured which causes **significant disability** for which you can claim under this cover unless it is a recurring claim.

That is, if the life insured has been **on claim** and another claim is made in respect of the life insured, arising from the same or related **illness** or **injury**, we will treat the subsequent claim as a continuation of the previous claim and the waiting period is waived provided that the **illness** or **injury** recurs within 12 months of the end of the prior **on claim** period. If such a claim recurs after 12 months from the date the life insured was last **on claim**, then it will be considered to be a separate claim and a new waiting period will apply.

8.4 Benefit period

The benefit period is the maximum period of time that you will be paid a benefit for any one **illness** or **injury** while the life insured is **significantly disabled**. The Policy Schedule will show the benefit period that applies for the cover.

The benefit period starts at the end of the waiting period and continues until the earlier of:

- the end of the benefit period shown in the Policy Schedule
- the cover expiry date
- the life insured is no longer **significantly disabled**
- the date of the life insured's death
- the date on which the cover is cancelled.

If a claim is treated as a recurring claim (see section 8.3 above), and the waiting period has been waived, then the benefit period is reduced by any previous periods for which benefits were paid for that **illness** or **injury**. If the claim is treated as a separate claim and a new waiting period applied then the benefit period recommences.

8.5 Living Expense Cover built-in benefits

8.5.1 Living Expense Benefit

If the life insured is **significantly disabled** due to **illness** or **injury**, we will pay the Living Expense Benefit for the benefit period from the end of the waiting period. To be eligible to receive this benefit the life insured must have been:

- continuously **significantly disabled** during the waiting period and
- continuously **significantly disabled** since the end of the waiting period (unless claiming as a recurring claim – see section 8.3).

We will stop paying this benefit when they are no longer **significantly disabled**.

The Living Expense Benefit is the monthly amount insured payable as defined in section 8.2.

The Living Expense Benefit is payable monthly in arrears. If a period of payment is less than a month, we pay $\frac{1}{30}$ of the Living Expense Benefit for each day of the period.

8.5.2 Death Benefit

If the life insured is covered under the Living Expense Cover, three monthly amounts insured are payable as a lump sum if the life insured dies whilst the cover is in force.

8.6 Living Expense Cover built-in features

8.6.1 Waiver of premium

You are not required to pay the premium for this cover whilst the life insured is **on claim** under this policy.

If we are waiving premiums for all covers on a policy for a life insured, we will also waive the Policy Fee for that life insured.

8.7 Living Expense Cover benefit limitations

8.7.1 One benefit payable

You are only entitled to one monthly Living Expense Benefit for a life insured at any one time, even if the life insured suffers more than one **illness** or **injury** giving rise to a **significant disability**. A separate waiting period applies for each separate **illness** or **injury** for which you are entitled to make a claim under the cover (see section 8.3).

8.8 Living Expense Cover benefit reductions

We will reduce the Living Expense Benefit paid in a month by the amount of other payments received by you or the life insured in respect of the life insured's **illness** or **injury**.

Other payments include:

- Workers' or Accident Compensation payments
- any payments made under statute, regulation or ordinance
- payments received from any other disability income, illness or injury policies, including group insurance policies that were not disclosed to us at the time of application or application for an increase in benefits
- payments received from any other disability income, illness or injury policies, including group insurance policies, that were taken out after this cover commenced that does not reduce as a result of benefits payable under this cover and
- any sick leave payments received. This does not include an entitlement to sick leave when it is not received or taken by the life insured.

If any of the above amounts are paid in a lump sum, we convert it to its equivalent in terms of monthly income. We calculate this on actuarial advice, by looking at the circumstances in which the payments were made.

Other payments do not include:

- any business expenses disability insurance indemnifying against business expenses
- payments made to dependent children

- total and permanent disability benefits, trauma benefits, terminal illness benefits or superannuation benefits
- payment awarded from the courts for 'pain and suffering'.

8.9 Living Expense Cover exclusions

We will not pay benefits under Living Expense Cover if the claim is caused either directly or indirectly by:

- anything happening to the life insured in war (this exclusion does not apply to the Death Benefit)
- the life insured's intentional or deliberate act or omission or
- the life insured falling pregnant, giving birth, miscarrying or having a pregnancy termination. However, if the life insured spends more than three months totally disabled from the date their pregnancy ends and continues to be totally disabled, we will pay benefits from the end of that three month period or from the end of the duration of the waiting period if greater.

We will not pay any benefits under this cover for anything we have specifically excluded from the cover, as shown in the Policy Schedule.

8.10 When Living Expense Cover ends

Living Expense Cover for a life insured will end and our liability to pay any benefit under Living Expense Cover will cease automatically on the earlier of:

- the policy anniversary when the life insured is age 80
- the cover expiry date shown in the Policy Schedule
- the date we receive notification from you to cancel the cover
- the date we cancel the cover in accordance with our legal rights
- the date we cancel the policy because you have not paid the premium
- the date of the life insured's death.

8.11 Living Expense Cover Glossary

Significantly disabled/significant disability means that as a result of **illness** or **injury** the life insured:

(a) is totally unable to perform at least two of the following five 'activities of daily living' without the assistance of another adult person:

- bathing and/or showering
- dressing and undressing
- eating and drinking
- using a toilet to maintain personal hygiene
- getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair, or with assistance of a walking aid.

Certification by a **medical practitioner** is required.

or

(b) is suffering from a total deterioration or loss of intellectual capacity that requires the life insured to be under continuous care and supervision by another adult person.

Certification by a **medical practitioner** is required.

9 Child Cover

The Policy Schedule will show if Child Cover applies, with the name(s) of the insured child or children and the Child Cover amount insured.

The Child Cover built-in benefits and built-in features are listed in the table below with references to relevant sections in these Policy Terms where more details can be found.

