

ANZ LIFE INSURANCE

IMPORTANT POLICY INFORMATION

This document outlines the changes we've made to some of the policy terms and conditions on ANZ Life Insurance.

WE'VE MADE SOME CHANGES TO THE EXCLUSIONS ON ANZ LIFE INSURANCE

Exclusions are used to assess your eligibility if you make a claim, so we want to ensure they are clear.

The below updates will apply to future claims on or after 1 June 2019. These updates will not apply to any claims arising from conditions which first occurred, were first diagnosed, or which first became reasonably apparent, before the updates came into effect on 1 June 2019.

Where these updates have been made available to you, then in the event of a claim you are able to have your claim assessed against the terms of the policy as at the date you lodge your claim. If you do not want this then you can simply advise us of this at the time of the claim.

Should your claim be disadvantaged in any way by these changes, the previous definition will always be applied to your claim. We do this to ensure **you'll be no worse off** as a result of these updates.

We recommend you keep a copy of this information with your Policy Schedule, which shows what covers and options apply to you.

UPDATES TO THE FOLLOWING POLICY EXCLUSIONS

From 1 June 2019, the following definitions will apply to ANZ Life Insurance. The table provides an overview of the updates.

PRE-EXISTING MEDICAL CONDITION

Effective to 31 May 2019	Effective from 1 June 2019
We do not pay any claim arising directly or indirectly from:	
A pre-existing medical condition is an injury, illness, condition or related symptom that, in the 5 years before the policy start date:	A pre-existing medical condition is an illness, injury or condition that, in the 5 years before the policy start date:
• you (or a reasonable person in your position) were aware of or should have been aware of; or • for which you had, or were intending to have, a medical consultation; or • for which a reasonable person, in your circumstances, would have had a medical consultation.	• you were aware of, or • a reasonable person in the circumstances could be expected to be aware of. <i>For example, if you have symptoms of an illness, injury or condition for which a reasonable person may be expected to have sought medical advice before the start of your policy, you may not be able to claim any benefit for that illness, injury or condition.</i> To determine whether your claim relates to a pre-existing medical condition we may, amongst other things, request and review information relating to your medical history.

SUICIDE CLAUSE

Effective to 31 May 2019	Effective from 1 June 2019
We do not pay any claim arising directly or indirectly from:	
suicide within the first 24 months of the policy start date or reinstatement of the policy	suicide within the first 13 months from any of the following: - the policy start date, - the date we increase the level of cover at the policy owner's request. This does not include indexation increase. This exclusion only applies to the increased portion of the cover - the date we agree to reinstate a previously cancelled policy.

HIV/AIDS

Effective to 31 May 2019	Effective from 1 June 2019
We do not pay any claim arising directly or indirectly from:	
contracting HIV or AIDS	N/A (exclusion no longer applies)

TRAVEL

Effective to 31 May 2019	Effective from 1 June 2019
We do not pay any claim arising directly or indirectly from:	
you visiting a country for which the Australian Department of Foreign Affairs and Trade (DFAT) has issued a 'Do Not Travel' warning that's in force during the time you stay in that country	N/A (exclusion no longer applies)

Important Information

This communication has been prepared by OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341.

ANZ Life Insurance is issued by OnePath Life and distributed by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. ANZ is an authorised deposit-taking institution (Bank) under the *Banking Act 1959* (Cth). OnePath Life is the issuer of the product but is not a Bank. Except as set out in the issuer's contract terms (including the Product Disclosure Statement (PDS)), this product is not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuer or its products.

The information provided is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should read the ANZ Financial Services Guide and PDS (available online at anz.com/insurance or by calling 13 16 14) and consider whether the product is right for you before making a decision to acquire or continue to hold the product.