

TRAUMA INSURANCE

IMPORTANT POLICY INFORMATION

This document outlines the changes we've made to some of the medical condition names and definitions on Trauma 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 22 trauma conditions under Trauma 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.
Benign brain tumour (Premier only)	Means a life-threatening, non-cancerous tumour in the brain giving rise to characteristic symptoms of increased intracranial pressure such as papilloedema, mental symptoms, seizures and sensory impairment. The tumour must result in permanent neurological deficit causing at least a permanent 25% impairment of whole person function. The presence of the underlying tumour must be confirmed by imaging studies such as CT Scan or MRI. Cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas, and tumours in the pituitary gland or spine are not covered.	Means the diagnosis of a benign (non-malignant) tumour in the brain or an acoustic neuroma which results in the life insured: <ul style="list-style-type: none"> • suffering at least 25% permanent whole person impairment as defined in the American Medical Association 'Guides to the Evaluation of Permanent Impairment', 5th edition, or an equivalent guide to impairment approved by us; or • being permanently unable to perform at least one of the activities of daily living without the physical assistance of another adult person;

Current trauma condition	Current definition	New definition
Benign brain tumour (Premier only) (continued)		<p>Activities of Daily Living are:</p> <ul style="list-style-type: none"> – Bathing and showering; – Dressing and undressing; – Eating and drinking; – Using a toilet to maintain personal hygiene; – Moving from place to place by walking, wheelchair or walking aid; or <ul style="list-style-type: none"> • undergoing a craniotomy to remove the tumour. <p>Cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland or spine are not covered.</p>
Blindness	<p>Means the complete and irrecoverable loss of the sight of both eyes (whether aided or unaided) as a result of sickness or injury. Blindness as a result of alcohol or drug abuse is specifically excluded.</p>	<p>Means the permanent loss of sight in both eyes, whether aided or unaided, as a result of illness or injury such that visual acuity is 6/60 or less in both eyes, or such that the visual field is reduced to 20 degrees or less of arc.</p>
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 Hodgkin's 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 dysplasia 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 area 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>

Current trauma condition	Current definition	New definition
Cancer <i>(continued)</i>		<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	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.
Chronic liver failure (Premier only)	Means end stage liver failure with permanent jaundice, ascites or encephalopathy. Liver disease related to alcohol or drug abuse is excluded.	Means end stage liver failure together with permanent jaundice, ascites or encephalopathy.
Chronic lung failure (Premier only)	Means end stage respiratory failure requiring extensive, continuous and permanent oxygen therapy as well as an FEV 1 test result of less than one litre.	Means end stage lung disease requiring permanent supplementary oxygen, as confirmed by a specialist medical practitioner.
Coma (Premier only)	Means a state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least 96 hours requiring the use of life support systems and resulting in a permanent neurological deficit causing at least permanent 25% impairment of whole person function. Coma as a result of alcohol or drug abuse is specifically excluded.	<p>Means total failure of cerebral function characterised by total unconsciousness and unresponsiveness to all external stimuli, resulting in a documented Glasgow Coma Scale of 6 or less, for a continuous period of at least 72 hours.</p> <p>Medically induced comas are excluded.</p>
Dementia (including Alzheimers) – (Premier only)	Means the unequivocal diagnosis of Alzheimer's disease or other Dementia. The diagnosis must confirm permanent irreversible failure of brain function and resulting in significant cognitive impairment for which no other recognisable cause has been identified. Significant cognitive impairment means a deterioration or loss of intellectual capacity that results in a requirement for continual supervision to protect the life insured and others. Dementia as a result of alcohol or drug abuse are specifically excluded.	Means the unequivocal diagnosis of dementia, made by a medical practitioner who is a consultant neurologist or geriatrician, confirming dementia due to failure of the brain function with cognitive impairment for which no other recognisable cause has been identified. A Mini-Mental State Examination score of 24 or less is required.

