

RENEWABLE TERM INSURANCE

IMPORTANT POLICY INFORMATION

This document outlines the changes we've made to some of the medical condition names and definitions on Renewable Term Insurance.

We made these changes after a review of how medical conditions are named and defined for all OnePath Life trauma cover products. These definitions are used to assess your eligibility if you make a claim, so we want to ensure they reflect current medical practices and assessments.

Any updates will apply to future claims on or after 1 December 2018. These updates will not apply to any claims arising from conditions which first occurred, were first diagnosed, or which first became reasonably apparent, before the updates came into effect on 1 December 2018.

Where these updates have been made available to you, then in the event of a claim you are able to have your claim assessed against the terms of the policy as at the date you lodge your claim. If you do not want this then you can simply advise us of this at the time of the claim.

We recommend you keep a copy of this information with your Policy Schedule, which shows what covers and options apply to you.

UPDATE TO THE FOLLOWING TRAUMA DEFINITIONS

From 1 December 2018, we updated seven trauma conditions under Renewable Term Insurance. The table below provides an overview of our updated trauma definitions.

Current trauma condition	Current definition	New definition
Aortic surgery	Means the actual undergoing of surgery via a thoracotomy or laparotomy which is considered medically necessary to repair or correct an aortic aneurism, an obstruction of the aorta or a coarctation of the aorta. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches. Surgery performed during catheter techniques only are specifically excluded.	Means the undergoing of surgery or endovascular repair that is considered necessary to correct any narrowing, dissection or aneurysm of the thoracic or abdominal aorta. The insertion and/or removal of intra-arterial balloon pumps into and/or out of the aorta are not covered.

Current trauma condition	Current definition	New definition
Cancer	<p>Means the presence of one or more malignant tumours including Leukaemia (other than Chronic Lymphocytic Leukaemia less than Rai Stage 3), Lymphomas and Hodgkins disease. The malignant tumour is to be characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue and which requires major interventionist treatment or surgery.</p> <p>The following tumours are excluded:</p> <ul style="list-style-type: none"> • tumours showing the malignant changes of carcinoma in situ (including cervical dysphasia CIN-1, CIN-2, and CIN-3) or which are histologically described as pre malignant; • melanomas of less than 1.5mm maximum thickness as determined by a histological examination or less than Clark Level 3 depth of invasion; • all hyperkeratoses or basal cell carcinomas of the skin; • all squamous cell carcinomas of the skin unless there has been a spread to other organs; • Kaposi's sarcoma and other tumours associated with AIDS (HIV Infection); • prostatic cancers which are histologically described as TNM Classification T1 or are of another equivalent or lesser classification; • tumours treated by endoscopic procedures alone. 	<p>Means the presence of one or more malignant tumours including leukaemia, lymphoma and Hodgkin's disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <ul style="list-style-type: none"> • Melanomas are covered if they either: <ul style="list-style-type: none"> – have a TNM classification of at least T1b – have evidence of ulceration – are at least Clark Level 3 depth of invasion – are at least 1.0mm Breslow thickness, as determined by histological examination. • Prostatic cancer is covered if it is either: <ul style="list-style-type: none"> – a TNM classification of at least T1c – a Gleason score of at least 6 – required to have 'major interventionist treatment' to arrest the spread of malignancy. <p>'Major interventionist treatment' includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.</p> <ul style="list-style-type: none"> • Carcinoma in situ* of the breast is covered if either: <ul style="list-style-type: none"> – treatment requires the removal of the entire breast – treatment requires breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy) <p>Carcinoma in situ* of the testicle is covered if treatment requires the removal of the testicle.</p> <p>* Carcinoma in situ is covered where the procedures are required to be performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment.</p> <p>The following cancers are not covered:</p> <ul style="list-style-type: none"> • all hyperkeratoses or basal cell carcinomas of the skin • all other melanomas • all other prostatic cancers • all squamous cell carcinomas of the skin unless there has been a spread to other organs • chronic lymphocytic leukaemia less than Rai Stage 1 • all other tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN-3), or which are histologically described as pre malignant, or which are classified as FIGO Stage 0, or which have a TNM classification of Tis. 'FIGO' refers to the staging method of the International Federation of Gynaecology and Obstetrics.

