



Making sure you're well protected

Changes to Acenda Insurance, Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)



Effective from 27 September 2025

We've reviewed Acenda Insurance and Acenda Insurance (Super) and made some changes. Details of the changes are set out below.

Please keep this flyer with your Policy Document. The flyer only describes the changes to your policy and should be read in conjunction with the full policy terms. This flyer can be found at acenda.com.au/upgrades. Alternatively, you can call us on 13 65 25 to request a paper or digital copy.

The changes are in three categories:

- **Upgrades** - improvements.
- **Updates** - to medical terms, aligning with current medical diagnostic techniques and terminology.
- **Clarifications** - restructuring, corrections, and rewording of terms to better assist you in understanding the terms that apply.

To see which changes are relevant to you, please refer to your most recent Policy Schedule for the insurance types you have.

These changes apply to future claims only. They won't apply to past or existing claims, or to claims arising from health conditions or events that started or took place before 27 September 2025, the effective date of the update.

Please note: in the unlikely event that any upgraded or updated terms disadvantage you, we'll apply the prior term provided that, for a medical definition, the prior definition has not become obsolete (because it is no longer in use or is incapable of being applied in Australian health practice). Please refer to the Guarantee of upgrade as set out in your Policy Document.

1. Upgrades and Clarifications

The following table provides a summary of the changes and which types of insurance and products they apply to. More detail for each of these changes is provided immediately below the table.

Description	Applicable insurance	Products			
		Acenda Insurance	Acenda Insurance (Super)	Acenda Insurance (Wrap or SMSF)	
Upgrades					
1.1. Cover Bounce-back feature	All insurances	✓		✓	
1.2. NEW TPD Severity	TPD insurance	✓	✓	✓	
1.3. 12 month Life Cover Buy Back feature is now an option	TPD insurance	✓	✓	✓	
1.4. Loss of Independence definition	TPD insurance	✓	✓	✓	
1.5. Critical Illness Standard insurance terms	Critical Illness Standard insurance	✓			
1.6. Super Guarantee Benefit Option	Income Protection insurance - <i>Income Assure</i> and <i>Income Assure+</i>	✓	✓	✓	
Clarifications					
1.7. Reinstatement terms	All insurances	✓	✓	✓	
1.8. Exclusions	All insurances except Life Cover and Terminal Illness Support insurance	✓	✓	✓	
1.9. Sickness definition	All insurances	✓	✓	✓	
1.10. Specific Accidental Injury Benefit	Life Cover insurance	✓	✓	✓	
1.11. Permanent Incapacity	TPD insurance, and Specific Accidental Injury Benefit under Life Cover		✓	✓	
1.12. TPD definition changes	TPD and Premium Waiver insurances	✓	✓	✓	
1.13. Condition must meet definition	TPD insurance	✓	✓	✓	
1.14. Whole Person Function definition	TPD, Critical Illness, Child Critical Illness, Premium Waiver and Income Protection insurances	✓	✓	✓	
1.15. Inflation Proofing	Income Protection insurance - <i>Income Assure</i> and <i>Income Assure+</i>	✓	✓	✓	
1.16. Indexed Claim Benefit	Income Protection insurance - <i>Income Assure</i> and <i>Income Assure+</i>	✓	✓	✓	
1.17. Severely Disabled and Severe Disability definition	Income Protection insurance – <i>Income Assure</i>	✓	✓	✓	

Please note:

- For Acenda Insurance (Wrap or SMSF) policies, any reference in this document to 'You' or 'Your' is a reference to the Life Insured.
- For Acenda Insurance (Super) policies, the policy is issued to Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757, as Trustee of the Smart Future Trust (the Fund) ABN 68 964 712 340, by the Insurer, and insures you as a member of the Fund. Any reference in this document to 'You,' 'Your' or the 'Life Insured' is a reference to the Member. Any reference in this document to the trustee(s) of a superannuation fund is a reference to the Trustee.

1.1 Cover Bounce-back feature

Upgrade	New policy wording
<p>Available for Acenda Insurance and Acenda Insurance (Wrap or SMSF), with variable age-stepped premiums only.</p> <p>Your policy now includes the 'Cover Bounce-back' feature. This feature gives you the flexibility to temporarily reduce the amount of your insurance, and therefore your premiums, for an agreed period of up to 12 months. After the agreed period, you can restore the sum insured, up to its original amount, without further underwriting.</p>	<p>For Acenda Insurance and Acenda Insurance (Wrap or SMSF), the following section is added into the 'General terms' section after 'Payment and transfers':</p> <p>Cover Bounce-back</p> <p>You can reduce the sum insured by Your chosen amount (the Suspended Amount), for an agreed period of time (the Suspension Period). During the Suspension Period You will be insured only for the Remaining Amount and only pay premiums for the Remaining Amount.</p> <p>At the end of the Suspension Period, You can restore all or part of the Suspended Amount.</p> <p>Conditions of the Cover Bounce-back feature</p> <ul style="list-style-type: none"> • You must have held the insurance for at least two years. • The suspension periods available are 3, 6, 9, and 12 months. • You can exercise this feature up to a total of 12 months over the duration of the insurance. • This feature is not available if Your premiums are in arrears. • To exercise this feature, You must notify us and complete the required steps before Your next premium due date from which You wish to apply. When we receive Your request, we will confirm the details in writing to You, including the length of the Suspension Period. • You cannot exercise this feature: <ul style="list-style-type: none"> – at the same time as the Economiser feature. – at the same time as Increases without further medical evidence. • If Inflation Proofing applies, it will continue to apply to the Remaining Amount during the Suspension Period. • If You exercise this feature, You also have to reduce the sum insured on any extension or connection insurance and all terms for this feature shall also apply to the extension or connection insurance. • When You exercise this feature the Remaining Amount cannot be reduced below the current minimum sum insured for the relevant insurance. <p>Reduction of Liability Terms</p> <p>Insurance in respect of the Life Insured and our liability fully ceases for the Suspended Amount for the entire duration of the Suspension Period.</p> <p>No Liability Terms – In respect of the Suspended Amount, no benefit shall be payable for any death, disability, sickness, injury, critical illness event (including partial critical illness event and child support benefit conditions) or any other insured event for which a benefit would ordinarily be payable where it:</p> <ul style="list-style-type: none"> • first occurs during the Suspension Period; or • arises from or is related to an injury, sickness, condition or symptom that first occurs during the Suspension Period which the Life insured: <ul style="list-style-type: none"> – was aware of, or a reasonable person in the Life Insured's position would have been aware of; or – sought advice or treatment from a registered medical practitioner or other health professional during the Suspension Period (or a reasonable person in the Life Insured's position would have sought such advice or treatment). <p>The above No Liability Terms shall continue to apply to the Restored Amount for the entire duration of the insurance. It shall also continue to apply to the equivalent amount of the Restored Amount if You transfer the insurance to another Acenda policy for the entire duration of the insurance on the other Acenda policy.</p> <p>Transferring insurance means replacing the insurance, either the full or part of the sum insured, with insurance on another policy. For example, Life Cover outside super is replaced with Life Cover inside super.</p>

1.1 Cover Bounce-back feature

Upgrade	New policy wording
	<p>How You can restore Your Suspended Amount at the end of the Suspension Period</p> <p>We will notify You prior to the end of the Suspension Period and You can restore all or part of the Suspended Amount. The amount restored will be the Restored Amount. There is no further medical or financial underwriting as the original disclosures You made at the time You applied for the insurance and any increase continue to apply.</p> <p>If You direct that only part or none of the Suspended Amount be restored, Your direction will be binding and cannot be amended 30 days after the end of the Suspension Period.</p> <p>If You do not request an extension, we will automatically restore the full Suspended Amount to Your insurance unless You have directed otherwise.</p> <p>If You make a claim during the Suspension Period:</p> <ul style="list-style-type: none"> • Subject to these Cover Bounce-back terms, the terms of Your insurance continue to apply during the Suspension Period. • If You make a claim on Your insurance that is subject of these Cover Bounce-back terms, Your insurance terminates on payment of the Remaining Amount. • If a Buy Back option applies to Your insurance, Your insurance will be restored to the amount of insurance prior to the Suspension Period. <p>For this feature only:</p> <p>Suspended Amount means the amount, being a portion of the sum insured, that we agree is temporarily deducted from the sum insured for the relevant insurance.</p> <p>Suspension Period means the agreed period of time that a Suspended Amount applies to the relevant insurance.</p> <p>Remaining Amount means the balance of the sum insured, after deduction of the Suspended Amount, that applies to the relevant insurance during the Suspension Period (see Your Policy Schedule issued when You exercise this feature).</p> <p>Restored Amount means the Suspended Amount, either in full or the agreed portion, that is added back to the sum insured at the end of the Suspension Period.</p>

