

ANZ CREDITCOVER

UPGRADE ANNOUNCEMENT
NOVEMBER 2016



Thank you for continuing to insure with us. We are pleased to provide you with this update to your ANZ CreditCover policy.

This document updates your ANZ CreditCover policy terms.

Your policy will not be worse off as a result of this upgrade. If you are inadvertently disadvantaged in any way then previous benefit wording will stand.

HOW TO READ THIS UPGRADE ANNOUNCEMENT

You should read this document together with your ANZ CreditCover Policy Document (1 October 2005), "A reminder about your credit card insurance" document, your policy schedule, and any endorsements or any other notice we have given you in writing.

Terms in this document have the same meaning as in the policy, unless we state otherwise in this document.

FROM WHEN IMPROVEMENTS APPLY

The improvements set out in this document are effective on and from 19 November 2016.

The improvements apply only to claims where the relevant claim event first occurs, on or after 19 November 2016.

The improvements do not apply to past or current claims or any claims arising from claim events which first occurred or were first diagnosed, or for which symptoms first became reasonably apparent, before 19 November 2016.

PURPOSE OF THIS DOCUMENT

The purpose of this document is to:

1. Increase the amount paid under the Life Benefit
2. Increase the amount paid under the Accidental Death Benefit
3. Decouple the Accidental Death Benefit from the Life Benefit
4. Increase the amount paid under the Total and Permanent Disability Benefit
5. Increase the amount paid under the Disability Benefit

6. Increase the amount paid under the Involuntary Unemployment Benefit
7. Expand the Stolen Card Benefit to cover fraud, and rename to Inconvenience Benefit
8. Include a new benefit being the Critical Illness Benefit
9. Include a new benefit being the Family Trauma Benefit
10. Extend the Total and Permanent Disability Benefit and the Disability Benefit to policyholders who are not employed at the time of claim event
11. Extend the Involuntary Unemployment benefit to policyholders who are employed on a self-employed, seasonal, temporary, casual or contract basis
12. Reduce the requirements under the pre-existing condition exclusion.

KEEP THIS DOCUMENT IN A SAFE PLACE

You do not need to do anything to take advantage of this automatic upgrade. However, we recommend that you keep this document in a safe place with your ANZ CreditCover Policy Document and other insurance records.

QUESTIONS?

If you have any questions about the improvements set out in this upgrade announcement, or require more information about your policy, please contact Customer Services on 13 13 14.

ABOUT THE INSURERS

ANZ CreditCover is issued by **OnePath Life Limited** (OnePath Life) (ABN 33 009 657 176, AFSL 238341) and **OnePath General Insurance Pty Limited** (OnePath General) (ABN 56 072 892 365, AFSL 288160).

OnePath Life and OnePath General are wholly owned subsidiaries of 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 and OnePath General are the issuers of the product but are not Banks. This product is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuers.

NEW TERMS TO APPLY

Item	New wording to apply
Cases in which a benefit is payable	<p>1. On page 4, under the heading '7 Cases in which a benefit is payable' insert the following dot points:</p> <ul style="list-style-type: none">• Your Critical Illness• The Critical Illness of Your Partner or a dependent Child"
Maximum Benefit payable	<p>1. On page 4, under the heading '8 Maximum benefit payable' delete the text and replace it with the following:</p> <p>"The combined maximum amount for all the benefit payments under the Policy (excluding the Accidental Death Benefit) is \$50,000.</p> <p>If the total amounts payable for two or more claims (excluding for the Accidental Death Benefit) under the Policy is more than \$50,000, the amount payable for the most recent claim will be reduced so that the total amounts paid for all claims does not exceed \$50,000.</p> <p>The combined maximum benefit amount which may be payable for the Accidental Death Benefit is \$100,000. If the amount payable under the Accidental Death Benefit, combined with the total amount paid on a prior claim or claims under the Policy will exceed \$100,000, the Accidental Death Benefit will be reduced so that the total amount paid for all claims does not exceed \$100,000."</p>
Life Benefit	<p>1. On page 4, delete the heading '9 Death benefit' and paragraph underneath and replace it with the following:</p> <p>"9 Life benefit</p> <p>We will pay the Life benefit if You die after the Policy commences and the death is not an Accidental Death.</p> <p>Under the Life benefit, We will pay up to two times the total amount outstanding on the Nominated Credit Card at the date of Your death, to a maximum of \$50,000."</p>

