



AMP Elevate Insurance and
ex AXA/AC&L insurance plans
Effective from 3 September 2018



Your insurance updates

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This update document is applicable to:

Trauma products from:

- **Annual Renewable Term Plan, Level Life Insurance Plan, Stepped Life Insurance Plan**
 - Trauma Recovery Benefit, on sale from 28 October 1994 to 24 July 2005
 - Trauma Essentials, on sale from 28 October 1994 to 24 July 2005
- **AMP Insurance (formerly Australian Casualty & Life, Living Security Program)**
 - on sale from 1 October 1995 to 24 July 2005
- **AMP Insurance (formerly AXA Risk Protection Package)**
 - on sale from 28 October 1994 to 24 July 2005
- **AMP Elevate Insurance**
 - formerly AXA/AC&L¹ Insurance, on sale from 25 July 2005 to 16 August 2009
- **AMP Elevate Insurance**
 - on sale from 17 August 2009
- **Stand-Alone Trauma Plan**
 - on sale from 17 November 1994

Trauma and Total and Permanent Disability (TPD) products from:

- **AMP Elevate Insurance**
 - on sale from 17 August 2009

Income insurance products from:

- **Owner/Driver Income Insurance Plan**
 - on sale from 21 May 2012
- **AMP Elevate Insurance**
 - formerly AXA/AC&L Insurance, on sale from 25 July 2005 to 16 August 2009
- **AMP Elevate Insurance**
 - on sale from 17 August 2009

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 the medical definitions within the Trauma, Total and Permanent Disability and Income Insurance 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

If 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).

Throughout this document the following symbols have been used:



Superannuation

Indicates that the benefit/option/definition is only available on plans issued by NM Super being the Life Insurance Superannuation Plan and the Income Insurance Superannuation Plan.



Non-superannuation

Indicates that the benefit/option/definition is not available to plans issued by NM Super.

1 Australian Casualty & Life.

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 document

Refer to the **Summary of updated definitions for your insurance plan** section to see 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 relevant sections throughout this document.

Trauma insurance plans and options will receive:

Updated medical definitions for:

- Out of hospital cardiac arrest
- Parkinson's disease

TPD insurance plans and options will benefit from:

Updated medical definitions under the Day 1 TPD benefit for:

- Parkinson's disease

Income insurance plans will benefit from:

Updated medical definitions under the Specific injuries and sicknesses benefit for:

- Out of hospital cardiac arrest
- Parkinson's disease

Overview of the changes to the medical definition

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.

Parkinson's disease

Parkinson's disease means an unequivocal diagnosis of degenerative idiopathic Parkinson's disease confirmed by a consultant neurologist or geriatrician, as characterised by the clinical manifestation of one or more of the following:

- rigidity;
- tremor; and
- akinesia

resulting from the degeneration of the nigrostriatal system.

All other types of Parkinsonism are excluded (for example, secondary to medication).

What we have changed

We have clarified that Parkinson's disease is resulting from the nigrostriatal system.

We have updated the definition so that the diagnosis of Parkinson's disease can be provided by a geriatrician.

2. Summary of updated definitions for your insurance plan

	Out of hospital cardiac arrest	Parkinson's disease
AMP Elevate Insurance (on sale from 17 August 2009)		
Trauma insurance INS	✓	✓
TPD insurance ⁽ⁱ⁾ – Day 1 TPD benefit INS		✓
Income insurance – Specific injuries and sicknesses benefit INS	✓	✓
AMP Elevate Insurance (formerly AXA/AC&L Insurance) (on sale from 25 July 2005 to 16 August 2009)		
Trauma insurance INS	✓	✓
Income insurance – Specific injuries and sicknesses benefit INS	✓	✓
AMP Insurance (formerly AXA Risk Protection Package) (on sale from 28 October 1994 to 24 July 2005), and AMP Insurance (formerly Australian Casualty & Life, Living Security Program) (on sale from 1 October 1995 to 24 July 2005)		
Trauma insurance INS	✓	✓
Stand-Alone Trauma Plan (on sale from 17 November 1994)		
Trauma insurance INS	✓	✓
Annual Renewable Term Plan, Level Life Insurance Plan, Stepped Life Insurance Plan	✓	✓
– Trauma Recovery Benefit, on sale from 28 October 1994 to 24 July 2005		
– Trauma Essentials, on sale from 28 October 1994 to 24 July 2005		

(i) Not available for Activities of Daily Living TPD option.

Contact us

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

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Issued 10 December 2018

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