1.2 TPD Severity

Upgrade	New policy wording
<p>The new feature adds a new TPD definition – the TPD Severity definition. You can now split your TPD cover into a portion of Any or Own Occupation TPD cover, and a portion of TPD Severity cover. For the Severity definition there is an additional test on levels of permanent impairment.</p> <p>A combination of definitions on your TPD cover may enable you to economically manage your premiums.</p> <p>For more information on TPD Severity, refer to the latest Acenda Insurance and Acenda Insurance (Super) Product Disclosure Statement, available at acenda.com.au/pds</p>	<p>The second paragraph under 'When we will pay' in the 'Total and Permanent Disability Benefit' section is replaced with:</p> <p>How we define Totally and Permanently Disabled depends on whether You have Any Occupation, Own Occupation or Severity Definition (see below and Your current Schedule) and the age of the Life Insured</p> <p>The following definition is added in the 'Total and Permanent Disability Benefit' section:</p> <p>Severity Definition (This applies until the Review Date after the Life Insured reaches age 65)</p> <p>The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs (a) and (b):</p> <p>(a) When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:</p> <ul style="list-style-type: none"> (i) at least 30% permanent Whole Person Impairment; or (ii) a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis, <p>and</p> <p>(b) as at the date the Life Insured is assessed by a Specialist to satisfy either (a)(i) or (a)(ii), the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.</p> <p>Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.</p> <p>In all cases, where the Policy is owned by the trustee(s) of a superannuation fund, the Life Insured must also be Permanently Incapacitated.</p>
<p>If your TPD is connected to Life Cover or Critical Illness:</p> <p>As a result of the above, where your TPD benefit is reduced due to other benefit payments, the reduction will be applied in the order of the Severity definition first, then Any Occupation, then Own Occupation insurance, until the total reduction equals the amount of the other benefit paid.</p>	<p>The following policy wording has been added under 'Payment of the Life Cover Benefit will reduce the Total and Permanent Disability Benefit' for the following types of insurance:</p> <ul style="list-style-type: none"> • Total and Permanent Disability insurance (Extension to Life Cover insurance) • Double Total and Permanent Disability insurance (Extension to Life Cover insurance) <p>If You have more than one type of Total and Permanent Disability cover, we will reduce the Total and Permanent Disability Benefits in the following order (as applicable):</p> <ul style="list-style-type: none"> • Severity, • Any Occupation, • Own Occupation, <p>until the total reduction equals the amount of the Life Cover Benefit paid.</p> <p>The following policy wording has been added under 'How payment of other Benefits will reduce the Total and Permanent Disability Benefit' for the following types of insurance:</p> <ul style="list-style-type: none"> • Total and Permanent Disability insurance (Extension to Critical Illness insurance) • Double Total and Permanent Disability insurance (Extension to Critical Illness insurance) <p>If there is more than one type of Total and Permanent Disability cover, we will reduce the Total and Permanent Disability Benefits in the following order (as applicable):</p> <ul style="list-style-type: none"> • Severity, • Any Occupation, • Own Occupation, <p>until the total reduction equals the amount of the Critical Illness Benefit or Life Cover Benefit paid.</p>

1.2 TPD Severity

Upgrade	New policy wording
Policy wording for the Business Safeguard Option has been updated to include the new Severity Definition.	<p>The Severity Definition has been added into the 'Definitions specific to the Business Safeguard Option':</p> <p>Any Occupation Definition, Own Occupation Definition and Severity Definition for Total and Permanent Disability Insurance (if applicable) have their respective meanings as set out elsewhere in this Policy Document. Where Total and Permanent Disability benefits are insured with another life insurance company, reasonably equivalent meanings will apply</p> <p>The fourth paragraph under 'Eligibility for an increase under the Business Safeguard Option' is replaced with:</p> <p>Any Occupation Definition, Own Occupation Definition and Severity Definition Total and Permanent Disability insurance may be taken in combination provided the total Benefit for all covers does not exceed the Maximum Total and Permanent Disability Benefit Limit.</p>

1.3 12 month Life Cover Buy Back feature is now an option

Upgrade	New policy wording
<p>This is no longer offered as an in-built feature and is now an extra cost option.</p> <p>If you have Life Cover with a TPD extension, then the 12 month Life Cover Buy Back Option has been automatically added to your TPD insurance at no extra cost. You can now choose to remove this option and lower your premiums.</p> <p>The automatic addition of the 12 month Life Cover Buy Back Option to the policy does not apply if you have selected the 14 day Life Cover Buy Back Option or the Double Total and Permanent Disability insurance – Life Cover Buy Back Option.</p>	<p>The '12 month Life Cover Buy Back' section is replaced with:</p> <p>12 month Life Cover Buy Back Option</p> <p>The 12 month Life Cover Buy Back Option only applies if You have this Option (see Your current Schedule).</p> <p>One year after we pay the full Total and Permanent Disability Benefit for a given definition of Total and Permanent Disability which covers the Life Insured, You have the right to take out life insurance on that Life Insured's life up to the same amount as the Benefit paid (Restored Life Cover), without having to provide additional evidence of health, occupation or pursuits, subject to the following conditions:</p> <ul style="list-style-type: none"> • You must exercise this 12 month Life Cover Buy Back Option within 30 days of the year being completed. • The Specific Accidental Injury Benefit under the Restored Life Cover will not be paid for any loss arising from or contributed to by Sickness or Injury for which a Benefit has been paid under the original Total and Permanent Disability insurance. • If the Financial Planning Benefit or Terminal Illness Support Benefit has previously been paid it will not be payable under the Restored Life Cover. • You cannot exercise this 12 month Life Cover Buy Back Option if a benefit for Terminal Illness which covers the Life Insured has been previously paid. • If You exercise this 12 month Life Cover Buy Back Option, the owner of the Restored Life Cover insurance will be the same as the owner of the original Life Cover insurance. • The Premiums for the Restored Life Cover will be based on our Life Cover Premium Rates at the time the Life Cover is restored, taking into account the amount of the Benefit, the Life Insured's age, the Premium and acceptance terms of the Life Cover. • The 12 month Life Cover Buy Back Option is not available if You have the 14 day Life Cover Buy Back Option. • This 12 month Life Cover Buy Back Option is only available until the Review Date after the Life Insured turns 75

1.4 TPD - Loss of Independence definition

Upgrade	New policy wording
This TPD definition has been upgraded. We may now consider other evidence of severe permanent cognitive impairment, in addition to a Mini Mental State Examination score. We have also made clarification changes to the definition.	Please see Annexure: TPD Definitions at the end of this document for the upgraded definition.

1.5 Critical Illness Standard insurance terms

Upgrade	Changes to existing policy wording
We have removed the term that allowed us to review your insurance every three years, and which could have restricted your cover.	<p>The policy wording below is removed from Critical Illness Standard insurance (Extension to Life Cover), under the 'Critical Illness Benefit' section:</p> <p>Critical Conditions insured and definitions may change</p> <p>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may improve the types of (and definitions used in) Critical Illness insurance to ensure they:</p> <ul style="list-style-type: none"> • remain appropriate with regard to medical terminology and classification; • take into account effective cures, vaccines and modern diagnostic procedures; • include some diseases considered appropriate in the future; and • exclude some diseases which are found to have become minor in the future. <p>As a result, Your Critical Illness insurance may be changed as explained below.</p> <p>We may not renew Your insurance on current terms</p> <p>After the first 3 years of your Critical Illness insurance, on renewal we may continue Your insurance with the same or different Critical Conditions and definitions. After the first 3 years of your Critical Illness insurance, we do not guarantee to renew Your Critical Illness insurance on the current terms for Critical Illness insurance.</p> <p>Where a change is made, the change will apply to all insurances of a similar type. We cannot single You out for a change.</p> <p>If we change Your Critical Conditions or definitions, we will notify You of these changes. In that event, You may accept the new Critical Conditions by continuing to pay Your Premiums and You will be entering into a new Policy.</p> <p>You may choose to refuse these changes by not making further Premium payments. If You stop making Premium payments, Your Critical Illness insurance will lapse.</p>

1.6 Super Guarantee Benefit Option

Please note: Your Policy Schedule and other documents you receive from us may still refer to Super Guarantee Benefit Option for a short period of time; however, all other details are correct.

Upgrade	New policy wording
<p>We have renamed the Super Guarantee Benefit Option to the Super Contributions Benefit Option. Under this option, you can now insure up to 15% of your Earnings. Previously, you could only insure your superannuation guarantee contributions, currently 12% of Earnings.</p> <p>As a result, we have also updated the Earnings definition and created a new definition for Employer Super Contributions.</p>	<p>For <i>Income Assure</i> and <i>Income Assure+</i>, under the 'Super Guarantee Benefit Option' and 'Benefit Adjustments' sections:</p> <ul style="list-style-type: none"> All references to 'Super Guarantee Benefit Option' have been replaced with 'Super Contributions Benefit Option'. All references to 'Super Guarantee Benefit/s' have been replaced with 'Super Contributions Benefit/s'. All references to 'super guarantee payments' have been replaced with 'Employer Super Contributions'. The reference to 'super payments (excluding voluntary super contributions)' has been replaced with 'Employer Super Contributions'. <p>The updated definition for Earnings in the 'Definitions for <i>Income Assure</i> insurance' and 'Definitions for <i>Income Assure+</i> insurance' sections is:</p> <p>Earnings Means</p> <ul style="list-style-type: none"> where the Life Insured is self-employed (ie directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Life Insured (after the deduction of their appropriate share of business or practice expenses in generating that income, and voluntary super contributions paid on behalf of the Life Insured (excluding Employer Super Contributions); where the Life Insured is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Life Insured including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and voluntary super contributions paid by the employer on behalf of the Life Insured (excluding Employer Super Contributions); and whether the Life Insured is self-employed or employed, Earnings do not include investment income and any Employer Super Contributions, and are calculated before tax. <p>The new definition for Employer Super Contributions in the 'Definitions for <i>Income Assure</i> insurance' and 'Definitions for <i>Income Assure+</i> insurance' sections is:</p> <p>Employer Super Contributions means super contributions made by an employer, excluding personal concessional contributions and salary sacrifice payments.</p>

1.7 Reinstatement terms

Clarification	New policy wording
<p>We have clarified that you have 30 days after the cancellation of your insurance(s) to reinstate it without answering health or lifestyle questions.</p>	<p>The following policy wording is added at the end of the 'Reinstatement' section under 'General terms':</p> <ul style="list-style-type: none"> You have 30 days after cancellation where this Policy can be reinstated without the need to answer these questions. You should contact us soon after this Policy is cancelled if you want it reinstated.

