

Making sure you're well protected

Changes to Acenda Debt Insurance

Effective from 27 September 2025

We've reviewed the Acenda Debt Insurance product and made some changes. A summary of the changes is shown below.

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 **1300 280 133** to request a paper or digital copy of the new wording.

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 terms to better assist you in understanding the terms that apply.

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).

The following tables provide a summary of the changes. More details for each of these changes are provided immediately below the tables.

Please keep this flyer with your Policy Document

The flyer should be read in conjunction with your full policy terms.

Clarification	Effective date	Description
All cover When benefits terminate	27 September 2025	We have updated the wording relating to when your cover terminates to provide further clarification in certain scenarios, such as where cover for a particular Debt ends.
General Notice period for direct debit changes	27 September 2025	We have clarified that we will give you at least 30 days' notice in writing if there are changes to the terms of the drawing arrangement.
New defined term Whole Person Impairment	27 September 2025	We have added a definition to clarify the meaning of "Whole Person Impairment"

Definition name	Insurance	
	Critical Illness	Child Cover Benefit
Upgrades – Effective date 27 September 2025		
Benign Brain or Spinal Cord Tumour – of specified severity ¹	✓	✓
Major Organ or Bone Marrow Transplant	✓	✓
Updates – Effective date 27 September 2025		
Cancer – excluding specified early stage cancers	✓	✓
Heart Attack – with evidence of heart muscle damage	✓	✓
Clarifications – Effective date 27 September 2025		
Multiple Sclerosis	✓	
Parkinson's Disease	✓	

Upgrade	New policy wording
Critical Illness and Child Cover Benefit Benign Brain or Spinal Cord Tumour – of specified severity ¹	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: <ul style="list-style-type: none"> • at least 25% permanent Whole Person Impairment, or • the undergoing of neuro-surgical intervention for its removal. The following are excluded: <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.
Critical Illness and Child Cover Benefit Major Organ or Bone Marrow Transplant	The transplant, or placement on an Australian or New Zealand waiting list approved by us for <ul style="list-style-type: none"> • Transplant of any of the following organs from a human donor to the person insured: <ul style="list-style-type: none"> – kidney – liver – heart – lung – pancreas – small bowel, or • Bone marrow transplant 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.

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

Update	New policy wording
<p>Critical Illness and Child Cover Benefit</p> <p>Cancer – excluding specified early stage cancers</p>	<p>The presence of one or more malignant tumours, leukaemia or lymphomas. The following conditions are not included:</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, and CIN3, or premalignant tumours. • Carcinoma in the 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, 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. • Hyperkeratosis or Basal cell carcinoma of the skin. • Squamous cell skin carcinoma unless it's spread to other organs. • All non-melanoma skin cancers unless it's spread to the bone, lymph node, or another distant organ.
<p>Critical Illness and Child Cover Benefit</p> <p>Heart Attack – with evidence of heart muscle damage</p>	<p>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 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 new technological advances, we'll consider other appropriate and medically recognised tests.</p>

Clarification	New policy wording
All cover When benefits terminate	When does your cover end? Your Policy will end when: <ul style="list-style-type: none"> You cancel your Policy The Premiums aren't paid by the due date and remain unpaid after we've given you notice You make a fraudulent claim, or All cover under the Policy has ended. Cover for a Debt will end when: <ul style="list-style-type: none"> You notify us that the Debt has been paid or the Debt account has been closed, or Payment of the Death Benefit or Terminal Illness Benefit where the cover is for 100% of the Policy Debt Amount. Cover for a person insured will end on the first of: <ul style="list-style-type: none"> Reaching their Policy Anniversary after their 70th birthday After age 18 or if the associated Critical Illness Cover ends, for an eligible Child covered under the Child Cover Benefit, or Payment of the Terminal Illness Benefit for that person, or Death of the person insured. Where two people are insured for a joint Debt Where you have Death cover of 100% of the Policy Debt Amount for a joint Debt, when one person insured dies or is diagnosed with a Terminal Illness, the cover for the surviving person insured will end for that Debt. Further, when one person insured dies, or is diagnosed with a Terminal Illness, and benefits are paid, the surviving person insured will continue to hold their existing cover. Their existing cover will be reduced as appropriate, dependent on the benefit paid, and to which debt that benefit payment applied.
General Notice period for direct debit changes	We will give you at least 30 days' notice in writing if there are changes to the terms of the drawing arrangements. We will keep the details of your nominated Financial Institution account confidential, except where provided to our bank or as required to conduct direct debits with your Financial Institution. Where the due date is not a business day, we will draw from your nominated Financial Institution account on the business day before or after the due date.
New defined term Whole Person Impairment	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.
Critical Illness Multiple Sclerosis – of specified severity	The progressive destruction of the insulating layer of myelin in the brain and/ or spinal cord. The unequivocal diagnosis of Multiple Sclerosis must be by a consultant neurologist. There must be more than one episode of defined neurological deficit with persistent abnormalities. Neurological investigations such as lumbar puncture, MRI (Magnetic Response Imaging), evidence of lesions in the central nervous systems and evoked visual responses are required to confirm diagnosis.
Critical Illness Parkinson's Disease – of specified severity	The unequivocal diagnosis of degenerative idiopathic Parkinson's disease, characterised by the clinical manifestation of one or more of the following: <ul style="list-style-type: none"> Rigidity Tremor, or Akinesia from degeneration of the nigrostriatal system. All other types of Parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.

We're here to help

If you have any questions, please speak with your financial adviser or call us on **1300 280 133** between 8.30am and 6pm (AEST/AEDT), Monday to Friday, or visit our website **acenda.com.au**

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