



Lifestyle Protection Policy Change Summary

This summary of changes to your policy should be read together with your Policy Schedule, Product Disclosure Statement (PDS) and Policy Document. Together, these documents make up your insurance contract.

The following updated policy terms will be available to you for claims caused by events that occur on or after the 30th of June, 2017.

You will still be able to use the definitions contained in the policy on the date you purchased your cover or the definitions current as at the date of your claim to ensure you are not unintentionally impacted by any changes that are made.

Updated definitions

Bone Fracture benefit

If as a direct result of an accidental injury a life insured incurs a bone fracture to the bones listed in the table below and the diagnosis of the bone fracture is made within 90 days of the accidental injury, we will pay the relevant bone fracture benefit.

By bone fracture we mean a fracture to a bone where the continuity of the tissue of the bone is broken. The amount of bone fracture benefit payment depends on the type of bone fracture and the plan you have selected.

The bone fracture benefit is payable for any bone fractures caused by accidental injuries, cumulatively up to the maximum benefit amount specified in the benefit schedule (i.e. \$5,000 for Standard Plan and \$10,000 for Premier Plan).

Bone Fracture	Benefit amount payable	
	Standard Plan	Premier Plan
Fracture of hip or pelvis	\$5,000	\$10,000
Fracture of skull	\$3,000	\$6,000
Fracture of thigh, heel , upper arm	\$2,500	\$5,000
Fracture of ankle, lower leg, should blade, elbow	\$1,500	\$3,000
Fracture of lower jaw, collarbone	\$1,500	\$3,000
Fracture of lower arm, wrist	\$1,250	\$2,500
Fracture of vertebrae	\$1,000	\$2,000
Fracture of sternum, kneecap, cheekbone	\$750	\$1,500
Fracture of hand, foot, ribs, coccyx	\$500	\$1,000
Fracture of toes, thumbs or fingers	\$250	\$500

Bed Confinement Benefit

We'll pay this benefit if, because of an accidental injury and within 90 days of the date of that injury, the Life Insured:

- has been advised by a medical practitioner to remain in bed for a substantial part of each day
- is under the continuous care of a registered nurse or under the full time care of a person acceptable to us (such a person need not be medically qualified) for a period of 7 consecutive days from the date of disablement, and
- is unable to get out of bed and walk without assistance.

The bed confinement benefit payment depends on the plan you have selected and is payable only once for any one accidental injury. For the Standard Plan the benefit is \$1,000 and for the Premier Plan the benefit is \$2,000.