

LOAN PROTECTION

Medical Definitions Reference Guide

Effective date: 1 April 2021



The information in this document forms part of the Loan Protection for Home Loan Customers Product Disclosure Statement (PDS) and the Loan Protection for Personal Loan Customers Product Disclosure Statement (PDS).

This Medical Definitions Reference Guide contains statements and information incorporated by reference and must be read in conjunction with the Home Loan Protection or Personal Loan Protection PDS.

Which guide applies to my claim?

- For claimable medical conditions occurring on or after 1 April 2021Page 1
- For claimable medical conditions occurring on or after 23 September 2018 but before 31 March 2021[Page 4](#)
- For claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018.....[Page 6](#)
- For claimable medical conditions occurring on or after 24 June 2017 but before 17 September 2017.....[Page 8](#)
- For claimable medical conditions occurring before 24 June 2017, please refer to your policy document/s.

If you have any questions, please call us on 13 39 82 between 8am – 5pm (Sydney time), Monday to Friday.

Medical Definitions

Medical condition	Means...
Cancer	<p>Cancer is the presence of one or more malignant tumours diagnosed by a <i>relevant medical specialist</i> and includes each of the following conditions:</p> <ol style="list-style-type: none">1. Lymphoma (including Hodgkin's and non-Hodgkin's disease)2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 03. Multiple myeloma4. Malignant bone marrow disorders5. Carcinoma in situ of the breast which has resulted in:<ol style="list-style-type: none">i. the removal of the entire breast, orii. breast conserving surgery and radiotherapy, oriii. breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells)6. Carcinoma in situ of the testis7. Sarcoma

Medical condition	Means...
Cancer (continued)	<p>8. Prostatic cancers that are classified as:</p> <ol style="list-style-type: none"> i. T1bN0M0 or greater, or ii. T1aN0M0 with a Gleason Score of 6 or more. <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none"> 1. All tumours which are histologically described as benign, pre-malignant, borderline malignant, low malignant potential, all grades of dysplasia, all grades of squamous intraepithelial lesions (HSIL and LSIL), and all grades of intra-epithelial neoplasia. 2. Non melanoma skin cancers including: <ol style="list-style-type: none"> i. intraepidermal carcinomas ii. basal cell carcinomas, and iii. squamous cell carcinomas of skin which have not spread to another organ. 3. Melanomas which are classified as less than stage T1bN0M0. 4. Monoclonal gammopathy of unknown significance (MGUS). 5. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above. 6. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0. 7. A tumour which meets both of the following: <ol style="list-style-type: none"> i. it is described histologically as premalignant or carcinoma in situ; and ii. it is not included in the definition of 'cancer' under the list of inclusions above. 8. A cancer which meets both of the following: <ol style="list-style-type: none"> i. it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and ii. it is not included in the definition of 'cancer' under the list of inclusions above.
Coronary artery bypass surgery	Coronary artery bypass surgery that has occurred to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.
Heart attack	<p>The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area.</p> <p>The diagnosis of myocardial infarction must be confirmed by a <i>relevant medical specialist</i> and evidenced by:</p> <ol style="list-style-type: none"> a. a typical rise and/or fall of cardiac biomarkers with at least one biomarker result above the upper limit of the reference range, and b. at least one of the following: <ul style="list-style-type: none"> - signs and symptoms of ischaemia consistent with a myocardial infarction; - confirmatory new, or presumed new, electrocardiogram (ECG) changes consistent with myocardial infarction; - imaging evidence confirming the new loss of viable myocardium or new regional wall motion abnormality. <p>If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of at least the degree of severity set out above.</p> <p>Other acute coronary syndromes where death of the heart muscle has not occurred, myocarditis, pericarditis and any cardiomyopathy such as but not limited to takotsubo cardiomyopathy are excluded.</p>
Medical practitioner(s)	<p>A person who meets all of the following:</p> <ul style="list-style-type: none"> • the person isn't you, the life insured or an immediate family member or business partner of you or the life insured • the person is a legally qualified <i>medical practitioner</i> whose credentials have been formally accepted by the medical authority of the Australian state or territory in which they practise • the person is registered by the medical authority to carry out the duties of a <i>medical practitioner</i> according to the authority's rules • the person is, if reasonably required by us, a specialist in a relevant field of medicine • the person is not an allied health professional such as a chiropractor, physiotherapist, psychologist or alternative therapy provider.