Built-in benefits	Refer to section
Child Cover Benefit	9.1.1
Accommodation Benefit	9.1.2
Built-in features	
Indexation	10.1
Continuation of Child Cover	9.2.1
Conversion of Child Cover	9.4.1

9.1 Child Cover built-in benefits

9.1.1 Child Cover Benefit

If one of the specified trauma conditions (set out below and defined in section 14) first occurs or is first diagnosed for a insured child, and symptoms leading to the trauma condition occurring or being diagnosed only first become **reasonably apparent**, or if the insured child dies, while the Trauma Cover for the insured child is in force, we will pay the Child Cover amount insured as a lump sum payment.

We require the diagnosis and certification of a trauma condition:

- by a **medical practitioner** and
- agreed to by our medical adviser.

For some trauma conditions the **medical practitioner** must be an appropriate specialist approved by us (see section 9.1.1.2).

9.1.1.1 Maximum amounts

The maximum amount we will pay for Child Cover for an insured child is \$200,000, including indexation increases.

If an insured child is covered for death or trauma under more than one policy issued by us, we will reduce the amount payable for Child Cover under this policy such that the total amount we pay for death or a trauma condition under all such policies will not exceed the applicable maximum amount for Child Cover under this policy.

9.1.1.2 Trauma conditions

If you have Child Cover, the trauma conditions the insured child is covered for are those specified in the list below. The definitions for the trauma conditions are in section 14.

- aplastic anaemia
- benign brain tumour[†]
- blindness
- brain damage[†]
- cancer^{**†}
- cardiomyopathy
- chronic kidney failure
- deafness
- diplegia
- encephalitis
- hemiplegia
- loss of limbs and/or sight
- loss of speech
- major head trauma[†]
- major organ transplant
- meningitis and/or meningococcal disease
- paralysis of single limb
- paraplegia
- quadriplegia
- severe burns
- stroke^{**†}
- terminal illness.[†]

Trauma conditions marked with a ‘**’ are subject to a 90 day qualifying period before cover commences (see section 9.1.2.3). Trauma conditions marked with a ‘†’ must be diagnosed and certified by a **medical practitioner** who is an appropriate specialist physician approved by us.

9.1.1.3 90 day qualifying period

Unless this cover is replacing similar existing insurance (see below), there is no cover and no benefit will be payable in respect of the trauma conditions marked with an asterisk (*) if:

- the condition first occurs or is first diagnosed or
- the symptoms leading to the condition occurring, or being diagnosed first become **reasonably apparent**

during the first 90 days after:

- the Child Cover start date or
- the date of the most recent reinstatement of the Child Cover or
- the date of an increase to the Child Cover amount insured (in respect of the increased portion only).

In addition, if the insured child suffers **cancer** during the 90 day qualifying period we will not pay a Child Cover Benefit for any other related occurrences of **cancer** or trauma conditions which result from that **cancer** at any time.

This qualifying period will not apply to that part of the Child Cover amount insured which replaces similar insurance under a policy issued by another insurer if:

- the 90 day qualifying period has expired for the same conditions or events in the policy to be replaced (including qualifying periods applied to the policy after its commencement due to, for example, reinstatements or increases)
- the policy to be replaced is cancelled immediately after the issue of this policy and
- no claim is payable or pending under the policy to be replaced.

Where the Child Cover amount insured under this policy exceeds that of the policy to be replaced, the 90 day qualifying period will apply to the excess.

9.1.2 Accommodation Benefit

If we pay the full Child Cover amount insured for an insured child, and a **medical practitioner** certifies that the insured child must remain confined to bed due to the trauma condition for which we paid the Child Cover Benefit and:

- the insured child is more than 100 kilometres from their **home** and an **immediate family member** is required to travel from their **home** to be with the insured child or
- an **immediate family member** is required to travel more than 100 kilometres from their **home** to be with the insured child

we will reimburse the accommodation costs of the insured child's **immediate family member** up to a maximum of \$150 per day for each day while the insured child remains confined to bed and their **immediate family member** remains away from their **home**, for a maximum of 14 days.

The reimbursement of accommodation costs must be claimed within six weeks of the Trauma Benefit being paid. We must receive evidence which is acceptable to us of the insured child's confinement to bed and of the payment of the accommodation costs.

9.2 Child Cover built-in features

9.2.1 Continuation of Child Cover

If:

- the policy owner dies or
- there is no cover, other than Child Cover, under the policy due to a claim being paid

the insured child may choose to start a new policy, and become the policy owner, in order to continue the Child Cover if the child is aged 10 years or more. The consent of the insured child's parent or guardian is required if the insured child is aged between 10 and 16 years. If this option is exercised, we will allow the Child Cover to continue even if there is no other cover under this policy.

9.3 Child Cover exclusions

We will not pay any benefits under Child Cover:

- for anything we have specifically excluded from the cover, as shown in the Policy Schedule
- for death or a trauma condition which arises as a result of:
 - an intentional or deliberate act or omission of the insured child, the policy owner, a parent or guardian of the child, or someone who lives with or supervises the child or
 - a congenital condition. A congenital condition is defined as any condition that is present at birth, as a result of either heredity or environmental influences.

9.4 When Child Cover ends

Child Cover for an insured child will end and our liability to pay any benefit under Child Cover will cease automatically on the earlier of:

- the policy anniversary when the insured child is age 21
- the full payment of the Child Cover amount insured
- the cover expiry date shown in the Policy Schedule
- the date we receive notification from you to cancel the cover
- the date we cancel the cover in accordance with our legal rights
- the date we cancel the policy because you have not paid the premium when due
- the date of the child insured's death.

