

# Life UPGRADED

We've listened to your feedback and taken action. The result is 40+ upgrades across our product range, delivering improved clarity, consistency and outcomes for you and your customers.<sup>1</sup>

## ACROSS ALL COVERS

<b>Policy wording upgrades</b>	Simplification of process at time of claim for new policies issued from 28 May 2018.
<b>Restructured policy wording</b>	Improved structure of policy wording to improve clarity and where possible ensure consistency of benefits across covers.

## LIFE ASSURANCE

<b>Terminal illness partial benefit</b>	Paid on diagnosis of one of the specified terminal illnesses.
<b>Special events</b>	Renaming of benefit and extension of timeframe for exercising increases along with increase in events. There are now no differences in the events under Platinum Plus, Platinum Plus Level Term and Mortgage Protector.

## TRAUMA

	<b>NEW Full Payment Definitions</b>
<b>Carcinoma in situ – with major treatment</b>	Carcinoma in situ treated by removal of the entire organ or through chemotherapy/radiotherapy.

<b>Peripheral neuropathy</b>	Damage to nerves resulting in either at least 25% permanent impairment of whole person function or need for assistance with activities of daily living.
------------------------------	---

<b>Severe diabetes</b>	Suffering at least two of the listed severe complications as a result of diabetes.
------------------------	--

<b>Severe inflammatory bowel disease</b>	Crohn's disease or ulcerative colitis requiring either permanent immunosuppressive therapy or removal of the entire large bowel.
--	--

	<b>NEW Partial Payment Definitions</b>
<b>Aneurysm</b>	Cerebral aneurysm treated by the specified surgical procedures or an aortic aneurysm that has ruptured or is of a specific size.

<b>Chronic lymphocytic leukaemia</b>	Diagnosis of Chronic Lymphocytic Leukaemia of Rai Stage 0.
--------------------------------------	--

<b>Colostomy or ileostomy</b>	Creation of a permanent non-reversible opening linking the colon or ileum to the external surface of the body.
-------------------------------	--

<b>Hydrocephalus</b>	Insertion of a shunt to remove excess cerebrospinal fluid or pressure in the cranium.
----------------------	---

<b>Major burns</b>	Third degree burns to at least 9% of the body, or 50% of either hand or combined over both hands.
--------------------	---

<b>Systemic lupus erythematosus</b>	Diagnosis of systemic lupus erythematosus with evidence of lupus nephritis to the level set out in the policy.
-------------------------------------	--

	<b>Enhanced Full Payment Definitions</b>
<b>Alzheimer's disease</b>	Alignment in wording with other cognitive impairment definitions.

<b>Angioplasty – triple vessel</b>	Covers triple vessel angioplasty completed over more than one procedure within a two month period.
------------------------------------	--

<b>Aorta surgery</b>	Addition of wording to make it clear that we cover minimally invasive surgery.
----------------------	--

<b>Benign brain tumour / benign spinal tumour</b>	Extension to cover pituitary gland tumours that meet the requirements of the policy wording.
---	--

<b>Cancer</b>	Clarification of wording and extension to melanoma definition.
---------------	--

<b>Cognitive impairment</b>	Alignment in wording with other cognitive impairment definitions.
-----------------------------	---

<b>Dementia</b>	Alignment in wording with other cognitive impairment definitions.
-----------------	---

<b>Heart attack</b>	Aligning policy wording to current medical practices.
---------------------	---

<b>Heart valve surgery</b>	Addition of wording to make it clear that we cover minimally invasive surgery.
----------------------------	--

<b>Loss of sight in both eyes</b>	Addition of measure to make it clear to a customer the level of vision loss required.
-----------------------------------	---

<b>Major head trauma</b>	Aligning policy wording to current medical practices.
--------------------------	---

<b>Major organ transplant</b>	Extension to cover live liver donors and remove the requirement for a human donor.
-------------------------------	--

<b>Muscular dystrophy</b>	Removal of the impairment criteria and pay the full benefit on diagnosis.
---------------------------	---

<b>Paralysis</b>	Extension to cover for paralysis of one limb.
------------------	---

<b>Parkinson's disease</b>	Aligning policy wording to current medical terminology.
----------------------------	---

	<b>Enhanced Partial Payment Definitions</b>
<b>Malignant melanoma diagnosis</b>	Increase in partial payment to align with other partial cancer benefits.

	<b>Enhancement to Buy Back Option</b>
	Increase in entry age and expiry age.

	<b>Enhancement to Special Events</b>
	Renaming of benefit and extension of timeframe for exercising increases along with increase in events to align with Life Assurance. There are now no differences in the events under Platinum Plus, Platinum Plus Level Term and Mortgage Protector.

## TOTAL AND PERMANENT DISABILITY

<b>Cover after age 70</b>	Extension in criteria for a claim after age 70.
---------------------------	---

<b>NEW Waiver of Wait Period</b>	Waiver of the 3 month wait period for total and permanent disability caused by one of the specified conditions.
----------------------------------	---

<b>Removal of Inactive Employment Restriction</b>	Removal of the restriction that if a customer with Own Occupation TPD has been unemployed for more than 12 months, the definition changes to Any Occupation.
---	--

<b>Enhancement to Special Events</b>	Renaming of benefit and extension of timeframe for exercising increases along with increase in events to align with Life Assurance. There are now no differences in the events under Platinum Plus, Platinum Plus Level Term and Mortgage Protector.
--------------------------------------	--

## INCOME PROTECTION

<b>NEW Partial Disability Benefit calculation for Agreed Value</b>	Choice of calculation method applying to claim – continue as agreed value calculation or move to an indemnity calculation.
--	--

<b>NEW Reduction in Waiting Period Benefit</b>	Allow the customer to reduce a long wait period without health evidence under certain circumstances. Formalising in policy wording some existing practice in underwriting as an inbuilt benefit.
--	--

<b>Enhanced Future Insurability</b>	Extension in timeframe for exercising benefit.
-------------------------------------	--

<b>Enhanced Death Benefit</b>	We will now pay the benefit for death at any stage.
-------------------------------	---

<b>Enhanced Rehabilitation Benefit</b>	Enhancement including an increase in financial assistance which is paid once the customer returns to paid work.
--	---

<b>Enhanced Specific Injury Benefit</b>	Enhanced wording around fracture definition.
---	--

<b>Enhanced Specified Medical Condition Benefit</b>	Align wording with Trauma Definitions.
---	--

## KEY PERSON

<b>NEW 2 year Benefit Period</b>	Addition of a new benefit period.
----------------------------------	-----------------------------------

<sup>1</sup> Upgrades apply to Platinum Plus, Platinum Plus Level Term and Mortgage Protector issued from 28 May 2018, and to existing Platinum Plus, Platinum Plus Level Term, Mortgage Protector, Lumley and Protection plan policies sold on or after 1 April 2001, provided the customer was not suffering from a pre-existing condition from 28 May 2018.

Disclaimer – the information contained in this document is a convenient summary of the key points and is general in nature. Definitions, benefits, standard exclusions/limitations, terms and conditions are contained in the full policy documentation. Please refer to current policy wordings for specific details.