1.8 General exclusions

Clarification	New policy wording
Where we exclude claims resulting from sickness or injury, or congenital abnormalities in a child, that first appeared before your insurance started, we have clarified that this applies only to sickness or injury, or congenital abnormalities, you were aware of at the time.	<p>The policy wording below:</p> <ul style="list-style-type: none"> Sickness or Injury that first appeared, happened or was diagnosed, and which Life Insured was aware of or a reasonable person in the Life Insured's circumstances could be expected to have been aware of, before this* insurance started, or was last reinstated (unless disclosed to, and accepted by, Acenda as part of the application or reinstatement process) <p>replaces the following:</p> <ul style="list-style-type: none"> the second bullet point under 'When we will not pay a Benefit' for the following insurances: <ul style="list-style-type: none"> Total and Permanent Disability insurance Critical Illness Standard and Critical Illness Plus insurances Occupationally Acquired HIV, Hepatitis B or C Infection insurance Income Protection Platinum, Income Protection and Income Protection (Special Risk) insurances Business Expenses insurance, for the Business Safeguard Option under Total and Permanent Disability and Critical Illness Plus insurances, the second bullet point under 'What Business Safeguard Option does not cover', for Premium Waiver insurance, the second bullet point under 'When we will not waive Premiums', and for Income Assure and Income Assure+ insurances, the second bullet point under 'When we will not pay a Disability Benefit'. <p>* Please note:</p> <ul style="list-style-type: none"> For Double Total and Permanent Disability insurance, 'this insurance' is replaced with 'the Double Total and Permanent Disability insurance'. For Total and Permanent Disability (Stand Alone) insurance, 'this insurance' is replaced with 'the Total and Permanent Disability insurance'. For Critical Illness Plus insurance (Extension to Life Cover) and Critical Illness Plus (Stand Alone) insurance, 'this insurance' is replaced with 'the Critical Illness Plus insurance'. For Double Critical Illness Plus insurance, 'this insurance' is replaced with 'the Double Critical Illness Plus insurance'. <p>For Child Critical Illness Insurance, the second bullet point under 'When we will not pay a benefit' has been replaced with the following policy wording:</p> <ul style="list-style-type: none"> Sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before this insurance started or was last reinstated (unless disclosed to, and accepted by, Acenda as a part of the application or reinstatement process)

1.8 General exclusions

Clarification	New policy wording
	<p>For Critical Illness Plus insurance, under the 'Child Support Benefit', the section 'Exclusions' has been replaced with the following policy wording:</p> <p>Exclusions</p> <p>We will not pay a Benefit for any Child Support Benefit Condition arising from or contributed to by:</p> <ul style="list-style-type: none"> • the Child's intentional self-inflicted Injury or attempted suicide; • Sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before or within 3 months of this insurance starting or last being reinstated; • Sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before the Child's 2nd birthday; • congenital abnormalities that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, for the Life Insured, the Life Insured's Spouse or any of their Children before this insurance started or was last reinstated; • congenital abnormalities that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before the Child's 2nd birthday; or • an Injury maliciously inflicted on the Child for the purpose of gain from this insurance, including by You or the Life Insured.
	<p>For Income Protection Platinum, Income Protection and Income Protection (Special Risk) insurances, under the Child Support Income Benefit, the section 'Exclusions' has been replaced with the following policy wording:</p> <p>Exclusions</p> <p>We will not pay a Benefit for any Child Support Income Benefit Condition arising from or contributed to by:</p> <ul style="list-style-type: none"> • the Child's intentional self-inflicted Injury or attempted suicide • Sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before or within 3 months of this insurance starting or last being reinstated; • Sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before the Review Date following the Child's 2nd birthday; • congenital abnormalities that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, for the Life Insured, the Life Insured's Spouse or any of their Children before this insurance started or was last reinstated; • congenital abnormalities that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before the Review Date following the Child's 2nd birthday; or • an Injury maliciously inflicted on the Child for the purpose of gain from this insurance, including by You or the Life Insured.

1.9 Sickness definition

Clarification	New policy wording
We have simplified this definition.	The updated definition in the 'Definitions applying to all types of insurance' section is: Sickness means an illness or disease.

1.10 Specific Accidental Injury Benefit

Clarification	New policy wording
We have clarified that the exclusion for self-inflicted injury in this benefit is limited to where it is intentional.	For Life Cover insurance (including Terminal Illness and Specific Accidental Injury Benefit), the second paragraph under 'What Specific Accidental Injury Benefit does not cover' has been replaced with the following policy wording: We will not pay any Specific Accidental Injury Benefit where the loss or the loss of the use, as the case may be, arises from or is contributed to by an intentional self-inflicted Injury.

1.11 Permanent Incapacity

Clarification	New policy wording
We have clarified that the trustee(s) of your super fund may require two medical practitioners to certify that the Life Insured meets Permanent Incapacity, to assess eligibility for tax concessions before the Trustee releases the benefit.	The updated definition in the 'Definitions applying to all types of insurance' section is: Permanent Incapacity and Permanently Incapacitated means the Life Insured's ill-health (whether physical or mental) which makes it unlikely that the Life Insured will ever engage in Gainful Employment for which the Life Insured is reasonably qualified by education, training or experience. The trustee(s) of a superannuation fund may require two Doctors to certify that the Life Insured meets Permanent Incapacity, to assess eligibility for tax concessions before the trustee(s) release the benefit.

1.12 TPD definition changes

Clarification	New policy wording
Total and Permanent Disability insurance We have made clarification and restructuring changes to the Any Occupation Definition, Own Occupation Definition and Home Duties Definition	Please see Annexure: TPD Definitions at the end of this document for the updated TPD definitions.
Premium Waiver insurance We have made clarification and restructuring changes to the definitions of Total and Permanently Disabled and Home Duties under Premium Waiver insurance.	Please see Annexure: TPD Definitions at the end of this document for the updated TPD definitions.

1.12 TPD definition changes

Clarification	New policy wording
<p>Total and Permanent Disability and Premium Waiver Insurances - Normal Physical Domestic Duties definition</p> <p>As a result of the changes made to the Home Duties Definitions, we have also updated the definition of Normal Physical Domestic Duties, which is in the Home Duties Definition.</p>	<p>The last sentence shown below in the definition of Normal Physical Domestic Duties has been removed:</p> <p>You will be considered to be unable to carry out Normal Physical Domestic Duties if You are unable to perform four or more of these duties.</p> <p>The updated definition in the 'Definitions applying to all types of insurance' section is:</p> <p>Normal Physical Domestic Duties means the household duties normally performed by a person who remains at home completing full-time unpaid domestic duties. It does not include a person working in a regular occupation including part-time and/or paid voluntary work that provides an income.</p> <p>Normal Physical Domestic Duties specifically include:</p> <ul style="list-style-type: none"> • cooking and preparing meals – meaning the ability to prepare meals using kitchen appliances • cleaning the home – meaning the ability to carry out the basic internal household chores using domestic equipment such as a vacuum and mop • washing clothes – meaning the ability to do the household's laundry • shopping for groceries – meaning the ability to purchase general household grocery items (excluding online shopping) • safely driving a car – the physical ability to drive a car, and • caring for Children – meaning the ability to care for and supervise Children (where applicable).

1.13 Condition must meet definition

Clarification	New policy wording
<p>We have clarified that all the requirements for a definition must be met while the insurance is in force.</p>	<p>For Total and Permanent Disability insurance, the 'Condition must meet definition' section under 'Total and Permanent Disability Benefit' is replaced with:</p> <p>Condition must meet definition</p> <p>No Total and Permanent Disability Benefit will be paid unless the Life Insured satisfies all the terms of the relevant definition while this insurance is in force.</p>

1.14 Whole Person Function definition

Clarification	New policy wording
<p>We have corrected the reference to Whole Person Function with Whole Person Impairment.</p>	<p>The updated definition in the 'Definitions applying to all types of insurance' section is:</p> <p>Whole Person Impairment is as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current as at the date of impairment, or an equivalent guide to impairment approved by us.</p> <p>As a result, any reference to 'a permanent impairment of at least 25% of Whole Person Function' is replaced with:</p> <p>at least 25% permanent Whole Person Impairment</p>

1.15 Inflation Proofing

Clarification	New policy wording
<p>We have clarified that when Inflation Proofing applies to <i>Income Assure</i> or <i>Income Assure+</i>, it will also apply to the Super Contributions Benefit Option.</p>	<p>For Acenda Insurance and Acenda Insurance (Wrap or SMSF), the first paragraph in the 'Inflation Proofing' section of <i>Income Assure</i> and <i>Income Assure+</i> insurances is replaced with the following policy wording:</p> <p>If Inflation Proofing applies to Your insurance (see Your current Schedule) and You are not being paid a Benefit, every year on the Review Date, we will increase Your Benefit (including Super Contributions Benefit), until the <i>Income Assure</i> / <i>Income Assure+</i> insurance ends.</p>

1.15 Inflation Proofing

Clarification	New policy wording
	<p>For Acenda Insurance (Super), the first paragraph in the 'Inflation Proofing' section of <i>Income Assure</i> and <i>Income Assure+</i> insurances is replaced with the following policy wording:</p> <p>If Inflation Proofing applies to this insurance (see the current Schedule) and the Trustee is not being paid a Benefit, every year on the Review Date, we will increase the Benefit (including Super Contributions Benefit), until the <i>Income Assure</i> / <i>Income Assure+</i> insurance ends</p>

1.16 Indexed Claim Benefit

Clarification	New policy wording
<p>We have clarified that when Indexed Claim Benefit applies to <i>Income Assure</i> and <i>Income Assure+</i> insurances, it will also apply to the Super Contributions Benefit Option. We have also clarified that when benefits payable for your claim end, any increases to the sum insured from Inflation Proofing will be applied to your insurance at that time.</p>	<p>The 'Indexed Claim Benefit' section under <i>Income Assure</i> and <i>Income Assure+</i> insurances is replaced with the following policy wording:</p> <p>Indexed Claim Benefit</p> <p>If You have selected the optional Indexed Claim Benefit (see Your current Schedule), while on claim, Your Monthly Benefit and Earnings Before Disability and any Super Contributions Benefit amount will be increased annually, up to but not exceeding the Maximum Income Protection Benefit, after Disability Benefits have been paid continuously for a full year. The increase will be equal to the most recent annual CPI increase available at the date we calculate the increase.</p> <p>When benefits payable for Your/the claim end, any increases to the sum insured for inflation proofing will be applied to Your/the insurance at that time.</p>

1.17 Severely Disabled and Severe Disability definition

Clarification	New policy wording
<p>We have made clarification and restructuring changes to this definition.</p>	<p>The updated definition in 'Definitions for <i>Income Assure</i> insurance' section is:</p> <p>Severely Disabled and Severe Disability means the Life Insured satisfies the criteria in paragraphs (a), (b) and (c):</p> <p>(a) the Life Insured has:</p> <ul style="list-style-type: none"> a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis, or a physical Sickness or Injury that has been diagnosed by a Specialist; <p>and</p> <p>(b) the Life Insured is following the advice and recommendations for treatment by a psychiatrist or Specialist as applicable for each Sickness or Injury in accordance with the most recent guidelines from either:</p> <ul style="list-style-type: none"> National Institute for Health and Care Excellence (NICE), or the relevant College of Specialists; <p>and</p> <p>(c) as assessed by a Specialist qualified to make such an assessment, the Life Insured has:</p> <ul style="list-style-type: none"> at least 20% Whole Person Impairment, or a score on the Psychiatric Impairment Rating Scale of 19% or more.