9.4.1 Conversion of Child Cover

Child Cover will cease on the policy anniversary when the insured child is age 21. At this time, we will give you the option of applying for Life Cover and optional Trauma Comprehensive for the child insured up to the amount insured under Child Cover immediately prior to it ceasing, without the need to provide medical or other evidence.

If Trauma Comprehensive is not available at the time of conversion, the new cover that will be provided will be the Life Cover and the Trauma Cover that we believe, at the time of conversion, is most like Trauma Comprehensive.

We must receive written acceptance of our offer within 30 days of our making the offer.

If the policy owner accepts the offer under the conversion benefit within that time, the adult Trauma Cover in respect of the insured child will commence immediately after the Child Cover ceases.

You may choose to be issued with a new cover under your existing OneCare policy in respect of the insured child, or you may require us to issue a new policy (if the policy owner of the new policy is to be the insured child).

The premium for the new cover will be calculated based on the premium rates applying to Life Cover and Trauma Cover at the time you choose to exercise this option. We will apply any medical loadings or any loadings for hazardous pursuits that applied to the original Child Cover.

Any exclusions which applied to the original Child Cover will also apply to the new Life Cover and Trauma Cover.

10 Changing the amount insured

10.1 Indexation

Indexation applies to a cover only if it is shown in the Policy Schedule.

If indexation applies, at each policy anniversary, the amount insured for Life Cover, TPD Cover, Trauma Cover and Child Cover will automatically increase by the greater of:

- the indexation factor (as defined below)
- a percentage amount we choose to offer from time to time
- 5%.

If indexation applies, at each policy anniversary, the monthly amount insured for Income Secure Cover, Business Expenses Cover and Living Expense Cover will automatically increase by the indexation factor (as defined below). However, if the life insured is **on claim** or totally disabled on the policy anniversary, the monthly amount insured will not increase unless the Increasing Claim Option applies.

The amount insured will increase automatically at the policy anniversary unless you notify us in writing within 30 days of the policy anniversary that you wish the amount insured to remain at the existing level. This will not have any effect on any further offers we make for indexation subsequently.

When indexation ends

We will cease to offer indexation in respect of a cover under this policy on the earlier of:

- the cover expiry date
- the indexation expiry date for each type of cover to which it applies (as set out below)
- for Life Cover, TPD Cover and Trauma Cover, when the Premium Freeze is exercised
- for Income Secure Cover Professional only, when the Premium Pause is exercised
- for TPD Cover (other than Home-maker and Non-working TPD definitions), when the total lump sum amount insured for TPD in respect of the life insured under all policies issued by us, reaches \$2,500,000, or if an instalment benefit payment type applies, an **equivalent instalment amount**

- for TPD Cover Home-maker and Non-working TPD definitions, when the total lump sum amount insured for TPD in respect of the life insured under all policies issued by us, reaches \$1,000,000, or if an instalment benefit payment type applies, an **equivalent instalment amount**
- for Trauma Cover, when the total lump sum amount insured for trauma in respect of the life insured under all policies issued by us, reaches \$2,000,000, or if an instalment benefit payment type applies, an **equivalent instalment amount**
- for Child Cover, when the total amount of Child Cover for in respect of the life insured under all policies issued by us, reaches \$200,000.

The 'indexation expiry date' is:

- the policy anniversary when the life insured is age 70 for Life Cover and Trauma Cover
- the policy anniversary when the life insured is age 65 for TPD Cover, Business Expense Cover and Living Expense Cover
- the Cover expiry date for Income Secure Cover (but will not apply to the Cover Continuation Benefit).

Indexation factor

We determine the indexation factor each year based on the percentage increase in the Consumer Price Index (CPI) (the weighted average of eight capital cities combined), as published by the Australian Bureau of Statistics (or its successor) for the 12 month period ending on 31 December each year. The indexation factor will be applied from 1 May in the following year.

If the CPI reduces over the relevant period, the indexation factor will be zero. Any subsequent increases in the CPI will first be offset against the previous reduction(s) in the CPI when we determine the next indexation factor.

If the CPI is not published we will calculate the indexation factor from another retail price index which in our actuary's opinion is the closest to it.

10.2 Premium Freeze

(Only available for Life Cover, TPD Cover and Trauma Cover and where the premium type is stepped premium.)

Premium Freeze is activated for a cover if shown in the Policy Schedule.

If Premium Freeze is activated for a cover, at each policy anniversary date:

- the premium for the cover will be fixed at the same level that applied prior to the policy anniversary
- the amount insured for the cover will be recalculated, such that the amount insured will generally reduce to an amount which can be purchased by the fixed premium based on the premium rates that apply at the time and
- the Policy Fee will continue to be adjusted each year by the indexation factor.

The following conditions apply to a cover while Premium Freeze is activated for that cover:

- The amount insured for the cover cannot be less than \$10,000 (if the lump sum benefit payment type applies or, if an instalment benefit payment type applies, an **equivalent instalment amount**). If the amount insured reduces to \$10,000 (or if an instalment benefit payment type applies, an **equivalent instalment amount**) Premium Freeze will end, and we will recalculate the premium for the cover so that the amount insured does not reduce below this minimum level.
- Indexation and Future Insurability increases to the amount insured for the cover are not available while Premium Freeze is activated.

You may activate Premium Freeze for a cover by applying in writing to us within 30 days of the policy anniversary.

You may cancel Premium Freeze for a cover by applying in writing to us within 30 days of the policy anniversary, except when premiums for the cover are being waived under the Premium Waiver Disability Option. If Premium Freeze is cancelled, you may also apply to recommence indexation increases. The cancellation of Premium Freeze and the recommencement of indexation increases are subject to our approval.

