

# ANZ INCOME PROTECTION

## IMPORTANT POLICY INFORMATION

This document outlines the changes we've made to some of the policy terms and conditions on ANZ Income Protection.

Any updates will apply to future claims on or after 1 June 2019. 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 June 2019.

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.

Call us anytime on **13 16 14** if you have any questions about your cover or these updates.

### PRE-EXISTING MEDICAL CONDITION

Effective to 31 May 2019	Effective from 1 June 2019
<p>We do not pay any claim arising directly or indirectly from:</p> <ul style="list-style-type: none"><li>a pre-existing medical condition in the 2 years before the policy start date.</li></ul> <p>A pre-existing medical condition is an injury, illness, condition or related symptom that:</p> <ul style="list-style-type: none"><li>you (or a reasonable person in your position) were aware of, or should have been aware of; or</li><li>for which you had, or were intending to have a medical consultation; or</li><li>for which a reasonable person in your circumstances would have had a medical consultation.</li></ul>	<ul style="list-style-type: none"><li>a pre-existing medical condition in the 2 years before:<ul style="list-style-type: none"><li>the policy start date</li><li>the date we accept your application for an increase to your cover. This exclusion applies to the increased portion of the cover.</li></ul></li></ul> <p>A pre-existing medical condition is an illness, injury or condition that:</p> <ul style="list-style-type: none"><li>you were aware of, or</li><li>a reasonable person in the circumstances could be expected to be aware of.</li></ul> <p><i>For example, if you have symptoms of an illness, injury or condition for which a reasonable person may be expected to have sought medical advice before the start of or increase to your policy, you may not be able to claim any benefit for that illness, injury or condition.</i></p> <p>To determine whether your claim relates to a pre-existing medical condition, we may, amongst other things, request and review information relating to your history.</p>

## TRAVEL

Effective to 31 May 2019	Effective from 1 June 2019
We do not pay any claim arising directly or indirectly from:	
<ul style="list-style-type: none"> <li>you visiting a country for which the Australian Department of Foreign Affairs and Trade (DFAT) has issued a 'Do Not Travel' warning that's in force during the time you stay in that country</li> </ul>	N/A – this exclusion has been removed

## RECURRING CLAIMS

Effective to 31 May 2019	Effective from 1 June 2019								
<p><b>What happens if your illness or injury returns (recurring claims)</b></p> <p>If you're disabled by the same illness or injury within 6 months of the date you were last eligible to receive a benefit payment, meaning you need to restart your claim, we treat it as a continuation of your previous claim. In this case, we waive the waiting period, but your benefit period is reduced by any length of time for which you received a benefit for the previous claim.</p> <p>If you're disabled by the same illness or injury more than 6 months after the date you were last eligible to receive a benefit payment, we treat it as a separate claim. This means that a new waiting period and benefit period apply. You must have sufficiently recovered from your illness or injury, and returned to work in any paid occupation for at least 6 months in a row, for us to treat the claim as a separate claim.</p>	<p><b>What happens if your illness or injury returns (recurring claims)</b></p> <p>If you stopped receiving the Income Benefit, but become disabled again by the same or related illness or injury that caused your previous claim, how we treat your recurring disability depends on:</p> <ul style="list-style-type: none"> <li>when you became disabled again</li> <li>whether you had fully recovered before becoming disabled again. Please see the definition of 'fully recovered' in the 'Glossary of important terms'</li> <li>whether we have already paid the Income Benefit for your full benefit period.</li> </ul> <table border="1"> <thead> <tr> <th>When you become disabled again by the same or related illness or injury</th> <th>How we treat your recurring disability</th> </tr> </thead> <tbody> <tr> <td>Within 6 months of when you were last eligible for the Income Benefit</td> <td> <p>We consider that your previous claim is continuing.</p> <p>You don't need to serve a new waiting period.</p> <p>If your policy is current and you haven't previously received benefits for the full benefit period, we will restart benefit payments.</p> <p>However, the total benefit period we pay will include the time we paid benefits on the previous claim. If we have already paid benefits for the full benefit period, we don't pay any further benefit.</p> </td> </tr> <tr> <td>More than 6 months after you were last eligible for the Income Benefit and you had fully recovered before the disability recurred</td> <td> <p>We will treat your claim as a new and separate claim.</p> <p>We will apply both a new waiting period and benefit period.</p> </td> </tr> <tr> <td>More than 6 months after you were last eligible for the Income Benefit and you had not fully recovered before the disability recurred</td> <td> <p>We consider that your previous claim is continuing.</p> <p>If your policy is current and you haven't previously received benefits for the full benefit period, we will restart benefit payments. However, you will need to serve a new waiting period.</p> <p>The total benefit period we pay will include the time we paid benefits on the previous claim. If we have already paid benefits for the full benefit period, we do not pay any further benefit.</p> </td> </tr> </tbody> </table>	When you become disabled again by the same or related illness or injury	How we treat your recurring disability	Within 6 months of when you were last eligible for the Income Benefit	<p>We consider that your previous claim is continuing.</p> <p>You don't need to serve a new waiting period.</p> <p>If your policy is current and you haven't previously received benefits for the full benefit period, we will restart benefit payments.</p> <p>However, the total benefit period we pay will include the time we paid benefits on the previous claim. If we have already paid benefits for the full benefit period, we don't pay any further benefit.</p>	More than 6 months after you were last eligible for the Income Benefit and you had fully recovered before the disability recurred	<p>We will treat your claim as a new and separate claim.</p> <p>We will apply both a new waiting period and benefit period.</p>	More than 6 months after you were last eligible for the Income Benefit and you had not fully recovered before the disability recurred	<p>We consider that your previous claim is continuing.</p> <p>If your policy is current and you haven't previously received benefits for the full benefit period, we will restart benefit payments. However, you will need to serve a new waiting period.</p> <p>The total benefit period we pay will include the time we paid benefits on the previous claim. If we have already paid benefits for the full benefit period, we do not pay any further benefit.</p>
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## New definition

**Fully recovered** means for at least 6 consecutive months, you have met all the following:

- you have been employed
- you were able to perform all the duties of the gainful occupation in which you have been employed, that are reasonably necessary to produce your monthly income
- you have not been suffering from the illness or injury you previously claimed for
- you have not required or received advice, care or treatment from a medical practitioner for the illness or injury for which you previously claimed.

## Important Information

This communication has been prepared by OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341.

ANZ Income Protection covers two separate financial products. The Income Cover is issued by OnePath Life and Involuntary Unemployment and Family Care Cover are issued by OnePath General Insurance Pty Limited (OnePath General) ABN 56 072 892 365, AFSL 288160.

ANZ Income Protection is distributed by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). OnePath Life and OnePath General are the issuers of these products but are not Banks. Except as set out in the issuers' contract terms (including the Product Disclosure Statement (PDS)), these products are not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuers or their products.

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