Item	New wording to apply
Accidental Death Benefit	<p>1. On page 5, under the heading '11 Accidental Death benefit' delete the paragraph and replace it with the following:</p> <p>"We will pay the Accidental Death Benefit if You die after the Policy commences and Your death is an Accidental Death.</p> <p>Under the Accidental Death Benefit, We will pay up to two times the total amount outstanding on the Nominated Credit Card at the date of your death, to a maximum of \$100,000."</p>
Total and Permanent Disability	<p>1. On page 5, under the heading '12 Entitlement to the Total and Permanent Disability benefit' delete the paragraph and replace with the following:</p> <p>"You become entitled to the Total and Permanent Disability Benefit if, while the Policy is in force, You become Totally and Permanently Disabled due to an Illness or Injury."</p> <p>2. On page 5, under the heading '13 Total and Permanent Disability benefit' delete the first paragraph and replace with the following:</p> <p>"If You are entitled to the Total and Permanent Disability benefit, We will pay the total amount outstanding on the Nominated Credit Card at the Claim Event Date, up to a maximum of \$50,000.</p> <p>Your benefit will be reduced by any payments made for a Disability claim out of which the Total and Permanent Disability claim has arisen."</p> <p>3. On page 5, under the heading '14 Cases in which the Death, Accidental Death or Total and Permanent Disability benefit is not payable' delete the heading and paragraph and replace with the following:</p> <p>"14 Cases in which the Life benefit, Accidental Death benefit, or Total and Permanent Disability benefit is not payable'</p> <p>We will not pay a Life benefit, Accidental Death benefit or Total and Permanent Disability benefit resulting from any of the following:</p> <ul style="list-style-type: none"> • a Pre-Existing Condition, or • where the circumstances of the claim are excluded under the Policy (refer to point 27 below)."

Item	New wording to apply
Disability Benefit	<p>1. On page 6, under the heading '15 Entitlement to the Disability benefit' delete all the text and replace with the following:</p> <p>"You become entitled to the Disability benefit if after the Policy Commencement Date You become Disabled due to an Illness or Injury. There is a waiting period of 5 consecutive days after the Claim Event Date."</p> <p>2. On page 6, under the heading '16 Disability benefit' delete all the text and replace it with the following:</p> <p>"While You are entitled to the Disability benefit, We will pay a monthly benefit. The monthly benefit is calculated at 20% of the total amount outstanding on the Nominated Credit Card at the date You become Disabled. If the monthly benefit so calculated is less than \$10, We will pay \$10 in that month.</p> <p>No benefit is payable for 5 consecutive days after the Claim Event Date. The first benefit will be paid 1 month later and We will pay subsequent benefit payments on the monthly anniversary of the first benefit payment.</p> <p>Disability benefit payments will be paid until:</p> <ul style="list-style-type: none"> • You are no longer Disabled; • We have paid an amount equal to the total amount outstanding on the Nominated Credit Card at the Claim Event Date; or • after receiving Disability benefits payments for 150 days, at which time the difference between the total Disability benefit payments received by You and the total amount outstanding on the Nominated Credit Card at the Claim Event Date will be paid, <p>whichever is the earliest."</p> <p>3. On page 7, under the heading '17 Recurrence of Disability' delete the text and replace it with the following:</p> <p>"If, after receiving the Disability Benefit, you stop being Disabled, and within six months become Disabled again from the same or related cause, the original Disability will be treated as continuing.</p>