11 Premium, charges and fees

11.1 About the premium

The premium for the policy includes the cost of cover selected for each life insured under the policy and any Policy Fees which apply. It also includes any government charges and administration charges. The premium is calculated by us at the policy start date and at each policy anniversary. The premium payable for the first year of the policy will be shown in the Policy Schedule, and the premium for each subsequent year of the policy will be shown in the updated Policy Schedule that we send you prior to each policy anniversary.

The minimum premium for each life insured and inclusive of the Policy Fee is \$300 p.a. where it is paid annually, \$309 p.a. where it is paid half yearly and \$315 p.a. where it is paid monthly.

The minimum premium includes premiums for Life Cover, TPD Cover, Trauma Cover, Income Secure Cover, Business Expense Cover and Living Expense Cover. It does not apply to Child Cover. The minimum annual premium for Business Expense Cover, if it is taken without other covers on the policy, is \$150 p.a.

The minimum annual premium for increases is \$150 p.a. for each life insured. This minimum does not apply to indexation increases.

11.2 Premium rates

We calculate the premium by reference to a table of premium rates for the covers (and any options) selected. A table of premium rates is available upon request. In setting the premium rates we take into consideration the risk group and costs of setting up and administering the policy.

We may increase the premium rates at any time, but only after giving you 30 days notice of the change and only with effect from the policy anniversary after the change. Premium rates cannot increase for an individual policy within a defined risk group unless, on actuarial advice, all premium rates for all policies in that defined risk group are increased.

11.3 Premium types

The way we calculate the premium depends on the premium type you select. The premium type applying to each cover under this policy is shown in the Policy Schedule. The premium types are:

- stepped premium – the premium is re-calculated on each anniversary of your policy based on the life insured's age at that time. Premiums will also change when cover changes (including changes to the amount(s) insured and/or monthly amount(s) insured due to indexation).
- level premium* – the premium is calculated on an aged based premium rate determined by the life insured's age as at the cover start date. This rate will apply until the policy anniversary when the life insured is age 65, unless premium rates are revised (see section 11.2). If any premiums are payable beyond this date the premiums will be calculated as a stepped premium.

If the amount(s) insured are increased due to indexation or other reasons then the premium payable for the amount of the increase

will be based on the life insured's age at the time of the increase and the level premium rate for that age.

If you wish to reduce the amount insured, we first reduce the latest issued level premium amount insured and/or monthly amount insured and premium and then reduce each previously issued level premium amount insured and/or monthly amount insured and premium.

* Like stepped premium rates, the level premium rates can also be reviewed and are not guaranteed (see section 11.2).

11.4 Policy Fee

A Policy Fee is payable for each life insured under the policy and is shown in the Policy Schedule. The Policy Fee will be adjusted at 1 May each year by the indexation factor applying at that time and will take effect for this policy on the policy anniversary on or following the date of this change. We will advise you of the new Policy Fee when we send you an updated Policy Schedule in advance of the policy anniversary.

11.5 Government charges

We will pay any stamp duty, tax, excise or other charges of the Commonwealth, or of a State or Territory Government, which may apply to this policy. However we reserve the right to recoup these charges through the premium, and the right to increase the premium to cover any increase in, or addition to, these charges.

11.6 Administration charges

We reserve the right to charge a fee to recoup the costs of administering any function required of us in respect of this policy, by any Commonwealth, State or Territory Government.

11.7 Payment of premium

Annual premiums for the policy must be paid by the policy anniversary date or the relevant premium instalment amount (if agreed by us) must be paid by the relevant instalment date. If a premium is not paid when due, we will cancel the policy 30 days after we give you notice of cancellation in writing.

Where there is more than one life insured or more than one type of cover under the policy, the premium payable is calculated in respect of each life insured and each type of cover. In order to pay the premium in full, all amounts must be paid for each life insured.

Premiums may be paid by instalments if agreed by us and by an approved payment method and will be subject to a payment frequency loading as determined by us from time to time. The frequency of payment of premiums will be shown in the Policy Schedule. We may increase or vary frequency loadings on instalment premiums at any time by prior written notice to you.

Where premiums are paid by monthly instalments and you cancel the policy, we will not refund any instalment paid. We will pay a pro rata refund where premiums are paid by annual or half yearly instalments and you cancel the policy before the next annual or half yearly instalment is due.

12 Claims and payments

If you are making a claim to receive benefits under this policy you must provide the information required by us to establish the occurrence of the event giving rise to the claim. The payment of a benefit under this policy is also subject to proof of the policy owner's entitlement, including proof of the life insured's age in the form of a birth certificate.

If the life insured's age has been understated the benefit(s) under the policy will be reduced to those that the premium paid would have purchased for the life insured's correct age. If it was overstated we will refund the appropriate over paid premium.

In the event of a claim, the policy owner must at his or her expense provide us with all the information and details that we may reasonably require to assess the claim. The life insured must undergo any medical examinations which we may require and which will be conducted at our expense, unless the costs can be recovered from another source.

All amounts payable under this policy shall be paid in Australian currency in Australia.

12.1 Claims for Income Secure Cover, Business Expense Cover and Living Expense Cover

In addition to the requirements listed above, the policy owner must:

- tell us in writing immediately if the life insured is disabled for more than seven days. We will then send the policy owner the necessary claim forms. These must be filled in and lodged within 30 days of the life insured's **illness** or **injury** happening
- give us full information if there is a claim. This includes any medical reports from people who have treated the life insured for the **illness** or **injury**
- seek medical advice and treatment from a **medical practitioner** for as long as the life insured is **on claim**. You must do this if we are to pay the benefit.

During the course of a claim we are entitled to ask for proof that the life insured is disabled and that you are still entitled to receive benefits. If proof is not provided or you are no longer entitled to benefits, we may reduce or cease paying benefits under the policy.