Current trauma condition	Current definition	New definition
Chronic kidney failure	Means end stage renal failure presenting as chronic irreversible failure of both kidneys to function as a result of which regular renal dialysis is instituted or renal transplantation performed.	Means end stage renal disease which requires permanent dialysis or renal transplantation.
Coronary artery bypass surgery	Means the actual undergoing of Coronary Artery By-Pass Surgery by way of open chest surgery to correct or treat coronary artery disease but not including angioplasty, other intra-arterial or laser procedures.	Means the undergoing of coronary artery by-pass surgery that is considered necessary to treat coronary artery disease causing inadequate myocardial blood supply. Surgery does not include angioplasty – single or double vessel, intra-arterial procedures or non-surgical techniques.
Heart attack	<p>Means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis will be based on a consultant cardiologist's assessment dependent on medical evidence of the following:</p> <ul style="list-style-type: none"> • confirmatory NEW electrocardiogram (ECG) changes; and • elevation of cardiac enzymes above standard laboratory levels of normal. 	<p>Means the death of a portion of heart muscle arising from inadequate blood supply to the relevant area. The diagnosis must be supported by the following being present and consistent with acute myocardial infarction (and not due to medical intervention):</p> <ul style="list-style-type: none"> • rise and/or fall of cardiac biomarkers (such as Troponins or cardiac enzyme CK-MB) with at least one value above the 99th percentile of the upper reference range of laboratory normal; and • one of the following: <ul style="list-style-type: none"> – new cardiac symptoms and signs consistent with myocardial infarction – new ST elevation – new T wave changes – new Left bundle branch block (LBBB) – new pathological Q waves. <p>If the above test results are inconclusive, not undertaken or the tests are superseded due to technical advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose myocardial infarction of the same degree of severity, or greater, as outlined above.</p> <p>The following are not covered under this definition:</p> <ul style="list-style-type: none"> • other acute coronary syndromes including but not limited to angina pectoris, myocardial infarctions arising from elective percutaneous coronary interventions or coronary bypass grafting that do not satisfy the requirements of the ESC/ACCF/AHA/WHF 3rd Edition of the 'universal definition of myocardial infarction'; and • elevations of troponins in the absence of overt ischaemic disease (for example but not limited to, myocarditis, apical ballooning, cardiac contusion, pulmonary embolism or drug toxicity).

Current trauma condition	Current definition	New definition
Major organ transplant	<p>Means the medically necessary human to human organ transplant from a donor to the life insured of one or more of the following organs: Kidney, liver, heart, lung, pancreas, small bowel or the transplantation of bone marrow. The transplant of all other organs, parts of organs or any other tissue transplant is excluded.</p>	<p>Means the life insured:</p> <ul style="list-style-type: none"> • undergoes human-to-human or animal-to-human organ transplant; or • has been placed on an Australian waiting list approved by us; or • undergoes permanent mechanical replacement; <p>for one or more of the following organs:</p> <ul style="list-style-type: none"> • kidney • heart • lung • liver • pancreas • small bowel • the transplant of bone marrow (excluding autologous). <p>Stem cell transplant performed to treat auto-immune disease or for cosmetic purposes is excluded from transplant.</p> <p>This treatment must be considered medically necessary and the condition affecting the organ deemed untreatable by any other means other than organ transplant, as confirmed by a specialist physician.</p>
Major stroke	<p>Means a cerebrovascular event producing permanent neurological deficit and causing at least permanent 25% impairment of whole person function. This requires clear evidence on a CT or MRI or similar Scan that a stroke has occurred and of:</p> <ul style="list-style-type: none"> • infarction of brain tissue; and • intracranial or subarachnoid haemorrhage; or • embolisation from an extracranial source. <p>Cerebral symptoms due to transient ischaemic attacks, reversible neurological deficit, migraine, cerebral injury resulting from trauma or hypoxia and vascular disease affecting the eye or optic nerve or vestibular functions are excluded.</p>	<p>Means the diagnosis of a stroke that meets all of the following:</p> <ul style="list-style-type: none"> • cerebrovascular incident producing neurological deficits lasting more than 24 hours; and • evidenced by acute onset of new objective neurological signs and symptoms; and • evidenced by neuro-imaging changes consistent with the signs and symptoms; and • confirmed by a medical practitioner who is a consultant neurologist. <p>Includes where there is infarction of brain tissue, intracranial or subarachnoid haemorrhage or embolisation from extracranial source.</p> <p>Transient ischaemic attacks, migraine, vascular disease affecting the eye, optic nerve or vestibular functions, and incidental imaging findings (CT or MRI brain scan without clearly related clinical symptoms (silent stroke)), or as a result of hypoxia and trauma are excluded.</p> <p>If neuro-imaging is unavailable, then we will consider a claim based on conclusive evidence of unequivocal diagnosis by two specialist consultant neurologists.</p>

NAME CHANGES TO TRAUMA CONDITIONS TO REFLECT THE NATURE OF THE DEFINITION

In addition, we have updated the names that relate to five trauma conditions under Renewable Term Insurance. The table below outlines the name changes that are applicable.

Current trauma condition terminology	New trauma condition terminology
Cancer	Cancer (excluding less advanced cases)
Chronic kidney failure	Kidney failure (end stage)
Heart attack	Heart attack (diagnosed)
Heart valve replacement surgery	Heart valve surgery
Major stroke	Stroke (diagnosed)

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