Medical condition	Means...
Relevant medical specialist	A <i>medical practitioner</i> we consider to be a specialist in the relevant field of medicine.
Stroke	<p>An infarct or haemorrhage involving the brain or spinal cord, producing neurological symptoms. There must be evidence consistent with stroke on CT, MRI or other appropriate imaging scan.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • migraines • transient ischemic attacks • brain injury resulting from trauma • vascular disease affecting the eye, optic nerve or vestibular function.

Important information

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LOAN PROTECTION

Medical Definitions Reference Guide

Effective date: 23 September 2018



HEALTHIER, LONGER,
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The information in this document forms part of the Loan Protection for Home Loan Customers Product Disclosure Statement (PDS) and the Loan Protection for Personal Loan Customers Product Disclosure Statement (PDS).

This Medical Definitions Reference Guide is for claimable medical conditions occurring between 23 September 2018 and 31 March 2021 inclusive. It contains statements and information incorporated by reference and must be read in conjunction with the Home Loan Protection or Personal Loan Protection PDS.

Medical condition	Means...
Cancer	<p>Cancer is the presence of one or more malignant tumours that are characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>This definition of 'cancer' includes each of the following conditions:</p> <ol style="list-style-type: none">1. Lymphoma (including Hodgkin's and non-Hodgkin's disease)2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 03. Multiple myeloma4. Malignant bone marrow disorders5. Carcinoma in situ of the breast which has resulted in:<ol style="list-style-type: none">i. the removal of the entire breast, orii. breast conserving surgery and radiotherapy, oriii. breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells)6. Carcinoma in situ of the testis7. Prostatic cancers that are classified as:<ol style="list-style-type: none">i. T1bN0M0 or greater, orii. T1aN0M0 with a Gleason Score of 6 or more <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none">1. Cervical dysplasia, LSIL, HSIL, CIN1, CIN2, CIN2/3 and CIN3.2. Non melanoma skin cancers including:<ol style="list-style-type: none">i. intraepidermal carcinomasii. basal cell carcinomas, andiii. squamous cell carcinomas of skinwhich have not spread to another organ.3. Melanomas which are classified as less than stage T1bN0M0.4. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above.5. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0.

Medical condition	Means...
Cancer (continued)	<p>6. A tumour which meets both of the following:</p> <ul style="list-style-type: none"> i. it is described histologically as premalignant or carcinoma in situ; and ii. it is not included in the definition of 'cancer' under the list of inclusions above. <p>7. A cancer which meets both of the following:</p> <ul style="list-style-type: none"> i. it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and ii. it is not included in the definition of 'cancer' under the list of inclusions above.
Coronary artery bypass surgery	<p>The undergoing of bypass surgery to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.</p>
Heart attack	<p>The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area.</p> <p>The diagnosis of myocardial infarction must be confirmed by a <i>relevant medical specialist</i> and evidenced by:</p> <ul style="list-style-type: none"> a. a typical rise and/or fall of cardiac biomarkers with at least one biomarker result above the upper limit of the reference range, and b. at least one of the following: <ul style="list-style-type: none"> - signs and symptoms of ischaemia consistent with a myocardial infarction; - confirmatory new, or presumed new, electrocardiogram (ECG) changes consistent with myocardial infarction; or - imaging evidence confirming the new loss of viable myocardium or new regional wall motion abnormality. <p>If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of at least the degree of severity set out above.</p> <p>Other acute coronary syndromes where death of the heart muscle has not occurred are excluded.</p>
Medical practitioner(s)	<p>A person who meets all of the following:</p> <ul style="list-style-type: none"> • the person isn't you, the life insured or an immediate family member or business partner of you or the life insured • the person is a legally qualified <i>medical practitioner</i> whose credentials have been formally accepted by the medical authority of the Australian state or territory in which they practise • the person is registered by the medical authority to carry out the duties of a <i>medical practitioner</i> according to the authority's rules • the person is, if reasonably required by us, a specialist in a relevant field of medicine • the person is not an allied health professional such as a chiropractor, physiotherapist, psychologist or alternative therapy provider.
Relevant medical specialist	<p>A <i>medical practitioner</i> we consider to be a specialist in the relevant field of medicine.</p>
Stroke	<p>An infarct or haemorrhage involving the brain or spinal cord, producing neurological symptoms. There must be evidence consistent with stroke on CT, MRI or other appropriate imaging scan.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • migraines • transient ischemic attacks, and • brain injury resulting from: <ul style="list-style-type: none"> - trauma, or - vascular disease affecting the eye, optic nerve or vestibular function.