12.2 Taxes, duties or other government charges payable on the amounts insured

If we are required to pay any tax, duty or government charge or levy in respect of any payment to you or a nominated beneficiary under this policy, we may reduce the amount paid to you or the nominated beneficiary by the amount of the tax, duty or government charge or levy.

13 Special terms defined

In this section we define some words and expressions used throughout the Policy Terms. Where a word is given a special meaning below or elsewhere in this policy or in the Policy Schedule, it will have that meaning wherever it occurs in the policy. Trauma condition definitions appear in section 14.

Activities of daily living are:

- bathing and/or showering
- dressing and undressing
- eating and drinking
- using a toilet to maintain personal hygiene
- getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with assistance of a walking aid.

Equivalent instalment amount

In these Policy Terms, wherever we refer to an 'equivalent instalment amount', we are referring to an amount calculated with reference to a lump sum amount by the following formula:

$$\text{Equivalent instalment amount} = \frac{\text{Lump sum amount}}{\text{Term (in years)} \times 12}$$

'Term' is the time period over which the instalment amount would be paid in the event of a claim under the cover to which the amount relates.

Fixed term instalment benefit payment type

For a fixed term instalment benefit payment type, the term is the number of years as shown in the Policy Schedule. For example, if an instalment benefit payment type applies with a 10 year fixed term, the instalment amount equivalent to a lump sum amount insured of \$200,000 would be calculated as:

$$\frac{\$200,000}{10 \times 12} = \$1,667 \text{ per month}$$

Age-based term instalment benefit payment type

For an age-based term instalment benefit payment type, 'term' is the number of years between:

- the age of the life insured at the policy anniversary on or prior to the commencement date the instalment term assumed for the purpose of the calculation (A)
- the age of the life insured at the policy anniversary when the instalment term is specified to end (B).

$$\text{Equivalent instalment amount} = \frac{\text{Lump sum amount}}{(A - B) \times 12}$$

For example, if an age-based term instalment benefit payment type payable to age 65 applies, and the life insured was age 53 at the policy anniversary on or prior to the policy owner making a claim for Terminal Illness under Life Cover, the maximum instalment amount payable under a Terminal Illness Benefit, would be:

$$\begin{aligned} & \frac{\$2,500,000}{(65-53) \times 12} \\ &= \$17,361 \text{ per month until the policy anniversary} \\ & \text{when the life insured is age 65} \end{aligned}$$

Home means the principal place of residence.

Illness means an illness or disease which becomes **reasonably apparent** during the period of cover.

Immediate family member means:

- a spouse
- a son, daughter, father, mother, father-in-law or mother-in-law
- a person in a bona fide domestic living arrangement and is financially interdependent. The policy owner must provide us with satisfactory evidence that there is an established and ongoing interdependency.

Injury means a bodily injury which occurs during the period of the cover.

Lump sum equivalent amount (LSE)

Wherever we refer to a 'lump sum equivalent amount', we are referring to an amount calculated with reference to an instalment amount by the following formula:

$$\text{Lump sum equivalent amount} = \text{Instalment amount} \times \text{Term (in years)} \times 12$$

'Term' is the time period at the policy anniversary over which the instalment amount would be paid in the event of a claim under the cover to which the amount relates.

Fixed term instalment benefit payment type

For a fixed term instalment benefit payment type, the term is the number of years as shown in the Policy Schedule. For example, if an instalment amount insured of \$1,000 per month applies with a 10 year fixed term, the lump sum equivalent amount would be calculated as:

$$\$1,000 \times 10 \times 12 = \$120,000$$

Age-based term instalment benefit payment type

For an age-based term instalment benefit payment type, 'term' is the number of years between:

- the age of the life insured at the policy anniversary on or prior to the commencement date the instalment term assumed for the purpose of the calculation (A)
- the age of the life insured at the policy anniversary when the instalment term is specified to end (B).

Lump sum
equivalent amount = Instalment amount x (B - A) x 12

For example, if an instalment amount insured of \$1,000 per month payable to age 65 applies, and the life insured is age 58 at the cover start date, the lump sum equivalent amount at the cover start date would be calculated as:

$$\$1,000 \times (65-58) \times 12 = \$144,000$$

Medical practitioner means a registered and qualified medical practitioner in Australia, or another country as approved by us. A medical practitioner cannot be the life insured or the policy owner, or a **spouse**, partner, business partner or other **immediate family member** of the life insured or the policy owner.

On claim means that we are paying a benefit with respect to the life insured under the policy.

Reasonably apparent means a reasonable person in the circumstances could be expected to have been aware of the symptoms.

Spouse means a spouse, de facto spouse or person living in a bona fide domestic arrangement where one or each of them provides the other with financial support, domestic support and personal care.

Unemployed means that the life insured is not actively engaged in any gainful occupation for salary, reward or profit. It does not include sabbatical, maternity or paternity leave.

14 Trauma conditions defined

(Applying to Trauma Cover, Child Cover and Income Secure Cover – Specific Injury Benefit and Trauma Recovery Benefit)

For the purposes of this policy, the following important definitions apply.

Adult insulin dependent diabetes mellitus means the diagnosis of insulin dependent diabetes mellitus (IDDM) by an appropriate consultant physician after the age of 30.

Advanced dementia and Alzheimer's disease means the unequivocal diagnosis of dementia including Alzheimer's disease made by a **medical practitioner** who is a consultant neurologist confirming dementia due to failure of the brain function with significant cognitive impairment for which no other recognisable cause has been identified. Significant cognitive impairment is defined as deterioration or loss of intellectual capacity as measured by clinical evidence and standardised testing, and which results in a requirement for continual supervision.

Angioplasty means the undergoing of angioplasty, (with or without an insertion of a stent or laser therapy) that is considered necessary on the basis of angiographic evidence to correct a narrowing or blockage of one or more coronary arteries.

