



Effective from 3 September 2018



An update to your insurance

This update document is applicable to:

Trauma insurance and Crisis benefits on the following products:

- AMPAK
- Term Life Insurance Plan (on sale from 1990 to 1st September 1997)

1. Your definition changes

We have recently reviewed medical definitions of crisis benefits and 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.

The most recent updates 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.

Exclusions and special rules

If an exclusion(s) or deletion(s) apply to your plan, the upgrade will not apply when assessing any claim affected by that exclusion(s) or deletion(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.

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.

For the trauma insurance and crisis benefit within:

- AMPAK
- Term Life Insurance Plan

Updated definitions including:

- 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 which is electrocardiographically documented and which occurs while the Life Insured is outside a hospital and is not associated with any medical procedure, and which is due to:

- cardiac asystole; or
- ventricular fibrillation; or
- ventricular tachycardia and ventricular fibrillation.

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.

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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