



AMP Elevate insurance and  
ex-AXA insurance plans  
Effective from 19 November 2016



# Your insurance update

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## This update document is applicable to:

### Trauma products from:

- **Stand-Alone Trauma Plan**
  - on sale from 17 November 1994
- **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&L<sup>1</sup> Insurance, on sale from 25 July 2005 to 16 August 2009

### 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**
- **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 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).

### 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.



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2016 Life Insurance  
Company of the Year

## 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.

<sup>1</sup> Australian Casualty & Life

## Overview of the changes to your plan

These changes will automatically apply to your plan from **19 November 2016**. For details of specific changes to definitions, please see relevant sections throughout this booklet.

### Trauma insurance plans and options will receive:

Updated medical definitions including:

- Alzheimer's disease and other dementias
- Aplastic anaemia
- Cancer
- Major organ transplant
- Multiple sclerosis
- Severe rheumatoid arthritis
- Triple vessel angioplasty

### TPD insurance plans and options will benefit from<sup>2</sup>:

Updated medical definitions under the Day 1 TPD benefit for:

- Alzheimer's disease and other dementias
- Multiple sclerosis
- Severe rheumatoid arthritis

### Income insurance plans will benefit from:

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

- Alzheimer's disease and other dementias
- Aplastic anaemia
- Cancer
- Major organ transplant
- Multiple sclerosis
- Severe rheumatoid arthritis
- Triple vessel angioplasty

## How to read this booklet

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 the plan schedule.

Some words in this document have a particular meaning. These 'defined terms' are shown in inverted commas and their meaning is explained in the Glossary of terms section.

## 2. Trauma insurance

Trauma insurance pays a lump sum benefit if the insured person experiences a specified trauma condition, or undergoes a specified medical procedure.

**Trauma Insurance Plus Plan, Trauma Insurance Plus Option, Trauma Insurance Plan, Trauma Insurance Option, FlexiLink Trauma Insurance Plus Plan, FlexiLink Trauma Insurance Plan, Children's Trauma Insurance plan**

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

### Alzheimer's disease and other dementias

Alzheimer's disease and other dementias means an unequivocal clinical diagnosis of dementia (including Alzheimer's disease) by an appropriate medical specialist resulting in significant cognitive impairment.

Significant cognitive impairment means a deterioration in the Life Insured's Mini-Mental State Examination scores to 24 or less.

#### What we have changed

We have clarified that the diagnosis of dementia is provided by an appropriate medical specialist.

### Aplastic anaemia

The 'insured person' has severe aplasia as diagnosed by an appropriate medical specialist and requiring treatment with at least one of the following:

- Blood product support of red cell or platelet transfusion, or
- Bone marrow transplantation, or
- Immunosuppressive agents.

#### What we have changed

The requirement for permanent bone marrow failure has been replaced and we will now pay a full benefit where the insured has been diagnosed with severe aplasia.

We have also updated the treatments available for the disease, in order to ensure consistency with current medical practice.

<sup>2</sup> This update is only available for TPD insurance products from:  
– AMP Elevate insurance (on sale from 19 May 2014).

## Cancer

Cancer as defined in this policy means an abnormal growth of cells that is confirmed on pathology tests to include the uncontrolled spread of malignant cells and the invasion and destruction of normal tissue. The term cancer includes leukaemia, lymphomas such as Hodgkin's disease, other malignant tumours and melanomas greater than or equal to Clark Level 3 or greater than or equal to 1.0 mm depth of invasion or where the melanoma is showing signs of ulceration, unless excluded below:

- Carcinoma in situ of the breast where the tumour is classified as TNM stage Tis unless requiring surgery that results in the removal of the entire breast or requiring breast conserving surgery and radiotherapy
- All other tumours classified as carcinoma in situ
- Melanomas that are both less than Clark Level 3 and less than 1.0 mm in thickness (unless there is histological evidence of ulceration)
- Other skin cancers unless there has been evidence of spread (that is, metastasis) to other parts of the body
- Prostate tumours classified as T1 (all categories) under the TNM (or equivalent) classification system unless prostatectomy is performed
- Lymphocytic leukaemia less than Rai stage I
- Tumours that occur within the 90 day qualifying period, and
- Tumours that recur outside the 90 day qualifying period unless the recurrence can be shown to be unrelated.