Aortic surgery means the undergoing of surgery that is considered necessary to correct any narrowing, dissection or aneurysm of the thoracic or abdominal aorta, but does not include **angioplasty**, intra-arterial procedures or non-surgical techniques.

Aplastic anaemia means the acquired abnormality of blood production, characterised by the total aplasia of bone marrow.

Benign brain tumour means a non-malignant tumour in the brain giving rise to characteristic symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures and sensory impairment as confirmed by a **medical practitioner** who is a consultant neurologist. The tumour must result in permanent neurological deficit causing:

- a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us or
- a total and irreversible inability to perform at least one 'activity of daily living' without the assistance of another adult person.

The presence of the underlying tumours must be confirmed by imaging studies such as CT Scan or MRI. Cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland or spine are not covered.

Blindness means the permanent loss of sight in both eyes, whether aided or unaided, as a result of **illness** or **injury** such that visual acuity is 6/60 or less in both eyes, or such that the visual field is reduced to 20 degrees or less of arc.

Brain damage means brain damage, as confirmed by a **medical practitioner** who is a consultant neurologist, which results in a neurological deficit causing a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us.

Cancer means the presence of one or more malignant tumours including leukaemia, lymphomas and Hodgkin's disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue. The following cancers are not covered:

- tumours showing the malignant changes of carcinoma in situ* (including cervical dysplasia CIN-1, CIN-2, and CIN-3), or which are histologically described as pre malignant.
- *Carcinoma in situ of the breast is covered if it results directly in the removal of the entire breast. This procedure must be performed specifically to arrest the spread of malignancy and be considered the appropriate and necessary treatment
- melanomas of less than 1.5mm maximum Breslow thickness and which are also less than Clark Level 3 depth of invasion as determined by histological examination
- all hyperkeratoses or basal cell carcinomas of the skin
- all squamous cell carcinomas of the skin unless there has been a spread to other organs
- prostatic cancers which are histologically described as TNM Classification T1 (or are of another equivalent or lesser classification) and
- chronic lymphocytic leukaemia less than Rai Stage 1.

Carcinoma in situ of the breast means the life insured is confirmed by biopsy to have localised pre-invasive cancer in the breast (ICD = D05), where cancer cells do not penetrate the basement membrane nor invade the surrounding tissues or stroma. 'Invade' means to infiltrate and/or destroy the tissue of origin or surrounding tissue. This includes, but is not limited to, pre-invasive cancer of the milk ducts or lobules.

Carcinoma in situ of the cervix uteri means the life insured is confirmed by biopsy to have localised pre-invasive **cancer** in the cervix uteri (must be at or above CIN 3 grading) where **cancer** cells do not penetrate the basement membrane nor invade the surrounding tissues or stroma. 'Invade' means to infiltrate and/or destroy the tissue of origin or surrounding tissue.

Cardiomyopathy means impaired ventricular function of variable aetiology resulting in significant permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.

Chronic kidney failure means end stage renal disease which requires permanent dialysis or renal transplantation.

Chronic liver disease means end stage liver failure together with permanent jaundice, ascites or encephalopathy.

Chronic lung disease means end stage lung disease requiring permanent supplementary oxygen, with FEV1 test results of consistently less than one litre.

Chronic lymphocytic leukaemia means the presence of chronic lymphocytic leukaemia diagnosed as Rai stage 0, which is defined to be in the blood and bone marrow only.

Cognitive loss means a total and permanent deterioration or loss of intellectual capacity that has required the life insured to be under continuous care and supervision by another adult person for at least six consecutive months and at the end of that six month period they are likely to require ongoing continuous care and supervision by another adult person.

Coma means total failure of cerebral function characterised by total unconsciousness and unresponsiveness to all external stimuli, persisting continuously with the use of a life support system for a period of at least 96 hours and resulting in a neurological deficit causing:

- a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us or
- a total and irreversible inability to perform at least one 'activity of daily living' without the assistance of another adult person.

Coronary artery by-pass surgery means the undergoing of coronary artery by-pass surgery that is considered necessary to treat coronary artery disease causing inadequate myocardial blood supply. Surgery does not include **angioplasty**, intra-arterial procedures or non-surgical techniques.

Deafness means the total, irreversible and irreparable loss of hearing, in both ears, whether aided or unaided.

Diagnosed multiple sclerosis means the diagnosis of multiple sclerosis made by a **medical practitioner** who is a consultant neurologist on the basis of confirmatory neurological investigation, e.g. lumbar puncture, evoked visual responses, evoked auditory responses and Magnetic Resonance Imaging (MRI) evidence of lesions of the central nervous system.

Diplegia means the total and permanent loss of function of both sides of the body. Diplegia facialis is excluded.

Encephalitis means the severe inflammatory disease of the brain resulting in neurological deficit causing:

- a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us or
- a total and irreversible inability to perform at least one 'activity of daily living' without the assistance of another adult person.

Heart attack means death of a portion of heart muscle arising from inadequate blood supply to the relevant area. The basis for diagnosis shall be supported by the following clinical features being present and consistent with myocardial infarction (and not due to medical intervention):

- new electrocardiographic (ECG) changes and
- diagnostic elevation of cardiac enzyme CK-MB or Troponin I greater than 2.0 µg/L or Troponin T greater than 0.6µg/L

If the above is inconclusive, then we will consider a claim based on conclusive evidence that the life insured has been diagnosed as having suffered a myocardial infarction, resulting in either one of the following:

- new pathological Q waves or
- a permanent left ventricular ejection fraction of 50% or less, measured three or more months after the event.

