

UPDATES TO THE COMMINSURE PROTECTION COMBINED PRODUCT DISCLOSURE STATEMENT (PDS) AND POLICY.

This document updates the Comminsure Protection Combined Product Disclosure Statement (PDS) and Policy, dated 11 May 2014. All updates should be read together with the PDS and Policy.

Updates effective 25 June 2014

The 'Summary of income protection differences inside and outside of super' on page 98 of the PDS is replaced by the following:

Summary of income protection differences inside and outside of super

Benefit...	Outside super	Inside super	
	Income Care/ Income Care Plus	Total Care Plan Super	SMSF Plan
Total Disability benefit	✓	✓	✓
Partial Disability benefit	✓	✓	✓
Recurrent Disability benefit	✓		
Boosted Total Disability benefit	✓	✓	✓
Death benefit – a payment of up to four times the monthly benefit	Income Care Plus only *		
Death benefit – Inbuilt death benefit (\$10,000) ^		✓	
Medical Professionals benefit	✓		
Reward Cover benefit	✓	✓	✓
Rehabilitation benefit	✓		
Unemployment Cover benefit	✓		

^ This Death benefit isn't included in Income Care or the SMSF Plan.

* Does not apply to Essential Cover.

This update to the Comminsure Protection Combined Product Disclosure Statement (PDS) and Policy is issued by the insurer, The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 and Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025, the trustee of the Colonial Super Retirement Fund ABN 40 328 908 469.

CommInsure



Updates effective 10 July 2015

Removal of HIV and AIDS exclusions on the definitions specified below

We have changed the following definitions:

- ◆ Dementia and Alzheimer's disease
- ◆ Encephalitis
- ◆ Loss of independent existence
to read as follows:

Please note update at page 118 of the current PDS and Policy

This term...	Means...
<i>dementia and Alzheimer's disease</i>	<p>Clinical diagnosis of dementia (including Alzheimer's disease) as confirmed by a consultant neurologist, psycho-geriatrician, psychiatrist or geriatrician.</p> <p>The diagnosis must confirm permanent, irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified.</p> <p>Significant cognitive impairment means a deterioration in the person's Mini-Mental State Examination scores to 24 or less and deterioration would continue but for any effective treatments. Dementia related to alcohol or drug abuse or AIDS is excluded.</p>

Please note update at page 119 of the current PDS and Policy

This term...	Means...
<i>encephalitis</i>	<p>The severe inflammation of brain substance which results in significant neurological sequelae causing either:</p> <ul style="list-style-type: none">◆ a permanent loss of at least 25% whole person function (as defined in the 6th edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment') or◆ the permanent and irreversible inability to perform without the assistance of another person any one of the <i>activities of daily living</i> as certified by a consultant neurologist. <p>Encephalitis as a result of HIV infection is excluded.</p>

Please note update at page 120 of the current PDS and Policy

This term...	Means...
<i>loss of independent existence</i>	<p>As a result of <i>sickness or injury</i>:</p> <ul style="list-style-type: none">◆ there is permanent and irreversible inability to perform without the assistance of another person any two of the <i>activities of daily living</i> or◆ the person suffers cognitive impairment that results in them requiring permanent and constant supervision for a continuous period of at least six months. The person's impairment must be established by a <i>medical practitioner</i> we nominate. <p>Loss of independent existence due to alcohol or drug abuse or AIDS is excluded.</p>

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