### What we have changed

We previously paid a full benefit for carcinoma in situ of the breast when it resulted in removal of the entire breast.

We will now also pay a full benefit for carcinoma in situ of the breast that requires breast conserving surgery plus radiotherapy, or removal of the whole breast.

## Major organ transplant

Major organ transplant means:

- The receipt of a transplant, from someone else, of human stem cells from blood or bone marrow, or of whole human organs, or
- Upon specialist medical advice and proof of being placed on an official Australian acute care hospital waiting list to undergo necessary organ transplant, or
- Undergoing permanent mechanical replacement for one or more of the following human organs: heart, lung, liver, kidney, pancreas or small bowel.

### What we have changed

We have clarified the intention of the treatment listed within the definition, which is the transplant of human stem cells from blood or bone marrow, from someone else.

We have also removed the requirement for AMP to approve the hospital waiting list that you may be placed on in order to claim a benefit under this condition.

## Multiple sclerosis

Multiple sclerosis means the unequivocal diagnosis of multiple sclerosis confirmed by a consultant neurologist where there has been more than one episode of neurological deficit with persisting neurological abnormalities.

### What we have changed

We have removed the requirement for the disease to have neurological deficit resulting in impacts to both motor and sensory function. We will now pay a full benefit where the disease has resulted in more than one episode of neurological deficit with persisting neurological abnormalities.

## Severe rheumatoid arthritis<sup>3</sup>

Severe rheumatoid arthritis means the unequivocal diagnosis of severe rheumatoid arthritis by a rheumatologist. To fulfil the criteria for severe rheumatoid arthritis there must be:

- diagnosis of Rheumatoid Arthritis as specified by the 2010 Rheumatoid Arthritis Classification Criteria<sup>4</sup>, and
- unresponsive to treatment for at least 9 months with disease-modifying antirheumatic drugs and biologic agents, and
- symptoms and signs of persistent inflammation (swelling and tenderness) of multiple joints, and
- due to rheumatoid arthritis, the insured must permanently satisfy two of the following criteria:
  - **Dexterity** – The inability to use hands and fingers to pick up and manipulate small objects such as cutlery, including being unable to write using a pen or pencil.
  - **Lifting** – The inability to lift, carry or otherwise move everyday objects by hand. Everyday objects include a kettle of water, a bag of shopping, an overnight bag or briefcase.
  - **Bending** – The inability to bend or kneel to pick up something from the floor and stand up again and the inability to get into and out of a standard car.
  - **Mobility** – The inability to walk a distance of 200 metres on flat ground, with or without the aid of a walking stick and without having to rest or experiencing severe discomfort.

<sup>4</sup> American College of Rheumatology and European League Against Rheumatism.

### What we have changed

We have removed requirements for typical rheumatoid joint deformity, rheumatoid nodules, erosions and the presence of a positive rheumatoid factor.

We will now pay a full benefit where the insured is diagnosed based on the current universal classification criteria, unresponsive to treatment and experiences functional impacts to life that are commonly associated with the disease.

## Triple vessel angioplasty

Triple vessel angioplasty means the actual undergoing for the first time of coronary artery angioplasty to correct a narrowing or blockage of three or more coronary arteries within the same procedure or via two procedures no more than two months apart. Angiographic evidence, indicating obstruction of three or more coronary arteries, is required to confirm the need for this procedure.

Coronary arteries refer to the right coronary, circumflex, left main stem and left anterior descending arteries.

### What we have changed

We no longer require triple vessel coronary artery angioplasty to be completed within one procedure. We will now pay a full benefit where the angioplasty has been completed across two procedures, no more than two months apart.

We have also clarified the coronary arteries involved in this procedure.

