



Effective from 3 September 2018



An update to your insurance

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This update document is applicable to:

Crisis products from:

- CrisisCare Insurance Plan (on sale from 1 August 1993 to 31 August 1997)

Trauma insurance and Crisis benefits on the following products:

- Whole of Life Plan
- Endowment Plan

Note: There are instances where an upgrade is restricted to certain products and will not apply to the full range above. This has been specified under **Summary of updated definitions for your plan**.

1. Your definition changes

We have recently reviewed CrisisCare Insurance plans and Crisis benefit options, and **introduced some changes that may benefit you**.

When we update or improve the features of our product range, we may pass some or all of those changes onto existing plan holders. **The updates are automatic – there is nothing you need to do.**

The changes to your plan will automatically be available to you. **You will still retain your existing terms and conditions**, and continue to pay the premium rates for your existing plan.

The most recent updates to your plan definitions will be reviewed at claim time, along with the original definition, to ensure you are assessed using the definitions that benefit you most. This means that if a definition or benefit from your original plan is more beneficial to you, you will still be eligible to claim under your original plan definitions.

Exclusions and special rules

If an exclusion(s) or deletion(s) apply to your plan, the upgrade will not apply when assessing any claim affected by that exclusion(s) or deletion(s).

What do I need to do?

While you do not need to do anything to receive these updates to your plan, we do recommend that you read the information included in this document, so that you understand the updates. We also suggest you file this information with your plan document for future reference.

How to read this document

Refer to the **Summary of updated definitions for your insurance plan** section to see which definitions apply to your plan.

Please note that where we refer to 'you' or 'your' we are referring to the person who is insured as detailed in your plan schedule.

Overview of the changes to your plan

These changes will automatically apply to your plan from **3 September 2018**. For details of specific changes to definitions, please see relevant sections throughout this booklet.

CrisisCare Insurance plans and Crisis benefit options will receive:

Updated crisis definitions including:

- Cancer
- Heart attack – Out of hospital cardiac arrest

Overview of the changes to the medical definition

Cancer

The exclusion for Kaposi's Sarcoma and other tumours caused by AIDS has been removed.

Other exclusions will continue to apply.

What we have changed

We will pay a benefit for cancers relating to AIDS.

Heart attack – Out of hospital cardiac arrest

We will pay if an insured person suffers a cardiac arrest which:

- is not associated with any medical procedure; and
- occurs outside a hospital; and
- is due to either cardiac asystole or ventricular fibrillation as documented by electrocardiographic (ECG) changes.

If electrocardiogram changes are inconclusive or an ECG is not available, we will consider medical evidence which is acceptable to us that unequivocally confirms an out of hospital cardiac arrest has occurred. Examples of suitable evidence includes but is not limited to: Ambulance and Hospital Medical Reports confirming cardiac arrest or the administration of Cardiopulmonary Resuscitation (CPR) by an attending ambulance officer or trained first aid officer or Automated External Defibrillator (AED) data.

What we have changed

We have clarified that in a circumstance where electrocardiogram changes are inconclusive or if an ECG is unavailable, we will consider medical evidence which is acceptable to us that unequivocally confirms an out of hospital cardiac arrest has occurred.

2. Summary of updated definitions for your insurance plan

	Cancer	Heart attack – Out of hospital cardiac arrest
CrisisCare Insurance plans		
CrisisCare Advanced	✓	✓
CrisisCare Standard	✓	✓
Children's CrisisCare option	✓	
Trauma insurance and Crisis benefits on the following products:		
Whole of Life Plan	✓	✓
Endowment Plan	✓	✓

Contact us

If you would like any more information on these updates or anything to do with your plan, talk to your financial adviser or contact an AMP Customer Service Officer.

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What you need to know

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