Current trauma condition	Current definition	New definition
Disabling cardiomyopathy (Premier only)	<p>Means the impaired ventricular function of variable aetiology, resulting in permanent and irreversible physical impairments to the degree of at least Class 4 of the New York Heart Association Classification of cardiac impairment and resulting in the Life Insured being unable to perform his/her usual occupation. Cardiomyopathy directly related to alcohol or drug abuse is excluded.</p>	<p>Means impaired ventricular function of variable aetiology resulting in permanent and irreversible physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.</p>
Disabling primary pulmonary hypertension (Premier only)	<p>Means primary pulmonary hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterisation, resulting in permanent irreversible physical impairment to the degree of at least Class 4 of the New York Heart Association Classification of cardiac impairment, and resulting in the Life Insured being unable to perform his/her usual occupation.</p>	<p>Means primary pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation and resulting in significant physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.</p>
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
Loss of speech (Premier only)	Means the complete and irrecoverable loss of speech (whether aided or unaided) as a result of sickness or injury. The loss of the ability to speak must be established for a continuous period of 12 months.	Means the total and permanent loss of the ability to produce intelligible speech due to permanent damage to the larynx or its nerve supply or a disorder affecting the speech centres of the brain. Loss of speech related to any psychological cause is excluded.
Major head trauma (Premier only)	Means accidental cerebral injury resulting in permanent neurological deficit causing at least permanent 25% impairment of whole person function.	<p>Means cerebral injury resulting in permanent neurological deficit, as confirmed by a medical practitioner who is a consultant neurologist and/or an occupational physician, causing either:</p> <ul style="list-style-type: none"> • at least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 5th edition, or an equivalent guide to impairment approved by us • a total and irreversible inability to perform at least one activity of daily living without another adult person assisting.
Major organ transplant	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>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>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>
Motor neurone disease (Premier only)	<p>Means the unequivocal diagnosis of Motor Neurone Disease with significant persistent neurological deficit resulting in at least permanent 25% impairment of whole person function.</p>	<p>Means the unequivocal diagnosis of a progressive form of debilitating motor neurone disease, as confirmed by a medical practitioner who is a consultant neurologist.</p>
Multiple sclerosis (Premier only)	<p>Means the unequivocal diagnosis of Multiple Sclerosis confirmed by CT or MRI scan where the condition is characterised by the demyelisation in the brain and spinal cord. There must be more than one episode of well defined neurological deficit with persisting neurological abnormalities and with at least permanent 25% impairment of whole person function.</p>	<p>Means the unequivocal diagnosis of multiple sclerosis confirmed by a consultant neurologist on the basis of confirmatory neurological investigation. There must be:</p> <ul style="list-style-type: none"> • more than one episode of well-defined neurological deficit; and • neurological investigations such as lumbar puncture, MRI, evidence of lesions in the central nervous system, evoked visual responses and evoked auditory responses are required to confirm diagnosis.
Muscular dystrophy (Premier only)	<p>Means the unequivocal diagnosis Muscular Dystrophy with significant persistent neurological deficit resulting in at least permanent 25% impairment of whole person function.</p>	<p>Means the unequivocal diagnosis of muscular dystrophy, as confirmed by a medical practitioner who is a consultant neurologist on the basis of confirmatory neurological investigation.</p>
Parkinson's disease (Premier only)	<p>Means the unequivocal diagnosis of Parkinson's Disease where the condition cannot be controlled with medication and shows signs of progressive incapacity with at least permanent 25% impairment of whole person function.</p>	<p>Means the unequivocal diagnosis of degenerative idiopathic Parkinson's disease as characterised by the clinical manifestation of one or more of:</p> <ul style="list-style-type: none"> • rigidity • tremor • akinesia from degeneration of the nigrostriatal system. <p>All other types of parkinsonism, including secondary parkinsonism due to medication, are excluded.</p>

Current trauma condition	Current definition	New definition
Permanent loss of independent existence (Premier only)	<p>Means a condition as a result of a disease, illness or injury whereby the life insured has been totally unable to perform (whether aided or unaided) at least two of the following five "Activities of Daily Living", or suffers cognitive impairment that results in the life insured requiring permanent and constant supervision, for a period of at least 3 months. The insured's condition must be permanent.</p> <p>Activities of Daily Living are:</p> <ul style="list-style-type: none"> • Bathing and showering; • Dressing and undressing; • Eating and drinking; • Using a toilet to maintain personal hygiene; • Moving from place to place by walking, wheelchair or walking aid. 	<p>Means a condition whereby the life insured is totally and permanently unable to perform at least two of the five activities of daily living without another adult person assisting.</p> <p>Activities of Daily Living are:</p> <ul style="list-style-type: none"> • Bathing and showering; • Dressing and undressing; • Eating and drinking; • Using a toilet to maintain personal hygiene; • Moving from place to place by walking, wheelchair or walking aid.
Severe burns (Premier only)	<p>Means tissue injury caused by thermal, electrical or chemical agents causing third degree or full thickness burns to at least 20% of the body surface area as measured by The Rule of 9 of the Lund & Browder Body Surface Chart.</p>	<p>Means tissue injury caused by thermal, electrical or chemical agents causing full thickness burns to either:</p> <ul style="list-style-type: none"> • 20% or more of the body surface area as measured by the 'Rule of Nines' or the Lund and Browder Body Surface Chart • 50% or more of both hands, requiring surgical debridement and/or grafting • 50% or more of both feet, requiring surgical debridement and/or grafting • 50% or more of the face, requiring surgical debridement and/or grafting • the whole of the skin of the genitalia, requiring surgical debridement and/or grafting.

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

In addition, we have updated the names that relate to 26 trauma conditions under Trauma Insurance. The table below outlines the name changes that are applicable.

Current trauma condition terminology	New trauma condition terminology
Aplastic anaemia (Premier)	Aplastic anaemia (requiring treatment)
Benign brain tumour (Premier)	Benign brain tumour (permanent impairment or requiring surgical intervention)
Blindness	Blindness (permanent in both eyes)
Cancer	Cancer (excluding less advanced cases)
Chronic kidney failure	Kidney failure (end stage)
Chronic liver disease (Premier)	Liver disease (end stage)
Chronic lung disease (Premier)	Lung disease (end stage)
Coma (Premier)	Coma (of specified severity)
Coronary artery angioplasty (Premier)	Angioplasty
Dementia (including Alzheimers) (Premier)	Dementia (diagnosed)
Disabling cardiomyopathy (Premier)	Cardiomyopathy (permanent and irreversible)

Current trauma condition terminology	New trauma condition terminology
Disabling primary pulmonary hypertension (Premier)	Primary pulmonary hypertension (Idiopathic Pulmonary Arterial Hypertension with permanent impairment)
Encephalitis (Premier)	Encephalitis (permanent and irreversible)
Heart attack	Heart attack (diagnosed)
Heart valve replacement surgery	Heart valve surgery
Loss of speech (Premier)	Loss of speech (permanent)
Major head trauma (Premier)	Head trauma (permanent and irreversible)
Major organ transplant	Organ transplant (major)
Major stroke	Stroke (diagnosed)
Motor neurone disease (Premier)	Motor neurone disease (diagnosed)
Multiple sclerosis (Premier)	Multiple sclerosis (diagnosed)
Muscular dystrophy (Premier)	Muscular dystrophy (diagnosed)
Occupationally acquired HIV infection (Premier)	HIV (occupationally acquired)
Parkinson's disease (Premier)	Parkinson's disease (diagnosed)
Permanent loss of independent existence (Premier)	Loss of independent existence (permanent)
Severe burns (Premier)	Burns (severe)

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