Item	New wording to apply
Disability Benefit (continued)	<p>We will not pay another Disability Benefit claim for the same or related Disability within six months of your total amount outstanding on the Nominated Credit Card being paid in full.”</p> <p>4. On page 7, under the heading ‘18 Cases in which We will not pay the Disability benefit’ delete all the text and replace with the following:</p> <p>“We will not pay a benefit on Disability that results from any of the following:</p> <ul style="list-style-type: none"> • a Pre-Existing Condition, and/or • where the circumstances of the claim are excluded under the Policy (refer to point 27 below).”
Involuntary Unemployment	<p>1. On page 7, under the heading ‘19 Entitlement to the benefit for Involuntary Unemployment’ delete all the text and replace with the following:</p> <p>“You become entitled to the Involuntary Unemployment benefit if, while the Policy is in force, you become Involuntary Unemployed.”</p> <p>There is a waiting period of 14 consecutive days after the Claim Event Date.”</p> <p>2. On page 8, under the heading ‘20 Involuntary Unemployment benefit’ delete all the text and replace with the following:</p> <p>“If You are entitled to the Involuntary Unemployment benefit, We will pay a monthly benefit. The monthly benefit is calculated at 20% of the total amount outstanding on the Nominated Credit Card at the date you become Involuntarily Unemployed. If the monthly benefit so calculated is less than \$10, we will pay \$10 in that month.</p> <p>No benefit is payable for 14 consecutive days after the Claim Event Date. The first benefit will be paid 1 month later and We will pay subsequent benefit payments on the monthly anniversary of the first benefit payment.</p>

Item	New wording to apply
Involuntary Unemployment (continued)	<p>Involuntary Unemployment benefit payments will be paid until:</p> <ul style="list-style-type: none"> • You are no longer Involuntarily Unemployed; • We have paid an amount equal to the total amount outstanding on the Nominated Credit Card at the Claim Event Date, or • after receiving Involuntary Unemployment Benefits for 150 days, at which time the difference between the total Involuntary Unemployment benefit payments received by You and the total outstanding balance on the Nominated Credit Card at the Claim Event Date will be paid, <p>whichever is the earliest.”</p> <p>3. On page 8, under the heading ‘21 Cases in which We will not pay the Involuntary Unemployment benefit’ delete the third, fourth and tenth bullet points.</p> <p>4. On page 8, under the heading ‘21 Cases in which We will not pay the Involuntary Unemployment benefit’, delete the eleventh bullet point and replace it with the following:</p> <ul style="list-style-type: none"> • “After the total outstanding balance on the Nominated Credit Card at the Claim Event Date has been paid, you do not return to Employment or Self-Employment for 6 consecutive months.” <p>5. On page 8, under the heading ‘21 Cases in which We will not pay the Involuntary Unemployment benefit’, include the following dot point:</p> <p>“If you are Self-Employed, You voluntarily and temporarily ceasing to trade, or You sell Your business.”</p> <p>6. On page 9, under the heading ‘22 Subsequent claims for Involuntary Unemployment’ delete the paragraph and replace it with the below:</p> <p>“After the total outstanding balance on the Nominated Credit Card at the Claim Event Date has been paid, You must return to Employment or Self Employment for 6 consecutive months before You are able to submit another Involuntary Unemployment claim.”</p>

