



AMP Insurance and ex-AXA insurance plans
Effective from 3 September 2018



Your insurance update

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This update document is applicable to:

Trauma and Recovery products from:

- AMP Insurance (formerly Australian Casualty & Life, Living Security Program)
 - Trauma Insurance Option, on sale from 1 November 1989
 - Recovery Protection Plan, on sale from 1 April 1992 to 31 July 1994
 - Recovery Protection Plan (Standard), on sale from 1 August 1994 to 30 September 1995
 - Recovery Protection Plan (Executive), on sale from 1 August 1994 to 30 September 1995
 - Major Trauma Insurance Plan, on sale from 1 August 1994 to 30 September 1995
- Term Life Insurance Plan, Annual Renewable Term Plan
 - Major Trauma Benefit, on sale from 1 June 1987 to 27 October 1994
- Stand Alone Trauma Plan
 - on sale from 15 March 1993 to 27 October 1994
- Annual Renewable Term Plan, Level Life Insurance Plan, Stepped Life Insurance Plan
 - Trauma Recovery Benefit, on sale from 16 October 1987 to 27 October 1994

Note: There are instances where an upgrade is restricted to certain products and will not apply to the full range above. This has been specified under **Summary of updated definitions for your plan.**

1. Your definition changes

We have recently reviewed medical definitions within the Trauma plans, and **introduced some changes that may benefit you.**

When we update or improve the features of our product range, we may pass some or all of those changes onto existing plan holders. **The updates are automatic – there is nothing you need to do.**

The changes to your plan will automatically be available to you. **You will still retain your existing terms and conditions,** and continue to pay the premium rates for your existing plan.

Any upgrades and/or changes to your plan definitions will be reviewed at claim time, along with the original definition, to ensure you are assessed using the definitions that benefit you most. This means that if a definition or benefit from your original plan is more beneficial to you, you will still be eligible to claim under your original plan definitions.

Pre-existing condition and exclusions

You may have a 'pre-existing condition' clause that applies to your plan for automatic enhancements. If applicable and you are suffering from a pre-existing condition at the time the upgrade is provided, the upgrade will not apply when assessing any claim affected by that pre-existing condition. If an exclusion(s) applies to your plan, the upgrade will not apply when assessing any claim affected by that exclusion(s).

What do I need to do?

While you do not need to do anything to receive these updates to your plan, we do recommend that you read the information included in this document, so that you understand the updates. We also suggest you file this information with your plan document for future reference.

How to read this booklet

Refer to the **Summary of updated definitions for your insurance plan** section for detail about which definitions apply to your plan.

Please note that where we refer to 'you' or 'your' we are referring to the person who is insured as detailed in your plan schedule.

Overview of the changes to your plan

These changes will automatically apply to your plan from **3 September 2018.** For details of specific changes to definitions, please see section 2 in this document.

Trauma insurance plans and options will receive:

Updated medical definitions for:

- Cancer
- Out of hospital cardiac arrest

Overview of the changes to the medical definition

Cancer

The exclusion for Kaposi's Sarcoma and other tumours caused by AIDS has been removed.

Other exclusions will continue to apply.

What we have changed

We will pay a benefit for cancers relating to AIDS.

Out of hospital cardiac arrest

Cardiac arrest is a sudden breakdown of the heart's pumping function where it:

- is due to asystole or ventricular fibrillation as documented by electrocardiographic (ECG) changes and
- is not associated with any clinical procedure, and
- occurs outside a hospital or other medical facility.

If electrocardiogram changes are inconclusive or an ECG is not available, we will consider medical evidence which is acceptable to us that unequivocally confirms an out of hospital cardiac arrest has occurred. Examples of suitable evidence includes but is not limited to: Ambulance and Hospital Medical Reports confirming cardiac arrest or the administration of Cardiopulmonary Resuscitation (CPR) by an attending ambulance officer or trained first aid officer or Automated External Defibrillator (AED) data.

What we have changed

We have clarified that in a circumstance where electrocardiogram changes are inconclusive or if an ECG is unavailable, we will consider medical evidence which is acceptable to us that unequivocally confirms an out of hospital cardiac arrest has occurred.

2. Summary of updated definitions for your insurance plan

	Cancer	Out of hospital cardiac arrest
AMP Insurance (formerly Australian Casualty & Life, Living Security Program)		
Trauma Insurance Option (on sale from 1 November 1989)	✓	
Recovery Protection Plan (on sale from 1 April 1992 to 31 July 1994)	✓	
Recovery Protection Plan (Standard) (on sale from 1 August 1994 to 30 September 1995)	✓	
Recovery Protection Plan (Executive) (on sale from 1 August 1994 to 30 September 1995)	✓	
Major Trauma Insurance Plan, on sale from 1 August 1994 to 30 September 1995	✓	
Term Life Insurance Plan, Annual Renewable Term Plan		
Major Trauma benefit (on sale from 1 June 1987 to 27 October 1994)	✓	
Annual Renewable Term Plan, Level Life Insurance Plan, Stepped Life Insurance Plan		
Trauma Recovery Benefit (on sale from 16 October 1987 to 27 October 1994)	✓	✓
Stand Alone Trauma Plan		
On sale from 15 March 1993 to 27 October 1994	✓	✓

Contact us

If you would like any more information on these updates or anything to do with your insurance plan, talk to your financial adviser or contact an AMP Customer Service Officer.

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What you need to know

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