<sup>3</sup> This update is only available for trauma insurance products from the:

- AMP Elevate insurance (formerly AXA/AC&L Insurance) (on sale from 25 July 2005 to 16 August 2009) and
- AMP Elevate insurance (on sale from 17 August 2009).

### 3. Total and Permanent Disability (TPD) insurance

TPD insurance pays a lump sum where the insured person becomes totally and permanently disabled. We waive the 3 month qualifying period if the insured person is diagnosed with a specified condition. This is known as the Day 1 TPD Benefit.

#### Day 1 TPD Benefit<sup>5</sup>

The Day 1 TPD benefit has been updated for the following definitions, as detailed in the trauma insurance section of this document:

- Alzheimer's disease and other dementias
- Multiple sclerosis
- Severe rheumatoid arthritis

### 4. Income insurance

Income insurance pays a monthly benefit if the insured person is totally or partially disabled due to an illness or injury. The Specific injuries and sickness benefit is paid if the insured person is also diagnosed with a specified condition.

#### Specific injuries and sicknesses benefit

**Income Insurance Premier Plan, Income Insurance Professional Plan, Income Insurance Plus Plan, Income Insurance Plan, Owner/Driver Income Insurance Plan, PremierLink Income Insurance option, and Income Insurance Reviewable Plan**

The following medical definitions have been updated, as detailed in the trauma insurance section of this document:

- Alzheimer's disease and other dementias
- Aplastic anaemia
- Cancer
- Major organ transplant
- Multiple sclerosis
- Severe rheumatoid arthritis
- Triple vessel angioplasty

<sup>5</sup> This update is only available for TPD insurance products from:  
– AMP Elevate insurance (on sale from 19 May 2014).

## 5. Summary of updated definitions for your insurance plan

	Alzheimer's disease and other dementias	Aplastic anaemia	Cancer	Major organ transplant	Multiple sclerosis	Severe rheumatoid arthritis	Triple vessel angioplasty
<b>AMP Elevate insurance (on sale from 17 August 2009)</b>							
Trauma insurance <a href="#">NS</a>	✓	✓	✓	✓	✓	✓	✓
TPD insurance <sup>(i)</sup> – Day 1 TPD benefit <a href="#">S NS</a>	✓				✓	✓	
Income insurance – Specific injuries and sicknesses benefit <a href="#">NS</a>	✓	✓	✓	✓	✓	✓	✓
<b>AMP Elevate insurance (formerly AXA/AC&amp;L Insurance) (on sale from 25 July 2005 to 16 August 2009)</b>							
Trauma insurance <a href="#">NS</a>	✓	✓	✓	✓	✓	✓	✓
<b>AMP Insurance (formerly AXA Risk Protection Package) (on sale from 28 October 1994 to 24 July 2005), and AMP Insurance (formerly Australian Casualty &amp; Life, Living Security Program) (on sale from 1 October 1995 to 24 July 2005)</b>							
Trauma insurance <a href="#">NS</a>	✓	✓	✓	✓	✓		✓
<b>Stand-Alone Trauma Plan (on sale from 17 November 1994)</b>							
Trauma insurance <a href="#">NS</a>	✓	✓	✓	✓	✓		✓
<b>Annual Renewable Term Plan, Level Life Insurance Plan, Stepped Life Insurance Plan</b> – 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							
Trauma insurance <a href="#">NS</a>	✓	✓	✓	✓	✓		✓

(i) This update is only available for TPD insurance products from AMP Elevate insurance (on sale from 19 May 2014).  
Not available for Activities of Daily Living TPD option.

## 6. Glossary of terms

### Pre-existing condition:

Pre-existing condition means a medical condition, injury or sickness the insured person was diagnosed with, had any symptoms of, or was treated for, prior to the commencement, reinstatement or upgrade of their cover unless:

- the insured person was not aware of, and
- a reasonable person in the circumstances could not be expected to have been aware of

the medical condition, injury or sickness at the time.

## Contact us

If you would like any more information on these updates or anything to do with your AMP Elevate 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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