Heart valve surgery means the undergoing of surgery that is considered necessary to correct or replace cardiac valves as a consequence of heart valve defects or abnormalities but does not include **angioplasty**, intra-arterial procedures or non-surgical techniques.

Hemiplegia means the total and permanent loss of function of one side of the body.

Intensive care means the life insured requires continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) in an authorised intensive care unit of an acute care hospital.

Intensive care as a result of drug or alcohol intake is excluded.

Loss of independent existence means a condition whereby the life insured is totally and irreversibly unable to perform at least two 'activities of daily living' without the assistance of another adult person.

Loss of limbs and/or sight means the total and permanent loss of the use of:

- two limbs (where limb is defined as the whole hand or the whole foot)
- the sight in both eyes or
- one limb and the sight in one eye.

Loss of speech means the total and permanent loss of the ability to produce intelligible speech due to permanent damage to the larynx or its nerve supply or a disorder affecting the speech centres of the brain.

Loss of speech related to any psychological cause is excluded.

Major head trauma means cerebral injury resulting in permanent neurological deficit, as confirmed by a **medical practitioner** who is a consultant neurologist and/or an occupational physician, causing:

- a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us or
- a total and irreversible inability to perform at least one 'activity of daily living' without the assistance of another adult person.

Major organ transplant means the undergoing of organ transplant from a human donor to the life insured of one or more of the following organs:

- kidney
- heart
- lung
- liver
- pancreas
- small bowel or
- the transplant of bone marrow.

This treatment must be deemed the most appropriate treatment and medically necessary. The transplantation of all other organs or of any other tissue is excluded.

Major organ transplant waiting list means the life insured has been placed on an Australian waiting list, approved by us, for an organ transplant from a human donor that is listed in the definition of the major organ transplant trauma condition and that is considered medically necessary, and untreatable by any means other than organ transplant, as confirmed by a specialist physician.

Medically acquired HIV means the accidental infection with Human Immunodeficiency Virus (HIV) which we believe, on the balance of probabilities, arose from one of the following medically necessary events which must have occurred to the life insured in Australia as a result of a procedure authorised by a recognised health professional:

- a blood transfusion
- transfusion with blood products
- organ transplant to the life insured
- assisted reproductive techniques
- a medical procedure or operation performed by a doctor or a dentist.

Notification and proof of the incident will be required via a statement from the appropriate Statutory Health Authority that the infection is medically acquired.

We must have open access to all blood samples and be able to obtain independent testing of such blood samples.

There will be no cover and no benefit payable if any medical cure is found for AIDS or the effects of the HIV virus, or a medical treatment is developed that results in the prevention of the occurrence of AIDS. Cure means any Australian Government approved treatment, which renders HIV inactive and non-infectious.

HIV infection in any other manner, including infection as a result of sexual activity or recreational intravenous drug use, is excluded.

Melanoma means the presence of one or more malignant melanomas. The melanoma can be less than 1.5mm maximum Breslow thickness and also less than Clark Level 3 depth of invasion as determined by histological examination. The malignancy must be characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.

Meningitis and/or meningococcal disease means meningitis or meningococcal septicaemia causing:

- a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us or
- a total and irreversible inability to perform at least one 'activity of daily living' without the assistance of another adult person.

Motor neurone disease means the unequivocal diagnosis of a progressive form of debilitating motor neurone disease, as confirmed by a **medical practitioner** who is a consultant neurologist.

Multiple sclerosis means a disease characterised by demyelination of nervous tissue and more than one episode of well defined neurological deficit with persisting neurological abnormalities, and which results in:

- a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us or
- a total and irreversible inability to perform at least one 'activity of daily living' without the assistance of another adult person.

The disease must be diagnosed by a **medical practitioner** who is a consultant neurologist on the basis of confirmatory neurological investigation, e.g. lumbar puncture, evoked visual responses, evoked auditory responses and Magnetic Resonance Imaging (MRI) evidence of lesions of the central nervous system.

Muscular dystrophy means the unequivocal diagnosis of muscular dystrophy, as confirmed by a **medical practitioner** who is a consultant neurologist, causing:

- a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us or
- a total and irreversible inability to perform at least one 'activity of daily living' without the assistance of another adult person.

Occupationally acquired HIV means infection with the Human Immunodeficiency Virus (HIV) where the virus was acquired as a result of an accident occurring during the course of your normal occupation and sero-conversion of the HIV infection must occur within six months of the accident.

HIV infection acquired by any other means including sexual activity or recreational intravenous drug use is excluded.

Any accident giving rise to a potential claim must be reported to us within seven days of the incident and supported by a negative HIV antibody test taken after the accident.

We must have open access to all blood samples and be able to obtain independent testing of such blood samples.

Open heart surgery means the undergoing of open heart surgery that is considered necessary to correct a cardiac defect, cardiac aneurysm or cardiac tumour.

Paralysis of single limb means the total and permanent loss of the use of one arm or one leg as a result of spinal cord injury.

Paraplegia means the total and permanent loss of the use of both arms or both legs.

Parkinson's disease means the unequivocal diagnosis of degenerative idiopathic Parkinson's disease as characterised by the clinical manifestation of one or more of:

- rigidity
- tremor
- akinesia from degeneration of the nigrostriatal system.

All other types of parkinsonism, including secondary parkinsonism due to medication, are excluded.

Partial blindness means the permanent loss of sight in one eye, whether aided or unaided, such that visual acuity is 6/60 or less in that eye, or such that the visual field is reduced to 20 degrees or less of arc.

Partial deafness means the total, irreversible and irreparable loss of hearing in one ear, whether aided or unaided.

Pneumonectomy means the undergoing of surgery to remove an entire lung. This treatment must be deemed the most appropriate treatment and medically necessary.

Primary pulmonary hypertension means primary pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation and resulting in significant permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.

