

ANNOUNCEMENT: COMMINSURE LIFE INSURANCE AND LOAN PROTECTION POLICIES

As a result of the accelerated review and enhancement of medical definitions within CommInsure Life Insurance and Loan Protection policies, we are making changes to the following medical definitions with effect from 11 May 2014.

- ◆ heart attack
- ◆ severe rheumatoid arthritis

| This term... | means... |
|------------------------------------|---|
| 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If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose a myocardial infarction of the degree of severity or greater as outlined above has occurred.</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> |
| severe rheumatoid arthritis | <p>The life insured meets one of the following:</p> <ul style="list-style-type: none">◆ Diagnosis of rheumatoid arthritis, confirmed by appropriate radiology and blood tests, that has failed to respond to all treatment regimens including, but not limited to immunosuppressive and biological agents, causing permanent whole person impairment of at least 25% (as defined in the edition of the American Medical Association's publication 'Guides to the Evaluation of Permanent Impairment' current as at the issue date of this CommInsure Protection PDS); or◆ The unequivocal diagnosis of severe rheumatoid arthritis by a rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria:<ul style="list-style-type: none">• at least a six week history of severe rheumatoid arthritis which involves three or more of the following joint areas:<ul style="list-style-type: none">– proximal interphalangeal joints in the hands– metacarpophalangeal joints in the hands– metatarsophalangeal joints in the foot, wrist, elbow, knee or ankle• simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone)• typical rheumatoid joint deformity and at least two of the following criteria:<ul style="list-style-type: none">– morning stiffness– rheumatoid nodules– erosions seen on x-ray imaging– the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of severe rheumatoid arthritis. <p>Degenerative osteoarthritis and all other arthritides are excluded.</p> |

What this update means...

Where your policy contains the above definitions, these new definitions will apply for a new event occurring on or after 11 May 2014 providing your policy was current or was in-force (i.e. not cancelled or lapsed) as at the date of the event.

For more information:

If you have any questions please contact our Customer Service Centre:
Simple Life and Loan Protection: 13 3982
Tailored life insurance and income protection: 13 1056
8:00 am to 8:00 pm (Sydney time), Monday to Friday.

CommInsure



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