Item	New wording to apply
<p>Inconvenience Benefit</p>	<p>1. On page 9, under the heading '25 Stolen Card benefit' delete the heading and the paragraph and replace it with the following:</p> <p>"25 Inconvenience Benefit</p> <p>"We pay the Inconvenience Benefit if:</p> <ol style="list-style-type: none"> 1. either: <ol style="list-style-type: none"> 1. Your card for the Nominated Credit Card is stolen; or 2. Fraud occurs on the Nominated Credit Card; <p style="margin-left: 40px;">after the Policy Commencement Date, and</p> 2. You have notified ANZ Credit Cards of the theft or Fraud by calling 13 13 14. <p>We pay a benefit of \$200 to the Nominated Credit Card.</p> <p>We will only pay one claim for this benefit in any 12 month period."</p> <p>2. On pages 9-10, under the heading '26 Cases in which We will not pay Stolen Card benefits' delete the heading and the first and fourth dot points. Replace the heading with the following:</p> <p>"26 Cases in which We will not pay the Inconvenience benefit</p> <p>We will not pay a benefit for an Inconvenience benefit:"</p>
<p>General Policy Exclusions</p>	<p>1. On page 10, under the heading '27 General Policy Exclusions' delete the first dot point and replace it with the following:</p> <ul style="list-style-type: none"> • "Any intentionally self-inflicted Injury or suicide within the first 13 months after the Policy Commencement Date"
<p>Critical Illness</p>	<p>1. On page 10, include a new heading '27A Critical Illness benefit' and include the following text under the heading:</p> <p>"We will pay the Critical Illness benefit if You suffer a Critical Illness.</p> <p>We will pay up to the total amount outstanding on the Nominated Credit Card as at the date you were first diagnosed with, or operated on, for a Critical Illness, whichever is the earliest, to a maximum of \$50,000.</p>

Item	New wording to apply
<p>Critical Illness (continued)</p>	<p>The diagnosis of, or the operation for, the Critical Illness must occur after the Policy Commencement Date.</p> <p>Your benefit will be reduced by the amount of any Disability benefits out of which the Critical Illness claim has arisen.</p> <p>There is no cover if, within 30 days of the Policy Commencement Date:</p> <ul style="list-style-type: none"> • You are diagnosed with a Critical Illness; or • the symptoms leading to the Critical Illness being diagnosed become Reasonably Apparent.” <p>2. On page 10, include a new heading ‘27B Cases in which We will not pay the Critical Illness benefit’ and include the following text under the heading:</p> <p>“We will not pay a benefit on Critical Illness that results from any of the following:</p> <ul style="list-style-type: none"> • a Pre-Existing Condition; or • where the circumstances of the claim are excluded under the Policy (refer to Point 27 above).”
<p>Family Trauma Benefit</p>	<p>1. On page 10, include a new heading ‘27C Family Trauma benefit’ and include the following text under the heading:</p> <p>“We pay the Family Trauma benefit if You are required to take leave from Your Employment or Self Employment because Your Partner or dependent Child is diagnosed with a Critical Illness. The definition of Critical Illness depends on whether the person is a Child or adult. Please refer to ‘G. Definitions’.</p> <p>The amount of the Family Trauma benefit is a lump sum of \$500.</p> <p>We pay the Family Trauma benefit to the Nominated Credit Card.</p> <p>We will only pay the Family Trauma benefit once in any 12 month period.”</p> <p>2. On page 10, include a new heading ‘27D Cases in which We will not pay the Family Trauma benefit’ and include the following text under the heading:</p> <p>“We will not pay a benefit for Family Trauma where the circumstances of the claim are excluded under the Policy (refer to Point 27 above).”</p>

Item	New wording to apply
Premiums	<p>1. On page 11, under the heading '32 Refund of premiums' delete the text and replace with the following:</p> <p>"We will refund any premiums paid after the date of Your death. If You become Totally And Permanently Disabled or suffer a Critical Illness We will refund any premiums paid after the date You become eligible for the Total and Permanent Disability benefit or the Critical Illness benefit."</p>
Claims	<p>1. On pages 12-13, under the heading '35 Your claim must including supporting documents', delete the fourth and fifth bullet points.</p>
Benefits paid to Your Nominated Credit Card	<p>1. On page 12, under the heading '36 Benefits to Your Nominated Credit Card' delete the first paragraph and replace it with the following:</p> <p>"If a benefit is payable under this Policy it will usually be paid to the Nominated Credit Card. For the Life Benefit and Accidental Death Benefit, if the amount payable is greater than the total amount outstanding on the Nominated Credit Card, then the excess is paid to Your estate or to any person We are permitted to pay under the Life Insurance Act, 1995."</p>
Termination	<p>1. On page 13, under the heading '38 Termination' delete the third point and replace the sixth point with the following:</p> <ul style="list-style-type: none"> • "payment of the Life, Accidental Death, Total and Permanent Disability or Critical Illness benefit under the Policy is made" <p>2. On page 13, under the heading '38 Termination' replace the eighth bullet point with the following:</p> <ul style="list-style-type: none"> • "The maximum \$50,000 is paid for one or more claims (or \$100,000 for the Accidental Death benefit)."