2. Changes to current medical definitions

Following a recent review, we have changed some medical definitions. In the unlikely event that you are disadvantaged by the change, we will apply the prior definition, provided it has not become obsolete (because it is no longer in use or is incapable of being applied in Australian health practice).

Definition name	Insurance						
	Critical Illness Plus	Critical Illness Plus – Extra Benefits Option	Critical Illness Standard	Child Critical Illness	Income Assure + - Short Waiting Period for Accidental Injury and Critical Illness Option	Income Protection Platinum, Income Protection and Income Protection (Special Risk) – Child Support Income Benefit	Income Protection Platinum, Income Protection and Income Protection (Special Risk) – Extra Benefits Option – Critical Illness Benefit
Upgrades							
Bacterial Meningitis – of specified severity	✓			✓		✓	
Benign Brain or Spinal Cord Tumour – of specified severity ¹	✓			✓		✓	✓
Coronary Artery Angioplasty - Three or More Different Coronary Arteries	✓						
Encephalitis – of specified severity	✓			✓		✓	✓
Loss of Independence – of specified severity	✓		✓				
Major Brain Injury – of specified severity	✓			✓		✓	✓
Major Organ or Bone Marrow Transplant	✓			✓		✓	✓
Meningococcal Septicaemia – of specified severity	✓			✓		✓	
Updates							
Aplastic Anaemia – of specified severity	✓			✓		✓	✓
Blindness – of specified severity	✓			✓		✓	
Cancer – excluding specified early-stage cancers	✓		✓	✓	✓	✓	✓
Carcinoma In Situ of the Breast – of specified severity		✓					
Carcinoma In Situ - Female Reproductive Organs – of specified severity		✓					
Coma – with specified criteria	✓			✓	✓	✓	✓
Congenital Abnormalities of a child – of specified severity		✓					
Early Stage Benign Brain or Spinal Cord Tumour – of specified type ²		✓					
Early Stage Melanoma – of specified severity		✓					
Early Stage Prostate Cancer – of specified severity		✓					
Heart Attack – with evidence of heart muscle damage	✓		✓	✓	✓	✓	✓
Inability of a Child to Gain Independence – of specified severity		✓					
Orchidectomy (as required to diagnose germ cell neoplasia in situ of the testicle) - with specific requirements ³		✓					
Type 1 Diabetes	✓ ⁴					✓	

¹ This definition has been renamed and was previously called 'Benign Brain Tumour – of specified severity'.

² This definition has been renamed and was previously called 'Early Stage Benign Brain Tumour – of specified type'.

³ This definition has been renamed and was previously called 'Orchidectomy (as required to diagnose Carcinoma In Situ of the Testicle) – with specific requirements'.

⁴ This definition applies to the Child Support Benefit only.

Definition name and description of upgrade/update	New policy wording
<p>Aplastic Anaemia – of specified severity</p> <p>We have updated the definition to include haematopoietic stem cell transplantation.</p>	<p>Aplastic Anaemia – of specified severity. Means bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring as a minimum one of the following treatments:</p> <ul style="list-style-type: none"> (i) marrow stimulating agents (ii) bone marrow transplantation (including haematopoietic stem cell transplantation) (iii) blood product transfusions (iv) immunosuppressive agents.
<p>Bacterial Meningitis – of specified severity</p> <p>We have upgraded the definition by removing the HIV exclusion, and adding an alternative assessment for activities of daily living. <i>Whole Person Function</i> has been replaced with <i>Whole Person Impairment</i>.</p>	<p>Bacterial Meningitis – of specified severity. Severe inflammation of the membrane that surrounds the brain and spinal cord which results in either:</p> <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • a permanent loss of the ability to perform one or more Activities of Daily Living without physical help from someone else.
<p>Benign Brain or Spinal Cord Tumour – of specified severity</p> <p>We have upgraded the definition by adding an alternative assessment for activities of daily living. We have also updated the definition with reference to current medical diagnostic techniques and specified the sites which are covered. <i>Whole Person Function</i> has been replaced with <i>Whole Person Impairment</i>.</p> <p>This definition has also been renamed. It was previously called 'Benign Brain Tumour – of specified severity'.</p>	<p>Benign Brain or Spinal Cord Tumour – of specified severity. A non-cancerous tumour in the brain, meninges, or intracranial section of a cranial nerve, or an acoustic neuroma, or a non-cancerous tumour of the spinal cord. The presence of the tumour must be confirmed by imaging studies such as CT scan or MRI, and result in:</p> <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • a permanent loss of the ability to perform one or more Activities of Daily Living without physical help from someone else, or • the undergoing of neuro-surgical intervention for its removal. <p>The following are excluded:</p> <ul style="list-style-type: none"> • intracranial cysts, granulomas and haematomas; • intracranial malformation in or of the arteries and veins; and • tumours of the pituitary gland.
<p>Blindness – of specified severity</p> <p>We have removed reference to loss of <i>all</i> sight</p>	<p>Blindness – of specified severity. The permanent loss of sight in both eyes, whether aided or unaided, due to Sickness or Injury to the extent that visual acuity is 6/60 or less in both eyes, or to the extent that the visual field is reduced to 20 degrees or less of arc.</p>

Definition name and description of upgrade/update	New policy wording
<p>Cancer – excluding specified early stage cancers</p> <p>We have updated the definition with reference to current medical terminology.</p>	<p>For Critical Illness Plus, Critical Illness Standard, Child Critical Illness and Income Assure+ insurances:</p> <p>Cancer – excluding specified early-stage cancers. <i>(This definition applies if the insurance first commenced after 15 November 2024)</i></p> <p>Means any malignant tumour diagnosed with histopathological confirmation and characterised by:</p> <ul style="list-style-type: none"> • the uncontrolled growth of malignant cells, • invasion and destruction of normal tissue, and • the ability to spread (metastasise) to other parts of the body. <p>The term malignant tumour includes leukaemia and lymphoma.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • All tumours which are histopathologically classified as any of the following: <ul style="list-style-type: none"> – pre-malignant, – non-invasive, – carcinoma in situ, unless stated otherwise, – high-grade dysplasia, including cervical dysplasia CIN1, CIN2, and CIN3, or – borderline or low malignant potential. • Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1). • All prostate cancer unless: <ul style="list-style-type: none"> – it is histopathologically described as at least TNM classification T1c, or another equivalent classification, or – the Gleason score is 6 or more, or – the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or – the tumour is completely untreatable. • Carcinoma In Situ of the Breast, except where it leads to the removal of the breast by a mastectomy or removal of the carcinoma in situ by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy), together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment. • Skin cancer other than melanoma that: <ul style="list-style-type: none"> – shows signs of ulceration as determined by histopathological examination, or – is greater than 1.0 mm depth of invasion (Breslow), or – is at least Clark Level 3 of invasion. • Basal cell carcinoma of the skin. • Squamous cell skin carcinoma unless it has spread to other organs. • All non-melanoma skin cancers unless having spread to the bone, lymph node or an other distant organ. • Pituitary adenoma/pituitary neuroendocrine tumour (PitNET).

Definition name and description of upgrade/update	New policy wording
	<p>Cancer – excluding specified early stage cancers. <i>(This definition applies if the insurance first commenced before 16 November 2024)</i> The presence of one or more malignant tumours, leukaemia or lymphomas.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1). • All prostate cancer unless: <ul style="list-style-type: none"> – it is histopathologically described as at least TNM classification T1c, or another equivalent classification, or – the Gleason score is 6 or more, or – the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or – the tumour is completely untreatable. • Carcinoma in situ, cervical dysplasia CIN1, CIN2, CIN3, or pre-malignant tumours. • Carcinoma in situ of the breast, except where it leads to the removal of the breast by a mastectomy or removal of the carcinoma in situ by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy), together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment. • Skin cancer other than melanoma that: <ul style="list-style-type: none"> – shows signs of ulceration as determined by histopathological examination; or – is greater than 1.0 mm depth of invasion (Breslow), or – is at least Clark Level 3 of invasion. • Basal cell carcinoma of the skin. • Squamous cell skin carcinoma unless it has spread to other organs. • All non-melanoma skin cancers unless having spread to the bone, lymph node, or an other distant organ. <p>For Income Protection Platinum, Income Protection and Income Protection (Special Risk) insurances:</p> <p>Cancer – excluding specified early stage cancers. The presence of one or more malignant tumours, leukaemia or lymphomas.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1). • All prostate cancer unless: <ul style="list-style-type: none"> – it is histopathologically described as at least TNM classification T1c, or another equivalent classification, or – the Gleason score is 6 or more, or – the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or – the tumour is completely untreatable. • Carcinoma in situ, cervical dysplasia CIN1, CIN2, CIN3, or pre-malignant tumours

Definition name and description of upgrade/ update	New policy wording
	<ul style="list-style-type: none"> • Carcinoma in situ of the breast, except where it leads to the removal of the breast by a mastectomy or removal of the carcinoma in situ by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy), together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment. • Skin cancer other than melanoma that: <ul style="list-style-type: none"> – shows signs of ulceration as determined by histopathological examination; or – is greater than 1.0 mm depth of invasion (Breslow), or – is at least Clark Level 3 of invasion. • Basal cell carcinoma of the skin. • Squamous cell skin carcinoma unless it has spread to other organs. • All non-melanoma skin cancers unless having spread to the bone, lymph node, or an other distant organ.
<p>Carcinoma In Situ of the Breast – of specified severity</p> <p>We have updated the definition with reference to current medical terminology.</p>	<p>Carcinoma In Situ of the Breast – of specified severity. The presence of histopathologically proven localised pre-invasive cancer in the breast, where cancer cells do not penetrate the basement membrane nor invade the surrounding tissues or stroma. This includes, but is not limited to, pre-invasive cancer of the milk ducts or lobules.</p>
<p>Carcinoma In Situ - Female Reproductive Organs – of specified severity</p> <p>We have updated the definition with reference to current medical terminology.</p>	<p>Carcinoma In Situ – Female Reproductive Organs – of specified severity. The presence of histopathologically proven carcinoma in situ of:</p> <ul style="list-style-type: none"> • corpus uteri; • fallopian tube; • ovary; • perineum (excluding skin equivalent cancers); • vagina (excluding skin equivalent cancers); • vulva (excluding skin equivalent cancers); • cervix. <p>Carcinoma in situ means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The carcinoma in situ must be classified as Tis according to the TNM staging method or FIGO* Stage 0.</p>
<p>Coma – with specified criteria</p> <p>The reference to a <i>total</i> loss of consciousness and responsiveness has been removed.</p>	<p>Coma – with specified criteria. A loss of consciousness and responsiveness in which the Life Insured is incapable of sensing or responding to external stimuli that results in a documented Glasgow Coma Scale of 6 or less for at least 72 hours.</p>

