



Effective from 3 September 2018



An update to your insurance

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This insurance update document is applicable to:

Trauma insurance benefits on the following products:

- Flexible Security Plan
- Progressive Life Plan
- Whole of Life Plan
- Endowment Plan
- Open Ended Lifestyle Protection Plan
- Open Ended Premier Lifestyle Protection Plan
- Defined Period Lifestyle Protection Plan
- Premier Plus Lifestyle Protection Plan
- Open Ended Premier Plus Lifestyle Protection Plan
- Defined Period Premier Lifestyle Protection Plan
- Goldline Savings and Protection Plan
- Provider Protection and Savings Plan
- Provider Special Purpose 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 medical definitions within the Trauma plans 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.

Any upgrades and/or changes 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.

Pre-existing condition and exclusions

You may have a 'pre-existing condition' clause that applies to your plan for automatic enhancements. If applicable and you are suffering from a pre-existing condition at the time the upgrade is provided, the upgrade will not apply when assessing any claim affected by that pre-existing condition. If an exclusion(s) applies to your plan, the upgrade will not apply when assessing any claim affected by that exclusion(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 booklet

Refer to **Summary of updated definitions for your insurance plan** section for detail about 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 section 2 in this document.

Trauma insurance plans and options will receive:

Updated medical definitions including:

- Cancer
- Cardiac arrest – outside of hospital

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.

Cardiac arrest – outside of hospital

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	Cardiac arrest – outside of hospital
Progressive Life Plan	✓	
Major Trauma Benefit from: <ul style="list-style-type: none"> – Flexible Security Plan – Defined Period Lifestyle Protection Plan – Open Ended Lifestyle Protection Plan – Open Ended Premier Lifestyle Protection Plan – Premier Plus Lifestyle Protection Plan – Endowment Plan – Defined Period Premier Lifestyle Protection Plan – Open Ended Premier Plus Lifestyle Protection Plan – Whole of Life Plan 	✓	
Trauma Recovery Benefit, on sale from 19 August 2002: <ul style="list-style-type: none"> – Whole of Life Plan – Endowment Plan – Open Ended Lifestyle Protection Plan – Open Ended Premier Lifestyle Protection Plan – Defined Period Lifestyle Protection Plan – Premier Plus Lifestyle Protection Plan – Open Ended Premier Plus Lifestyle Protection Plan – Defined Period Premier Lifestyle Protection Plan 		✓
Trauma Recovery Benefit, on sale from 16 October 1987 to 18 August 2002: <ul style="list-style-type: none"> – Whole of Life Plan – Endowment Plan – Open Ended Lifestyle Protection Plan – Open Ended Premier Lifestyle Protection Plan – Defined Period Lifestyle Protection Plan – Premier Plus Lifestyle Protection Plan – Open Ended Premier Plus Lifestyle Protection Plan – Defined Period Premier Lifestyle Protection Plan 	✓	
Goldline Savings and Protection Plan	✓	
Provider Protection and Savings Plan	✓	
Provider Special Purpose Plan	✓	

Contact us

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

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