Item	New wording to apply
Definitions	<p>1. On page 14, under the heading ‘G. Definitions’ delete the definitions for “Permanent Employment” and “We, Us or Our”.</p> <p>2. On page 14, under the heading ‘G. Definitions’ include the following new definitions:</p> <p>“Actively Seeking Employment means submission of at least one job application, including applications through an online job search engine, or attendance of at least one interview, per week for the period of Involuntary Unemployment.</p> <p>Bacterial Meningitis means an inflammation of the meninges, the membranes that cover the brain and spinal cord, caused by bacteria.</p> <p>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:</p> <ul style="list-style-type: none"> • 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; • low level prostatic cancers: <ul style="list-style-type: none"> – which are histologically described as TNM Classification T1a or T1b or lesser classification, – which are characterised by a Gleason score less than 7, and – where appropriate and necessary ‘major interventionist treatment’ has not been performed specifically to arrest the spread of malignancy. ‘Major interventionist treatment’ includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment;

Item	New wording to apply
Definitions (continued)	<ul style="list-style-type: none"> • chronic lymphocytic leukaemia less than Rai Stage 1; • 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, or which are classified as FIGO Stage 0, or which have a TNM classification of Tis. 'FIGO' refers to the staging method of the International Federation of Gynaecology and Obstetrics. <p>* Carcinoma in situ is covered in the following circumstances where the procedures are performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment:</p> <ul style="list-style-type: none"> • carcinoma in situ of the breast if it results directly in the removal of the entire breast • carcinoma in situ of the testicle if it results directly in the removal of the testicle • carcinoma in situ of the prostate if it results directly in the removal of the prostate or where characterised by a Gleason score of 7 or greater. <p>Child means any person aged less than 18 years.</p> <p>Chronic Kidney Failure means the end stage renal disease which requires permanent dialysis or renal transplantation.</p> <p>Claim Event Date means the date of the event or circumstance giving rise to the claim under the Policy.</p> <p>Cognitive Loss means You are confirmed by a Medical Practitioner as suffering from a deterioration or loss of intellectual capacity that requires You to be under the continuous care of and supervision by another adult person.</p> <p>Coronary Artery Surgery means the undergoing of coronary artery bypass surgery that is necessary to correct or treat coronary artery disease causing inadequate myocardial blood supply. Surgery does not include angioplasty, intra-arterial procedure or nonsurgical techniques.</p>

Item	New wording to apply
<p>Definitions (continued)</p>	<p>Critical Illness for an adult, critical illness means only Cancer, Chronic Kidney Failure, Coronary Artery Surgery, Heart Attack, Major Organ Transplant and Stroke. For a Child, critical illness means only Bacterial Meningitis, Cancer, Major Head Trauma, Major Organ Transplant, Paralysis and Severe Burns.</p> <p>Disability, Disabled or Disablement means:</p> <ul style="list-style-type: none"> • if You are Employed or Self-Employed on the Claim Event Date, being unable to perform the duties of Your Usual Occupation because of Illness or Injury, You are not engaged in Your Usual Occupation, and You are following the advice of a Medical Practitioner in relation to the disability for which You are claiming; or • if you are not Employed or Self-Employed on the Claim Event Date, a Medical Practitioner has confirmed that you have suffered a total and permanent Loss of Independent Existence or a permanent Cognitive Loss. <p>Employed or Employment means any of the following for financial reward:</p> <ul style="list-style-type: none"> • employed in a permanent full time capacity; • employed in a permanent part time capacity for 10 hours or more per week; or • employed in a casual, contract, seasonal or temporary capacity for 10 hours or more per week (on average over the 90 days immediately prior to the Claim Event Date) and have been in that same occupation on a continuous basis for 90 days. <p>Fraud in relation to Your Nominated Credit Card, means when unauthorised use of Your Nominated Credit Card account occurs, resulting in the credit card issued under that account being cancelled and reissued.</p>