Definition name and description of upgrade/update	New policy wording
<p>Congenital Abnormalities of a child – of specified severity</p> <p>Where we exclude claims resulting from congenital abnormalities that first appeared before the Extra Benefits Option started, we have clarified that this applies only to congenital abnormalities you were aware of at the time.</p>	<p>Congenital Abnormalities of a child – of specified severity. If the Life Insured or Life Insured's Spouse gives birth to a child that survives for at least 28 days and is diagnosed with one of the following:</p> <ol style="list-style-type: none"> Down's syndrome – A specific genetic abnormality caused by an extra chromosome 21 that causes mental retardation and physical abnormalities. Spina bifida – Defective closure of the spinal column due to neural tube deficit with a meningocele or meningocele and resulting in neurological deficit. Tetralogy of Fallot – an anatomical abnormality with severe or total right ventricular outflow tract obstruction and a ventricular septal defect allowing right ventricular deoxygenated blood to bypass the pulmonary artery and enter the aorta directly. The diagnosis must be supported by an echocardiogram, and invasive surgery must be performed to correct the condition. Transposition of great vessels – a congenital heart defect where the aorta arises from the right ventricle and the pulmonary artery from the left ventricle. The diagnosis must be supported by an echocardiogram, and invasive surgery must be performed to correct the condition. Congenital blindness – complete absence of the sense of sight from birth. Congenital deafness – complete absence of the sense of hearing from birth. <p>Congenital abnormalities that first appeared in a child, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, and before this Option started or was last reinstated, are excluded from cover under this benefit for any existing or future children.</p> <p>Benefits are not payable if payment has been made under 'Inability of a Child to Gain independence – of specified severity'.</p>
<p>Coronary Artery Angioplasty - Three or More Different Coronary Arteries</p> <p>We have upgraded the definition. Multiple procedures can now be completed within a three-month period. Previously, a two-month period was allowed.</p>	<p>Coronary Artery Angioplasty - Three or More Different Coronary Arteries</p> <p>The actual undergoing of an operation to correct narrowing or obstruction of three or more different coronary arteries when considered the necessary and appropriate treatment.</p> <p>This procedure can be completed in one procedure or via multiple procedures within a three month period.</p> <p>The Benefit payable is 100% of the Life Insured's Critical Illness Benefit.</p>
<p>Early Stage Benign Brain or Spinal Cord Tumour – of specified type</p> <p>We have updated the definition name and specified the sites which are covered.</p> <p>This definition was previously called 'Early Stage Benign Brain Tumour – of specified severity'.</p>	<p>Early Stage Benign Brain or Spinal Cord Tumour – of specified type. A non-cancerous tumour in the brain, meninges, or intracranial section of a cranial nerve, or an acoustic neuroma, or a non-cancerous tumour of the spinal cord. The presence of the tumour must give rise to symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, or sensory/ motor skills impairment. The diagnosis must be confirmed by a consultant neurologist and the presence of the condition must be confirmed by imaging studies such as CT scan or MRI.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> intracranial cysts, granulomas and haematomas intracranial malformation in or of the arteries and veins, and tumours of the pituitary gland.

Definition name and description of upgrade/update	New policy wording
<p>Early Stage Melanoma – of specified severity</p> <p>We have corrected this definition by clarifying that it is payable when the Clark Level is less than or equal to 2.</p>	<p>Early Stage Melanoma – of specified severity. The presence of one or more malignant melanomas. The melanoma must be less than or equal to 1.0mm depth of invasion, or less than or equal to Clark Level 2. The diagnosis must be by biopsy. The malignancy must be characterised by the uncontrollable growth and spread of malignant cells.</p>
<p>Early Stage Prostate Cancer – of specified severity</p> <p>We have updated the definition with reference to current medical terminology.</p>	<p>Early Stage Prostate Cancer – of specified severity. The presence of prostate cancer histopathologically described as:</p> <ul style="list-style-type: none"> • TNM classification T1(a) or (b) (or another equivalent classification), or • a Gleason score of less than six.
<p>Encephalitis – of specified severity</p> <p>We have upgraded the definition. We have removed the HIV exclusion, and may now consider other evidence of severe permanent cognitive impairment, in addition to a Mini Mental State Examination score of 15 out of 30.</p>	<p>Encephalitis – of specified severity. Severe inflammation of brain substance which results in the Life Insured suffering either:</p> <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • permanent <ul style="list-style-type: none"> – loss of the ability to perform one or more Activities of Daily Living without physical help from someone else, or – severe cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination, or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us) which leads to the need for continuous supervision to protect the Life Insured or other people. A Mini Mental State Examination tests various functions including arithmetic ability, memory and physical orientation to assess cognitive ability. <p>The permanent loss or impairment described above must have existed continuously for at least six months.</p>
<p>Heart Attack – with evidence of heart muscle damage</p> <p>We have clarified that ECG changes are ischaemic changes.</p>	<p>Heart Attack – with evidence of heart muscle damage. Heart Attack (Myocardial Infarction) means the death of part of the heart muscle because of inadequate blood supply, confirmed by a Cardiologist and evidenced by:</p> <ul style="list-style-type: none"> • typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference range together with any one of the following: <ul style="list-style-type: none"> – typical acute cardiac symptoms and signs consistent with heart attack, or – new ischaemic ECG changes showing the development of any one of the following: <ul style="list-style-type: none"> ◦ ST-T changes ◦ left bundle branch block (LBBB), or ◦ pathological Q waves, or – imaging evidence of new and irreversible: <ul style="list-style-type: none"> ◦ loss of viable myocardium, or ◦ regional wall motion abnormality, or – left ventricular ejection fraction less than 50%, at least three months after the event. <p>Elevated biomarkers and signs and symptoms that arise from causes other than heart attack are excluded, including those as a result of elective percutaneous procedures and other acute coronary syndromes.</p> <p>If the above tests are inconclusive or superseded by technological advances, we'll consider other appropriate and medically recognised tests.</p>

Definition name and description of upgrade/update	New policy wording
<p>Inability of a Child to Gain Independence – of specified severity</p> <p>The definition will now be assessed against permanent Whole Person Impairment or Activities of Daily Living. Where we exclude claims resulting from sickness or injury that first appeared before the Extra Benefits Option started, we have clarified that this applies only to sickness or injury you were aware of at the time.</p>	<p>Inability of a Child to Gain Independence – of specified severity. The Life Insured's Child, as a result of Sickness or Injury, will either:</p> <ul style="list-style-type: none"> • be permanently unable to perform two or more Activities of Daily Living (ADL) without physical help from someone else, or • suffer at least 25% permanent Whole Person Impairment which leads to a need for continuous supervision of the Child to protect them or other people. <p>A claim can only be made once the initial assessment or diagnosis is reconfirmed after 6 months.</p> <p>Benefits are not payable:</p> <ul style="list-style-type: none"> • if the inability of an existing or future Child to gain independence is caused or contributed to by Sickness or Injury that first appeared, happened or was diagnosed, and which You were or the Life Insured was aware of or a reasonable person in Your or the Life Insured's circumstances could be expected to have been aware of, before this Option started or was last reinstated, and • if payment has been made under 'Congenital Abnormalities of a child – of specified severity'.
<p>Loss of Independence – of specified severity</p> <p>We have upgraded the definition. We may now consider other evidence of severe permanent cognitive impairment, in addition to a Mini Mental State Examination score of 15 out of 30.</p>	<p>Loss of Independence – of specified severity. The Life Insured suffers a Loss of Independence as a result of Sickness or Injury if they:</p> <ul style="list-style-type: none"> • are permanently unable to perform any 2 or more Activities of Daily Living without physical help from someone else, or • have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination, or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us) which leads to a need for continuous supervision of the Life Insured to protect them or other people. <p>A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.</p> <p>The Loss of Independence circumstances must have existed continuously for at least 6 months.</p>
<p>Major Brain Injury – of specified severity</p> <p>We have upgraded the definition. We may now consider other evidence of severe permanent cognitive impairment, in addition to a Mini Mental State Examination score of 15 out of 30.</p> <p><i>Whole Person Function</i> has been replaced with <i>Whole Person Impairment</i>.</p>	<p>Major Brain Injury – of specified severity. Physical head injury that results in the Life Insured suffering either:</p> <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • permanent <ul style="list-style-type: none"> – loss of the ability to perform one or more Activities of Daily Living without physical help from someone else, or – severe cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination, or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us) which leads to a need for continuous supervision to protect the Life Insured or other people. A Mini Mental State Examination tests various functions including arithmetic ability, memory and physical orientation to assess cognitive ability. <p>The permanent loss or impairment described above must have existed continuously for at least six months.</p>