Important information

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LOAN PROTECTION

Medical Definitions Reference Guide

Effective date: 17 September 2017



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The information in this document forms part of the Loan Protection for Home Loan Customers Product Disclosure Statement (PDS) and the Loan Protection for Personal Loan Customers Product Disclosure Statement (PDS).

This Medical Definitions Reference Guide is for claimable medical conditions occurring between 17 September 2017 and 22 September 2018 inclusive. It contains statements and information incorporated by reference and must be read in conjunction with the Home Loan Protection or Personal Loan Protection PDS.

Medical condition	Means...
Cancer	<p>Cancer is the presence of one or more malignant tumours that are characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>This definition of 'cancer' includes each of the following conditions:</p> <ol style="list-style-type: none">1. Lymphoma (including Hodgkin's and non-Hodgkin's disease)2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 03. Multiple myeloma4. Malignant bone marrow disorders5. Carcinoma in situ of the breast which has resulted in:<ol style="list-style-type: none">i. the removal of the entire breast, orii. breast conserving surgery and radiotherapy, oriii. breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells)6. Carcinoma in situ of the testis7. Prostatic cancers that are classified as:<ol style="list-style-type: none">i. T1bN0M0 or greater, orii. T1aN0M0 with a Gleason Score of 6 or more <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none">1. Cervical dysplasia, LSIL, HSIL, CIN1, CIN2, CIN2/3 and CIN3.2. Non melanoma skin cancers including:<ol style="list-style-type: none">i. intraepidermal carcinomasii. basal cell carcinomas, andiii. squamous cell carcinomas of skinwhich have not spread to another organ.3. Melanomas which are classified as less than stage T1bN0M0.4. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above.5. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0.

Medical condition	Means...
Cancer (continued)	<p>6. A tumour which meets both of the following:</p> <ol style="list-style-type: none"> i. it is described histologically as premalignant or carcinoma in situ; and ii. it is not included in the definition of 'cancer' under the list of inclusions above. <p>7. A cancer which meets both of the following:</p> <ol style="list-style-type: none"> i. it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and ii. it is not included in the definition of 'cancer' under the list of inclusions above.
Coronary artery bypass surgery	The undergoing of bypass surgery to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.
Heart attack	<p>The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area.</p> <p>The diagnosis of myocardial infarction must be confirmed by a <i>relevant medical specialist</i> and evidenced by:</p> <ol style="list-style-type: none"> a. a typical rise and/or fall of cardiac biomarkers with at least one biomarker result above the upper limit of the reference range, and b. at least one of the following: <ul style="list-style-type: none"> - signs and symptoms of ischaemia consistent with a myocardial infarction; - confirmatory new, or presumed new, electrocardiogram (ECG) changes consistent with myocardial infarction; or - imaging evidence confirming the new loss of viable myocardium or new regional wall motion abnormality. <p>If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of at least the degree of severity set out above.</p> <p>Other acute coronary syndromes where death of the heart muscle has not occurred are excluded.</p>
Stroke	<p>An infarct or haemorrhage involving the brain or spinal cord, producing neurological symptoms. There must be evidence consistent with stroke on CT, MRI or other appropriate imaging scan.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • migraines • transient ischemic attacks, and • brain injury resulting from: <ul style="list-style-type: none"> - trauma, or - vascular disease affecting the eye, optic nerve or vestibular function.