Prostate cancer means the presence of prostate cancer that is histologically described as TNM Classification T1 (or of an equivalent classification).

Quadriplegia means the total and permanent loss of the use of both arms and both legs.

Severe burns means tissue injury caused by thermal, electrical or chemical agents causing third degree burns to:

- 20% or more of the body surface area as measured by the 'Rule of Nines' or the Lund and Browder Body Surface Chart
- the whole of both hands, requiring surgical debridement and/or grafting or
- the whole of the face, requiring surgical debridement and/or grafting.

Severe endometriosis means the presence of endometrial tissue (normal lining of the uterus) outside the uterus, usually in the pelvic cavity. Severe endometriosis is a partial or complete obliteration of the cul-de-sac (Pouch of Douglas) by endometriotic adhesions, and/or the presence of endometriomas (cysts containing endometriotic material), and/or the presence of deep endometriotic deposits involving the pelvic side wall, cul-de-sac and broad ligaments, or involving the wall of the bladder, ureter and bowel.

Severe endometriosis requires the surgical mobilisation of the rectum, excision of deposits from the rectum and other parts of the pelvis, and freeing of adhesions.

Mild and moderate endometriosis and adenomyosis are excluded.

Severe osteoporosis means the life insured:

- before the age of 50, suffers at least two vertebral body fractures or a fracture of the neck of femur, due to osteoporosis and
- has bone mineral density reading with a T-score of less than -2.5 (i.e. 2.5 standard deviations below the young adult mean for bone density). This must be measured in at least two sites by dual energy x-ray absorptiometry (DEXA).

Severe rheumatoid arthritis means a definite diagnosis of severe rheumatoid arthritis by a consultant rheumatologist. The diagnosis must confirm all of the following:

- morning stiffness of the joints
- swelling and pain in the joints of at least three joint groups, involving the corresponding joints in both sides of the body. One of these groups must be joints on the fingers or toes, the knuckles of the hand or the wrist
- small nodular swelling beneath the skin
- a positive rheumatoid factor test
- X-ray evidence showing multiple and extensive changes to joints typical of rheumatoid arthritis and
- diffuse osteoporosis with severe hand and spinal deformity.

Stroke means a cerebrovascular accident or event producing a neurological deficit lasting more than 24 hours. There must be clear evidence:

- of the onset of objective neurological deficit
- on a CT, MRI or similar scan that a stroke has occurred and
- of infarction of brain tissue, intracranial or subarachnoid haemorrhage or embolisation from an extracranial source.

Transient ischaemic attacks, cerebral events due to reversible neurological deficits, migraine, hypoxia or trauma, and vascular disease affecting the eye, optic nerve or vestibular functions are excluded.

Systemic lupus erythematosus (SLE) with lupus nephritis means the unequivocal diagnosis of SLE according to internationally accepted criteria. Internationally accepted criteria would include the 'American College of Rheumatology revised criteria for the classification of Systemic Lupus Erythematosus'.

The requirements for a doctor to make a diagnosis of systemic lupus erythematosus in the clinical setting are the presence of any four or more of the 11 criteria listed in the table below.

In addition to the diagnosis of systemic lupus erythematosus, lupus nephritis must be confirmed by renal changes as measured by a renal biopsy that is grade three to five of the WHO classification of lupus nephritis and be associated with persisting proteinuria (more than 2+).

Criteria	Definition
1. Malar rash	Fixed erythema, flat or raised, over the malar eminences, tending to spare the nasolabial folds
2. Discoid rash	Erythematosus, raised patches with adherent kerotic scaling and follicular plugging, atrophic scarring may occur in older lesions.
3. Photosensitivity	Skin rash as a result of unusual reaction to sunlight, evidenced by patient history or physician's report.
4. Oral ulcers	Oral or nasopharyngeal ulceration reported by physician.
5. Arthritis	Non-erosive arthritis involving two or more peripheral joints, characterised by tenderness, swelling, or effusion.
6. Serositis	Pleuritis – convincing history of pleuritic pain or pleuritic rub heard by a physician or evidence of pleural effusion or Pericarditis – documented by ECG or rub or evidence of pericardial effusion.
7. Renal disorder	Persistent proteinuria greater than 0.5 grams per day or greater than 2+ if quantitation not performed or Tubular casts – may be red cell, haemoglobin, granular, cellular or mixed.
8. Neurological disorder	Seizures – in the absence of offending drugs or known metabolic derangements, e.g. uraemia, ketoacidosis, or electrolyte imbalance.
9. Hematologic disorder	Hemolytic anaemia – with reticulocytosis or Leucopenia – less than 3,500/mm ³ on two or more occasions. or Thrombocytopenia – less than 100,000/mm ³ in the absence of offending drugs.
10. Immunologic disorder	Positive LE cell preparation or Anti-DNA: antibody to native DNA in abnormal titre or Anti-Sm: presence of antibody to Sm (Smooth Muscle) nuclear antigen or False positive serologic test for syphilis known to be positive for at least six months and confirmed by Treponema pallidum immobilisation or fluorescent treponemal antibody absorption test.
11. Antinuclear antibody	An abnormal titre of antinuclear antibody by immunofluorescence or an equivalent assay at any point in time and in the absence of drugs known to be associated with 'drug-induced lupus' syndrome.

Terminal illness means an illness that, in the opinion of an appropriate specialist physician approved by us, is likely to lead to the death of the life insured within 12 months from the date that the opinion is provided to us.

Triple vessel angioplasty means the undergoing of angioplasty, with or without an insertion of a stent or laser therapy, to three or more coronary arteries during a single surgical procedure that is considered necessary on the basis of angiographic evidence indicating at least 50% obstruction of three or more coronary arteries.

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