Definition name and description of upgrade/update	New policy wording
<p>Major Organ or Bone Marrow Transplant</p> <p>We have upgraded the definition to now include placement on a New Zealand waiting list for organ transplant.</p>	<p>Major Organ or Bone Marrow Transplant. The transplant, or placement on an Australian or New Zealand waiting list approved by us for:</p> <ul style="list-style-type: none"> • transplant of any of the following organs from a human donor to the Life Insured: <ul style="list-style-type: none"> – kidney – liver – heart – lung – pancreas – small bowel, or • bone marrow transplant. <p>This treatment must be considered medically necessary and the condition affecting the organ or bone marrow deemed untreatable by any other means other than transplant, as confirmed by a Specialist.</p>
<p>Meningococcal Septicaemia – of specified severity</p> <p>We have upgraded the definition by adding an alternative assessment for activities of daily living. <i>Whole Person Function</i> has been replaced with <i>Whole Person Impairment</i>.</p>	<p>Meningococcal Septicaemia – of specified severity. Severe infection in the blood stream that causes blood poisoning which results in either:</p> <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • a permanent loss of the ability to perform one or more Activities of Daily Living without physical help from someone else.
<p>Orchidectomy (as required to diagnose germ cell neoplasia in situ of the testicle) – with specific requirements</p> <p>We have updated the name of the definition and updated the definition with reference to current medical terminology.</p> <p>This definition was previously called 'Orchidectomy (as required to diagnose Carcinoma In Situ Of the testicle) – with specific requirements'.</p>	<p>Orchidectomy (as required to diagnose germ cell neoplasia in situ of the testicle) – with specific requirements. The removal of one or both testes by radical orchidectomy as required to positively or negatively diagnose germ cell neoplasia in situ (Tis) of the testicle. The removal must be the appropriate and necessary treatment.</p> <p>Orchidectomy for any other reason is specifically excluded.</p>
<p>Type 1 Diabetes</p> <p>We have removed reference to insulin injections.</p>	<p>Type 1 Diabetes. Diabetes mellitus type 1 with an early onset, which requires insulin to control the disease.</p>

We're here to help

If you have any questions, please speak with your financial adviser or call us on **13 65 25** between 8.30am and 6pm (AEST/AEDT), Monday to Friday, or visit our website **acenda.com.au**

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Annexure: TPD Definitions

The tables below show the TPD definitions for Acenda Insurance, Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF) policies.

Acenda Insurance

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Any Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65)

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c), unless the **Home Duties Definition** (see below) applies:

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation:
- they are reasonably suited to by way of education, training or experience; and
 - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

The **Home Duties Definition** applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

For the purposes of the above definitions, **Earnings** means:

- where the Life Insured is self-employed (ie directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Life Insured after the deduction of their appropriate share of business or practice expenses in generating that income;
- where the Life Insured is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Life Insured including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and regular superannuation contributions paid by the employer on behalf of the Life Insured; and
- whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.

Acenda Insurance

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Own Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65. For Total and Permanent Disability insurance where the Policy is owned by the trustee(s) of a superannuation fund, this Own Occupation Definition is also only available if it was selected and commenced before 1 July 2014)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then.

If the insurance first commenced before 16 November 2024: Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.

If the insurance first commenced after 15 November 2024: If the Life Insured has changed their occupation since their application for this insurance, the Life Insured's own occupation means the last occupation in which the Life Insured was engaged for a continuous period of at least six months prior to the continuous three month period that the Life Insured is completely unable to work.

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • they have been completely unable to work for a continuous 3 month period at their own occupation; and
• at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
• as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Acenda Insurance

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Home Duties Definition

(This applies until the Review Date after the Life Insured reaches age 65)

If the Life Insured:

- has selected the **Any Occupation Definition**, and
- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c):

- (a) • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Any Occupation Definition** will apply.

Acenda Insurance

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Severity Definition

(This applies until the Review Date after the Life Insured reaches age 65)

The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)** and **(b)**:

- (a)** When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:
 - (i)** at least 30% permanent Whole Person Impairment; or
 - (ii)** a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis,

and

- (b)** as at the date the Life Insured is assessed by a Specialist to satisfy either **(a)(i)** or **(a)(ii)**, the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.

Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Loss of Independence

(This applies on and from the Review Date after the Life Insured reaches age 65)

The Life Insured suffers a Loss of Independence if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

(a) They have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

or

(b) If the insurance first commenced before 1 October 2021 this paragraph applies:

They are permanently unable to perform any 2 or more of the following groups of activities of daily living without physical help from someone else:

- bathing or showering
- dressing
- moving from place to place, in and out of bed and in and out of a chair
- eating and drinking
- using the toilet.

(b) If the insurance commenced from 1 October 2021 (including an increase component to your insurance) this paragraph applies:

They are incapacitated to such an extent that for 12 consecutive months, the Life Insured has been unable to perform at least two (2) of the following **activities of daily work** without the help of another person (even if using appropriate aids), and based on medical advice (including advice from the Life Insured's Doctor), is unlikely to be able to do so ever again:

- **Moving** – the ability to:
 - walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain anywhere in the body; or
 - bend, kneel or squat to pick something up from the floor and straighten up again, and get in and out of a standard sedan car.
- **Communicating** – the ability to:
 - hear and speak with sufficient clarity to be able to hold a conversation in a quiet room in the insured person's first language; or
 - understand a simple message given in the insured person's first language and relay that message to another person.
- **Reading** – the visual acuity to read ordinary newsprint and pass the standard eyesight test for a car licence.
- **Lifting** – the ability to lift a 5 kg weight with either or both hands from bench/table height, carry it over a 5m distance and place it back down at bench/table height.
- **Using the hands** – the ability to use the hands or fingers to handle small objects with precision and success (such as picking up a coin, tie shoelaces, button a shirt, use cutlery or write a short note with a pen or keyboard).

For the purpose of paragraph (b), 'unlikely to be able to do so ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

or

(c) They have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a 'Mini Mental State Examination' or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us), which leads to a need for continuous supervision of the Life Insured to protect them or other people. A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance

Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Any Occupation Definition

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**, unless the **Home Duties Definition** (see below) applies:

- (a)**
- they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
 - at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation:
 - they are reasonably suited to by way of education, training or experience; and
 - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period,

or

- (b)**
- they suffer at least 25% permanent Whole Person Impairment; and
 - as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

The **Home Duties Definition** applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

For the purposes of the above definitions, **Earnings** means:

- where the Life Insured is self-employed (ie directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Life Insured after the deduction of their appropriate share of business or practice expenses in generating that income;
- where the Life Insured is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Life Insured including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and regular superannuation contributions paid by the employer on behalf of the Life Insured; and
- whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.

Acenda Insurance

Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Own Occupation Definition

(For Total and Permanent Disability insurance where the Policy is owned by the trustee(s) of a superannuation fund, this Own Occupation Definition is also only available if it was selected and commenced before 1 July 2014)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then.

If the insurance first commenced before 16 November 2024: Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.

If the insurance first commenced after 15 November 2024: If the Life Insured has changed their occupation since their application for this insurance, the Life Insured's own occupation means the last occupation in which the Life Insured was engaged for a continuous period of at least six months prior to the continuous three month period that the Life Insured is completely unable to work.

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • they have been completely unable to work for a continuous 3 month period at their own occupation; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Acenda Insurance

Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Home Duties Definition

If the Life Insured:

- has selected the **Any Occupation Definition**, and
- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Any Occupation Definition** will apply.

Acenda Insurance

Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Severity Definition

The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)** and **(b)**:

- (a)** When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:
 - (i)** at least 30% permanent Whole Person Impairment; or
 - (ii)** a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis,

and

- (b)** as at the date the Life Insured is assessed by a Specialist to satisfy either **(a)(i)** or **(a)(ii)**, the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.

Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Any Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65)

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c), unless the **Home Duties Definition** (see below) applies:

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation:
- they are reasonably suited to by way of education, training or experience; and
 - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Double Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

The **Home Duties Definition** applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

For the purposes of the above definitions, **Earnings** means:

- where the Life Insured is self-employed (ie directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Life Insured after the deduction of their appropriate share of business or practice expenses in generating that income;
- where the Life Insured is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Life Insured including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and regular superannuation contributions paid by the employer on behalf of the Life Insured; and
- whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.

Acenda Insurance

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Own Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65. For Double Total and Permanent Disability insurance where the Policy is owned by the trustee(s) of a superannuation fund, this Own Occupation Definition is also only available if it was selected and commenced before 1 July 2014)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then.

If the insurance first commenced before 16 November 2024: Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.

If the insurance first commenced after 15 November 2024: If the Life Insured has changed their occupation since their application for this insurance, the Life Insured's own occupation means the last occupation in which the Life Insured was engaged for a continuous period of at least six months prior to the continuous three month period that the Life Insured is completely unable to work.

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)**
- they have been completely unable to work for a continuous 3 month period at their own occupation; and
 - at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (a)**
- they suffer at least 25% permanent Whole Person Impairment; and
 - as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so,

or

- (a)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Acenda Insurance

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Home Duties Definition

(This applies until the Review Date after the Life Insured reaches age 65)

If the Life Insured:

- has selected the **Any Occupation Definition**, and
- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c):

- (a) • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Any Occupation Definition** will apply.

Acenda Insurance

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Severity Definition

The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)** and **(b)**:

- (a)** When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:
 - (i)** at least 30% permanent Whole Person Impairment; or
 - (ii)** a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis,

and

- (b)** as at the date the Life Insured is assessed by a Specialist to satisfy either **(a)(i)** or **(a)(ii)**, the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.

Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Loss of Independence

(This applies on and from the Review Date after the Life Insured reaches age 65)

The Life Insured suffers a Loss of Independence if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

(a) They have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

or

(b) If the insurance first commenced before 1 October 2021 this paragraph applies:

They are permanently unable to perform any 2 or more of the following groups of activities of daily living without physical help from someone else:

- bathing or showering
- dressing
- moving from place to place, in and out of bed and in and out of a chair
- eating and drinking
- using the toilet.

(b) If the insurance commenced from 1 October 2021 (including an increase component to your insurance) this paragraph applies:

They are incapacitated to such an extent that for 12 consecutive months, the Life Insured has been unable to perform at least two (2) of the following **activities of daily work** without the help of another person (even if using appropriate aids), and based on medical advice (including advice from the Life Insured's Doctor), is unlikely to be able to do so ever again:

- **Moving** – the ability to:
 - walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain anywhere in the body; or
 - bend, kneel or squat to pick something up from the floor and straighten up again, and get in and out of a standard sedan car.
- **Communicating** – the ability to:
 - hear and speak with sufficient clarity to be able to hold a conversation in a quiet room in the insured person's first language; or
 - understand a simple message given in the insured person's first language and relay that message to another person.
- **Reading** – the visual acuity to read ordinary newsprint and pass the standard eyesight test for a car licence.
- **Lifting** – the ability to lift a 5 kg weight with either or both hands from bench/table height, carry it over a 5m distance and place it back down at bench/table height.
- **Using the hands** – the ability to use the hands or fingers to handle small objects with precision and success (such as picking up a coin, tie shoelaces, button a shirt, use cutlery or write a short note with a pen or keyboard).