Item	New wording to apply
Definitions (continued)	<p>Heart Attack (diagnosed) means the death of a portion of heart muscle arising from inadequate blood supply to the relevant area. The diagnosis must be supported by the following being present and consistent with acute myocardial infarction (and not due to medical intervention):</p> <ul style="list-style-type: none"> • rise and/or fall of cardiac biomarkers (such as Troponins or cardiac enzyme CK-MB) with at least one value above the 99th percentile of the upper reference range of laboratory normal; and • one of the following: <ul style="list-style-type: none"> – new cardiac symptoms and signs consistent with myocardial infarction – new ST elevation – new T wave changes – new Left bundle branch block (LBBB) – new pathological Q waves. <p>If the above test results are inconclusive, not undertaken or the tests are superseded due to technical advances, We will consider other appropriate and medically recognised tests that unequivocally diagnose myocardial infarction of the same degree of severity, or greater, as outlined above.</p> <p>The following are not covered under this definition:</p> <ul style="list-style-type: none"> • other acute coronary syndromes including but not limited to angina pectoris, myocardial infarctions arising from elective percutaneous coronary interventions or coronary bypass grafting that do not satisfy the requirements of the ESC/ACCF/AHA/WHF 3rd Edition of the 'universal definition of myocardial infarction'; and • elevations of troponins in the absence of overt ischaemic disease (for example but not limited to, myocarditis, apical ballooning, cardiac contusion, pulmonary embolism or drug toxicity). <p>Illness means an illness or disease which becomes Reasonably Apparent.</p> <p>Injury means a bodily injury.</p>

Item	New wording to apply
Definitions (continued)	<p data-bbox="336 227 903 301">Involuntarily Unemployed or Involuntary Unemployment means:</p> <ul data-bbox="336 312 938 701" style="list-style-type: none"> <li data-bbox="336 312 881 421">• You become Unemployed, through no choice or fault of your own and due to factors outside of your control; <li data-bbox="336 432 888 541">• immediately before You become Unemployed, you are Employed or Self Employed; and <li data-bbox="336 552 938 701">• You are registered with Centrelink, another equivalent government authority or a recognised recruitment agency, and are Actively Seeking Employment. <p data-bbox="336 711 944 891">Loss of Independent Existence means You are confirmed by a Medical Practitioner as unable to perform at least two of the following five activities of daily living, without the assistance of another adult person:</p> <ul data-bbox="336 901 944 1321" style="list-style-type: none"> <li data-bbox="336 901 726 941">• bathing and/or showering; <li data-bbox="336 952 702 991">• dressing and undressing; <li data-bbox="336 1002 640 1041">• eating and drinking; <li data-bbox="336 1052 944 1116">• using a toilet to maintain personal hygiene; or <li data-bbox="336 1126 840 1190">• getting in and out of bed, a chair or wheelchair; or <li data-bbox="336 1201 891 1321">• moving from place to place by walking, wheelchair or with the assistance of a walking aid. <p data-bbox="336 1332 912 1511">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:</p> <ul data-bbox="336 1522 938 1867" style="list-style-type: none"> <li data-bbox="336 1522 938 1749">• 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 <li data-bbox="336 1760 923 1867">• a total and irreversible inability to perform at least one activity of daily living without the assistance of another adult person.