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LOAN PROTECTION

Medical Definitions Reference Guide

Effective date: 24 June 2017



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The information in this document forms part of the Loan Protection for Home Loan Customers Product Disclosure Statement (PDS) and the Loan Protection for Personal Loan Customers Product Disclosure Statement (PDS).

This Medical Definitions Reference Guide is for claimable medical conditions occurring between 24 June 2017 and 16 September 2017 inclusive. It contains statements and information incorporated by reference and must be read in conjunction with the Home Loan Protection or Personal Loan Protection PDS.

Medical condition	Means...
Cancer	<p>Cancer is the presence of one or more malignant tumours that are characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>This definition of 'cancer' includes each of the following conditions:</p> <ol style="list-style-type: none">1. Lymphoma (including Hodgkin's and non-Hodgkin's disease)2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 03. Multiple myeloma4. Malignant bone marrow disorders5. Carcinoma in situ of the breast which has resulted in:<ol style="list-style-type: none">i. the removal of the entire breast, orii. breast conserving surgery and radiotherapy, oriii. breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells)6. Carcinoma in situ of the testis7. Prostatic cancers that are classified as:<ol style="list-style-type: none">i. T1bN0M0 or greater, orii. T1aN0M0 with a Gleason Score of 6 or more <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none">1. Cervical dysplasia, LSIL, HSIL, CIN1, CIN2, CIN2/3 and CIN3.2. Non melanoma skin cancers including:<ol style="list-style-type: none">i. intraepidermal carcinomasii. basal cell carcinomas, andiii. squamous cell carcinomas of skinwhich have not spread to another organ.3. Melanomas which are classified as less than stage T1bN0M0.4. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above.5. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0.

Medical condition	Means...
Cancer (continued)	<p>6. A tumour which meets both of the following:</p> <ul style="list-style-type: none"> i. it is described histologically as premalignant or carcinoma in situ; and ii. it is not included in the definition of 'cancer' under the list of inclusions above. <p>7. A cancer which meets both of the following:</p> <ul style="list-style-type: none"> i. it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and ii. it is not included in the definition of 'cancer' under the list of inclusions above.
Coronary artery disease requiring bypass surgery	<p>The actual undergoing of by-pass surgery (including saphenous vein or internal mammary graft(s)) for the treatment of coronary artery disease. Any other operations are specifically excluded from this definition.</p>
Heart attack	<p>The death of part of the heart muscle (myocardium) as a result of inadequate blood supply to the relevant area. The diagnosis must be confirmed by a cardiologist and evidenced by a typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference limit and at least one of the following:</p> <ul style="list-style-type: none"> • signs and symptoms of ischaemia consistent with a myocardial infarction; • confirmatory new (or presumed new) electrocardiogram (ECG) changes associated with myocardial infarction; or • imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. <p>If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of the degree of severity outlined above.</p> <p>Acute coronary syndromes including but not limited to angina pectoris, unstable angina, and acute coronary insufficiency are excluded as part of this definition.</p>
Stroke	<p>A cerebrovascular accident or incident producing neurological sequelae. This includes infarction of brain tissue, intracranial and/or subarachnoid haemorrhage, or embolization from an extracranial source.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • cerebral symptoms due to: <ul style="list-style-type: none"> - transient ischaemic attacks; - reversible ischaemic neurological deficit; or - migraine. • cerebral injury resulting from: <ul style="list-style-type: none"> - trauma; - hypoxaemia; or - vascular disease affecting the eye, optic nerve or vestibular function.

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