

ANZ LIFE INSURANCE

IMPORTANT POLICY INFORMATION

This document outlines the changes we've made to some of the medical condition names and definitions on ANZ Life 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 six trauma conditions under ANZ Life Insurance. The table below provides an overview of our updated trauma definitions.

Current trauma condition	Current definition	New definition
Cancer	<p>A malignant tumour pathologically confirmed and characterised by the uncontrolled spread of malignant cells and the invasion of normal tissue. Also included are Hodgkin's disease, lymphoma and leukaemia. The following conditions are excluded:</p> <ul style="list-style-type: none">• all skin cancers, except melanomas of Breslow's thickness of 1.5 millimetres or more depth of invasion;• tumours showing the malignant changes of 'carcinoma in situ', or which are histologically described as pre-malignant or benign; including cervical dysplasia histologically classified as CIN1, CIN2 or CIN3;• bladder or prostatic tumours, which are histologically described as TMN Classification T1 or other equivalent or lesser classification;• chronic lymphocytic leukaemia less than Rai Stage 3;• all hyperkeratoses or basal cell carcinomas of the skin;• all squamous cell carcinomas of the skin unless there has been spread to other organs;• Kaposi's sarcoma and other tumours associated with AIDS (HIV Infection);• 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.

Current trauma condition	Current definition	New definition
Cancer (continued)		<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.
Chronic kidney failure	End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which, regular dialysis is instituted.	Means end stage renal disease which requires permanent dialysis or renal transplantation.
Heart attack	<p>The death of a portion of the heart muscle as a result of inadequate supply to the relevant area. The diagnosis will be based on a consultant cardiologist's assessment, supported by medical evidence of the following:</p> <ul style="list-style-type: none"> • history of typical chest pain; • 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.

Current trauma condition	Current definition	New definition
Heart attack (continued)		<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).
Loss of limbs	<p>The total and permanent loss due to accident or disease of:</p> <ul style="list-style-type: none"> • both legs (above the knee); • both arms (above the elbow); or • one leg (above the knee) and one arm (above the elbow). 	<p>Means the total and permanent loss of use of a whole hand or a whole foot as a result of illness or injury, or the total and permanent loss of the use of one arm or one leg as a result of paralysis.</p>
Major organ transplant	<p>Human to human organ transplant from a donor to the Life Insured of one of the following organs: kidney, heart and/or lung, liver or pancreas, or the transplantation of bone marrow.</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 autoimmune 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>

Current trauma condition	Current definition	New definition
Major stroke	<p>Any cerebrovascular accident or incident producing a neurological deficit lasting more than 24 hours and of a permanent nature resulting in at least 25% impairment of whole person function, as confirmed by a consultant neurologist.</p> <p>This requires evidence of an affected area of brain tissue, intracranial and or subarachnoid haemorrhage or embolisation from an extracranial source. It excludes transient ischaemic attacks, cerebral injury as a result of trauma or hypoxia, cerebral symptoms due to migraine and also ischaemic events affecting the retina, optic nerve or vestibular apparatus.</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 six trauma conditions under ANZ Life 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)
Loss of limbs	Loss or paralysis of limb (permanent)
Major organ transplant	Organ transplant (major)
Major stroke	Stroke (diagnosed)

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