Item	New wording to apply
Definitions (continued)	<p>Major Organ Transplant means the medically necessary human to human organ transplant from a donor to You or an immediate family member of one or more of the following complete organs:</p> <ul style="list-style-type: none"> • kidney; • heart; • lung; • liver; • pancreas; • small bowel; or • the transplant of bone marrow. <p>Paralysis means the complete and permanent loss of strength in an affected limb or muscle group due to spinal cord Injury.</p> <p>Partner means a spouse, de facto spouse or person living in a bona fide domestic living arrangement; irrespective of gender, where one or each of them provides the other with financial support, domestic support and personal care.</p> <p>Policy means the contract between You and the insurers.</p> <p>Policy Commencement Date means the date we accept Your application and when cover starts as specified in Your Policy schedule.</p> <p>Pre-Existing Condition means any Illness, Injury or condition that:</p> <ul style="list-style-type: none"> • in the six months immediately before the Policy Commencement Date, is the subject of a Medical Consultation; and • leads to death, Critical Illness or Disablement in the first six months immediately after the Policy Commencement Date. <p>Reasonably Apparent means that a reasonable person in the circumstances would be expected to have been aware of the symptoms.</p>

Item	New wording to apply
<p>Definitions (continued)</p>	<p>Self-Employment and Self-Employed means the circumstances where a person:</p> <ul style="list-style-type: none"> • derives the majority of his/her income from a trade, profession or a business; • is a sole proprietor, partner, shareholder or director of the trade, profession or business; • has control or power over the trade, profession or business; • is working within the trade, profession or business for 10 hours or more per week (on average over the 90 days immediately prior to the Claim Event Date) and has been in that same occupation on a continuous basis for 90 days; and • is not an employee under the control of an employer. <p>Severe Burns means a tissue Injury caused by thermal, electrical or chemical agents causing third degree burns to:</p> <ul style="list-style-type: none"> • 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; • the whole of both feet, requiring surgical debridement and/or grafting; • the whole of the skin of the genitalia, requiring surgical debridement and/or grafting; or • the whole of the face, requiring surgical debridement and/or grafting. <p>Stroke means a cerebrovascular accident or event producing a neurological deficit lasting more than 24 hours. There must be clear evidence:</p> <ul style="list-style-type: none"> • 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 extra cranial source. <p>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.</p>

Item	New wording to apply
Definitions (continued)	<p>Totally and Permanently Disabled or Total and Permanent Disablement means:</p> <ul style="list-style-type: none"> • if You are Employed or Self-Employed on the Claim Event Date, unlikely to ever again be Employed or Self-Employed in any occupation for which You are suited by training, skill or experience; or • if you are not Employed or Self-Employed on the Claim Event Date, a Medical Practitioner has confirmed that you have suffered a total and permanent Loss of Independent Existence or a permanent Cognitive Loss. <p>Unemployed Or Unemployment means</p> <ul style="list-style-type: none"> • if Your employer terminates Your employment as a result of redundancy, shortage of work or unsatisfactory work performance. • if You are Self-Employed, Unemployed or Unemployment means the trade, profession or business ceases to operate due to actual or imminent insolvency or business factors beyond Your reasonable control. This does not include when You experience a shortage of work leading to cash flow constraints but Your trade, profession or business is still operating, or You voluntarily and temporarily ceasing to trade, or You selling your business. • If You are Self-Employed in a partnership, Unemployed or Unemployment also includes the circumstance where Your status as a partner is discontinued without Your actual or implied consent and You cease to work in the partnership. <p>Usual Occupation means the Employment in which You are regularly engaged (i.e. for which you receive a financial reward) at the time You suffer an Illness or Injury.</p> <p>We, Us or Our means in the case of Life, Accidental Death, Total and Permanent Disability, Critical Illness and Family Trauma Benefits, means OnePath Life Limited ABN 33 009 657 176. In the case of Disability, Involuntary Unemployment and Inconvenience Benefits, it means OnePath General Insurance Pty Limited ABN 56 072 892 365.</p>



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