For the purpose of paragraph **(b)**, 'unlikely to be able to do so ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

or

(c) They have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a 'Mini Mental State Examination' or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us), which leads to a need for continuous supervision of the Life Insured to protect them or other people. A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance

Double Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Any Occupation Definition

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**, unless the **Home Duties Definition** (see below) applies:

- (a)**
- they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
 - at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation:
 - they are reasonably suited to by way of education, training or experience; and
 - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period,

or

- (b)**
- they suffer at least 25% permanent Whole Person Impairment; and
 - as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Double Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

The **Home Duties Definition** applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

For the purposes of the above definitions, **Earnings** means:

- where the Life Insured is self-employed (ie directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Life Insured after the deduction of their appropriate share of business or practice expenses in generating that income;
- where the Life Insured is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Life Insured including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and regular superannuation contributions paid by the employer on behalf of the Life Insured; and
- whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.

Acenda Insurance

Double Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Own Occupation Definition

(For Double Total and Permanent Disability insurance where the Policy is owned by the trustee(s) of a superannuation fund, this Own Occupation Definition is also only available if it was selected and commenced before 1 July 2014)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then.

If the insurance first commenced before 16 November 2024: Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.

If the insurance first commenced after 15 November 2024: If the Life Insured has changed their occupation since their application for this insurance, the Life Insured's own occupation means the last occupation in which the Life Insured was engaged for a continuous period of at least six months prior to the continuous three month period that the Life Insured is completely unable to work.

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • they have been completely unable to work for a continuous 3 month period at their own occupation; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Acenda Insurance

Double Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Home Duties Definition

If the Life Insured:

- has selected the **Any Occupation Definition**, and
- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Any Occupation Definition** will apply.

Acenda Insurance

Double Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Severity Definition

The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs (a) and (b):

- (a) When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:
 - (i) at least 30% permanent Whole Person Impairment; or
 - (ii) a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis,

and

- (b) as at the date the Life Insured is assessed by a Specialist to satisfy either (a)(i) or (a)(ii), the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.

Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance

Total and Permanent Disability (Stand Alone) insurance

Any Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65)

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**, unless the **Home Duties Definition** (see below) applies:

- (a)**
- they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
 - at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation:
 - they are reasonably suited to by way of education, training or experience; and
 - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period,

or

- (b)**
- they suffer at least 25% permanent Whole Person Impairment; and
 - as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so; and
 - they survive for 14 days after the event leading to this impairment.

or

- (c)** they have suffered from the total and irrecoverable loss of:
- the use of both hands; or
 - the use of both feet; or
 - the sight in both eyes; or
 - the use of one hand and one foot; or
 - the use of one foot and the sight in one eye; or
 - the use of one hand and the sight in one eye; and
 - they survive for 14 days after the event leading to the above loss.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

The **Home Duties Definition** applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

For the purposes of the above definitions, **Earnings** means:

- where the Life Insured is self-employed (ie directly or indirectly owns part of or all of a business or practice), the income of the business or practice generated by the personal efforts of the Life Insured after the deduction of their appropriate share of business or practice expenses in generating that income;
- where the Life Insured is an employee (ie does not directly or indirectly own part of or all of a business or practice), the total remuneration paid by the employer to the Life Insured including salary, commissions, fees, regular bonuses, regular overtime, fringe benefits and regular superannuation contributions paid by the employer on behalf of the Life Insured; and
- whether the Life Insured is self-employed or employed, Earnings do not include investment income and are calculated before tax.

Acenda Insurance

Total and Permanent Disability (Stand Alone) insurance

Own Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65. For Total and Permanent Disability insurance where the Policy is owned by the trustee(s) of a superannuation fund, this Own Occupation Definition is also only available if it was selected and commenced before 1 July 2014)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then.

If the insurance first commenced before 16 November 2024: Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.

If the insurance first commenced after 15 November 2024: If the Life Insured has changed their occupation since their application for this insurance, the Life Insured's own occupation means the last occupation in which the Life Insured was engaged for a continuous period of at least six months prior to the continuous three month period that the Life Insured is completely unable to work.

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • they have been completely unable to work for a continuous 3 month period at their own occupation; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so; and
 - they survive for 14 days after the event leading to this impairment.

or

- (c)** they have suffered from the total and irrecoverable loss of:
- the use of both hands; or
 - the use of both feet; or
 - the sight in both eyes; or
 - the use of one hand and one foot; or
 - the use of one foot and the sight in one eye; or
 - the use of one hand and the sight in one eye; and
 - they survive for 14 days after the event leading to the above loss.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Acenda Insurance

Total and Permanent Disability (Stand Alone) insurance

Home Duties Definition

(This applies until the Review Date after the Life Insured reaches age 65)

If the Life Insured:

- has selected the **Any Occupation Definition**, and
- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c):

- (a) • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Any Occupation Definition** will apply.

Acenda Insurance

Total and Permanent Disability (Stand Alone) insurance

Severity Definition

The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)** and **(b)**:

- (a)** When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:
 - (i)** at least 30% permanent Whole Person Impairment; or
 - (ii)** a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis,

and

- (b)** as at the date the Life Insured is assessed by a Specialist to satisfy either **(a)(i)** or **(a)(ii)**, the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.

Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance

Total and Permanent Disability (Stand Alone) insurance

Loss of Independence

(This applies on and from the Review Date after the Life Insured reaches age 65)

The Life Insured suffers a Loss of Independence if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

(a) They have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

or

(b) If the insurance first commenced before 1 October 2021 this paragraph applies:

They are permanently unable to perform any 2 or more of the following groups of activities of daily living without physical help from someone else:

- bathing or showering
- dressing
- moving from place to place, in and out of bed and in and out of a chair
- eating and drinking
- using the toilet.

(b) If the insurance commenced from 1 October 2021 (including an increase component to your insurance) this paragraph applies:

They are incapacitated to such an extent that for 12 consecutive months, the Life Insured has been unable to perform at least two (2) of the following **activities of daily work** without the help of another person (even if using appropriate aids), and based on medical advice (including advice from the Life Insured's Doctor), is unlikely to be able to do so ever again:

- **Moving** – the ability to:
 - walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain anywhere in the body; or
 - bend, kneel or squat to pick something up from the floor and straighten up again, and get in and out of a standard sedan car.
- **Communicating** – the ability to:
 - hear and speak with sufficient clarity to be able to hold a conversation in a quiet room in the insured person's first language; or
 - understand a simple message given in the insured person's first language and relay that message to another person.
- **Reading** – the visual acuity to read ordinary newsprint and pass the standard eyesight test for a car licence.
- **Lifting** – the ability to lift a 5 kg weight with either or both hands from bench/table height, carry it over a 5m distance and place it back down at bench/table height.
- **Using the hands** – the ability to use the hands or fingers to handle small objects with precision and success (such as picking up a coin, tie shoelaces, button a shirt, use cutlery or write a short note with a pen or keyboard).

For the purpose of paragraph **(b)**, 'unlikely to be able to do so ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

or

(c) They have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a 'Mini Mental State Examination' or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us), which leads to a need for continuous supervision of the Life Insured to protect them or other people. A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.

Please note the Life Insured must survive for 14 days after the event leading to Total and Permanent Disability for us to consider a claim under paragraphs **(a)**, **(b)** or **(c)**.

Acenda Insurance

Premium Waiver insurance

Totally and Permanently Disabled. The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c), unless the **Home Duties** definition (see below) applies:

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation:
 - they are reasonably suited to by way of education, training or experience; and
 - that would result in a rate of Earnings of more than 25% of their rate of Earnings during the continuous 12 month period before the start of the 3 month period,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Premium Waiver insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

The **Home Duties** definition applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

Acenda Insurance

Premium Waiver insurance

Home Duties. If the Life Insured:

- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c):

- (a) • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Premium Waiver insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Totally and Permanently Disabled** definition will apply.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Any Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65)

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c), unless the **Home Duties Definition** (see below) applies, and where this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

The **Home Duties Definition** applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Own Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65 for Total and Permanent Disability insurance where Own Occupation cover was selected and commenced before 1 July 2014)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • they have been completely unable to work for a continuous 3 month period at their own occupation; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Home Duties Definition

(This applies until the Review Date after the Life Insured reaches age 65)

If the Life Insured:

- has selected the **Any Occupation Definition**, and
- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c):

- (a) • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Any Occupation Definition** will apply.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Severity Definition

(This applies until the Review Date after the Life Insured reaches age 65)

The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)** and **(b)**:

- (a)** When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:
 - (i)** at least 30% permanent Whole Person Impairment; or
 - (ii)** a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis,

and

- (b)** as at the date the Life Insured is assessed by a Specialist to satisfy either **(a)(i)** or **(a)(ii)**, the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.

Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.

In all cases, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Total and Permanent Disability insurance (Extension to Life Cover insurance)

Loss of Independence

(This applies on and from the Review Date after the Life Insured reaches age 65)

The Life Insured suffers a Loss of Independence if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**, and where this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:

(a) They have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

or

(b) If the insurance first commenced before 1 October 2021 this paragraph applies:

They are permanently unable to perform any 2 or more of the following groups of activities of daily living without physical help from someone else:

- bathing or showering
- dressing
- moving from place to place, in and out of bed and in and out of a chair
- eating and drinking
- using the toilet.

(b) If the insurance commenced from 1 October 2021 (including an increase component to your insurance) this paragraph applies:

They are incapacitated to such an extent that for 12 consecutive months, the Life Insured has been unable to perform at least two (2) of the following **activities of daily work** without the help of another person (even if using appropriate aids), and based on medical advice (including advice from the Life Insured's Doctor), is unlikely to be able to do so ever again:

- **Moving** – the ability to:
 - walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain anywhere in the body; or
 - bend, kneel or squat to pick something up from the floor and straighten up again, and get in and out of a standard sedan car.
- **Communicating** – the ability to:
 - hear and speak with sufficient clarity to be able to hold a conversation in a quiet room in the insured person's first language; or
 - understand a simple message given in the insured person's first language and relay that message to another person.
- **Reading** – the visual acuity to read ordinary newsprint and pass the standard eyesight test for a car licence.
- **Lifting** – the ability to lift a 5 kg weight with either or both hands from bench/table height, carry it over a 5m distance and place it back down at bench/table height.
- **Using the hands** – the ability to use the hands or fingers to handle small objects with precision and success (such as picking up a coin, tie shoelaces, button a shirt, use cutlery or write a short note with a pen or keyboard).

For the purpose of paragraph **(b)**, 'unlikely to be able to do so ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

or

(c) They have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a 'Mini Mental State Examination' or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us), which leads to a need for continuous supervision of the Life Insured to protect them or other people. A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Any Occupation Definition

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**, unless the **Home Duties Definition** (see below) applies, and where this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:

- (a)**
- they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
 - at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience,

or

- (b)**
- they suffer at least 25% permanent Whole Person Impairment; and
 - as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

The **Home Duties Definition** applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Own Occupation Definition

(This applies to Total and Permanent Disability insurance where Own Occupation cover was selected and commenced before 1 July 2014)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • they have been completely unable to work for a continuous 3 month period at their own occupation; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Home Duties Definition

(This applies until the Review Date after the Life Insured reaches age 65)

If the Life Insured:

- has selected the **Any Occupation Definition**, and
- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c):

- (a) • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Any Occupation Definition** will apply.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Severity Definition

The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs (a) and (b):

- (a) When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:
 - (i) at least 30% permanent Whole Person Impairment; or
 - (ii) a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis,

and

- (b) as at the date the Life Insured is assessed by a Specialist to satisfy either (a)(i) or (a)(ii), the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.

Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.

In all cases, the Life Insured must also be Permanently Incapacitated.

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Any Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65)

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c), unless the **Home Duties Definition** (see below) applies, and where this Double Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:
 - the use of both hands; or
 - the use of both feet; or
 - the sight in both eyes; or
 - the use of one hand and one foot; or
 - the use of one foot and the sight in one eye; or
 - the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

The **Home Duties Definition** applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Own Occupation Definition

(This applies until the Review Date after the Life Insured reaches age 65 for Double Total and Permanent Disability insurance where Own Occupation cover was selected and commenced before 1 July 2014)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • they have been completely unable to work for a continuous 3 month period at their own occupation; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so,

or

- (c)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Home Duties Definition

(This applies until the Review Date after the Life Insured reaches age 65)

If the Life Insured:

- has selected the **Any Occupation Definition**, and
- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c):

- (a) • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Any Occupation Definition** will apply.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Severity Definition

(This applies until the Review Date after the Life Insured reaches age 65)

The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)** and **(b)**:

- (a)** When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:
 - (i)** at least 30% permanent Whole Person Impairment; or
 - (ii)** a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis,

and

- (b)** as at the date the Life Insured is assessed by a Specialist to satisfy either **(a)(i)** or **(a)(ii)**, the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.

Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.

In all cases, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Double Total and Permanent Disability insurance (Extension to Life Cover insurance)

Loss of Independence

(This applies on and from the Review Date after the Life Insured reaches age 65)

The Life Insured suffers a Loss of Independence if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**, and where this Double Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:

(a) They have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

or

(b) If the insurance first commenced before 1 October 2021 this paragraph applies:

They are permanently unable to perform any 2 or more of the following groups of activities of daily living without physical help from someone else:

- bathing or showering
- dressing
- moving from place to place, in and out of bed and in and out of a chair
- eating and drinking
- using the toilet.

(b) If the insurance commenced from 1 October 2021 (including an increase component to your insurance) this paragraph applies:

They are incapacitated to such an extent that for 12 consecutive months, the Life Insured has been unable to perform at least two (2) of the following **activities of daily work** without the help of another person (even if using appropriate aids), and based on medical advice (including advice from the Life Insured's Doctor), is unlikely to be able to do so ever again:

- **Moving** – the ability to:
 - walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain anywhere in the body; or
 - bend, kneel or squat to pick something up from the floor and straighten up again, and get in and out of a standard sedan car.
- **Communicating** – the ability to:
 - hear and speak with sufficient clarity to be able to hold a conversation in a quiet room in the insured person's first language; or
 - understand a simple message given in the insured person's first language and relay that message to another person.
- **Reading** – the visual acuity to read ordinary newsprint and pass the standard eyesight test for a car licence.
- **Lifting** – the ability to lift a 5 kg weight with either or both hands from bench/table height, carry it over a 5m distance and place it back down at bench/table height.
- **Using the hands** – the ability to use the hands or fingers to handle small objects with precision and success (such as picking up a coin, tie shoelaces, button a shirt, use cutlery or write a short note with a pen or keyboard).

For the purpose of paragraph **(b)**, 'unlikely to be able to do so ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

or

(c) They have severe permanent cognitive impairment (with a score of 15 or less out of 30 in a 'Mini Mental State Examination' or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us), which leads to a need for continuous supervision of the Life Insured to protect them or other people. A Mini Mental State Examination is a test which samples various functions including arithmetic, memory and orientation to assess cognition.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Double Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Any Occupation Definition

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c), unless the **Home Duties Definition** (see below) applies, and where this Double Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

The **Home Duties Definition** applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Double Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Own Occupation Definition

(For Double Total and Permanent Disability insurance where Own Occupation cover was selected and commenced before 1 July 2014)

The Life Insured's own occupation means the occupation in which they were engaged at the time of their application for this insurance unless they have changed their occupation since then. Where the change is to an occupation or occupation category that is eligible for the Own Occupation definition, You may choose to have a claim assessed under either the Life Insured's occupation at the time of their application or their occupation immediately preceding their date of disability. Otherwise, Own Occupation means the most recent occupation that the Life Insured was engaged in immediately preceding their date of disability.

The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)**, **(b)** or **(c)**:

- (a)** • they have been completely unable to work for a continuous 3 month period at their own occupation; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at their own occupation,

or

- (b)** • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their own occupation and are unlikely ever again to be able to do so,

or

- (a)** they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs **(a)** and **(b)**, 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Double Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Home Duties Definition

(This applies until the Review Date after the Life Insured reaches age 65)

If the Life Insured:

- has selected the **Any Occupation Definition**, and
- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c):

- (a) • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Total and Permanent Disability insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Any Occupation Definition** will apply.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Double Total and Permanent Disability insurance (Extension to Critical Illness insurance)

Severity Definition

The Life Insured is Totally and Permanently Disabled if, solely as a result of sickness or injury, they satisfy the criteria in paragraphs **(a)** and **(b)**:

- (a)** When the Life Insured has reached Maximum Medical Improvement, they are assessed by a Specialist, who is qualified to make such an assessment, to have either:
 - (i)** at least 30% permanent Whole Person Impairment; or
 - (ii)** a permanent score of greater than 30% on the Psychiatric Impairment Rating Scale, due to a psychiatric disorder that has been diagnosed by a psychiatrist and is defined in the Diagnostic and Statistical Manual of Mental Disorders, current as at the date of diagnosis,

and

- (b)** as at the date the Life Insured is assessed by a Specialist to satisfy either **(a)(i)** or **(a)(ii)**, the Life Insured is unable to work, and is disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience.

Maximum Medical Improvement means that the Life Insured's recovery from the sickness or injury has reached a point where no further recovery or functional improvement is expected even with additional intervention, or treatment (medical and non-medical), which the Life Insured could reasonably be expected to undertake.

In all cases, the Life Insured must also be Permanently Incapacitated.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Premium Waiver insurance

Totally and Permanently Disabled. The Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c), unless the **Home Duties** definition (see below) applies, and where this Premium Waiver insurance first commenced after 30 June 2014, the Life Insured is also Permanently Incapacitated:

- (a) • they have been completely unable to work for a continuous 3 month period at any occupation they are reasonably suited to by way of education, training or experience; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to work at any occupation they are reasonably suited to by way of education, training or experience,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

The **Home Duties** definition applies if:

- the Life Insured was performing full-time domestic duties or child rearing at the time of application for insurance, and
- the Life Insured was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- the Life Insured has not returned to work for more than 12 months since that date of diagnosis.

Acenda Insurance (Super) and Acenda Insurance (Wrap or SMSF)

Premium Waiver insurance

Home Duties. If the Life Insured:

- was performing full-time domestic duties or child rearing at the time of application for insurance, and
- was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, and
- has not returned to work for more than 12 months since that date of diagnosis,

the Life Insured is Totally and Permanently Disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs (a), (b) or (c):

- (a) • for a continuous 3 month period, they have been completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person; and
- at the end of that continuous 3 month period, they are disabled to such an extent that they are unlikely ever again to be able to perform at least 4 of the Normal Physical Domestic Duties without the help of another person,

or

- (b) • they suffer at least 25% permanent Whole Person Impairment; and
- as a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least 4 of the Normal Physical Domestic Duties without the help of another person, and are unlikely ever again to be able to do so,

or

- (c) they have suffered from the total and irrecoverable loss of:

- the use of both hands; or
- the use of both feet; or
- the sight in both eyes; or
- the use of one hand and one foot; or
- the use of one foot and the sight in one eye; or
- the use of one hand and the sight in one eye.

For the purpose of paragraphs (a) and (b), 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a Doctor and which the Life Insured could reasonably be expected to undertake.

In all cases, where the Policy is owned by the trustee(s) of a superannuation fund and this Premium Waiver insurance first commenced after 30 June 2014, the Life Insured must also be Permanently Incapacitated.

If the Life Insured:

- was not performing full-time domestic duties or child rearing at the time of application, or
- was not performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled, or
- returned to work for at least 12 months since the date of diagnosis of the predominant sickness or injury that caused the Life Insured to be Totally and Permanently Disabled,

the **Totally and Permanently Disabled** definition will apply.