

# ClearView ClearChoice PDS Update, Effective 5 June 2025

5 June 2025

This Product Disclosure Statement and Policy Document (PDS) Update relates to the ClearView ClearChoice PDS dated 13 May 2024. This PDS Update forms part of the policy terms with effect from 5 June 2025 and should be read together with the PDS.

## Why is the PDS being updated?

We have improved three trauma definitions.

| Trauma Condition   | Summary of the change   |
|--|---|
| <b>Cancer – excluding specified early stage cancers</b>                | Specific exclusion for colorectal neuro-endocrine carcinomas has been removed.  |
| <b>Coronary artery angioplasty, triple vessel – surgical procedure</b> | Requirement for angioplasty to be undertaken specifically on three main coronary arteries (left anterior descending, left circumflex, right coronary) has been expanded to include any three or more coronary arteries. |
| <b>Major head trauma – significant permanent impairment</b>            | New criteria has been added to allow assessment of at least 25% of whole person impairment; as an alternative to the current - one of the 'Activities of Daily Living' criteria.  |

## Provision for Upgrade

As outlined in your ClearView ClearChoice PDS, if you purchased your Clearview ClearChoice policy on a PDS dated 13 May 2024 or earlier, these product enhancements will be made available to you. These enhancements will not result in any increase in your premium. These enhancements will apply to claims where the medical condition, sickness, injury or disability occurred or symptoms first became apparent on or after the date these enhancements came into effect.

Where a future product enhancement has been made available to you, we will assess your claim under the terms that are most favourable to you.

The following table provides the updated trauma definitions that apply in full to the PDS effective 5 June 2025.

**Location of definition update**

Page 109 under **Cancer – excluding specified early stage cancers (for Trauma Standard and Child Cover)**

**The trauma definition below is removed**

The presence of one or more malignant tumours (including leukaemia, lymphoma and Hodgkin's disease) characterised by the uncontrollable growth of malignant cells and the invasion and destruction of normal tissue.

The following cancers are excluded:

- conditions classified by their clinical features, cytopathology and/or histopathology as tumours showing the malignant changes of 'carcinoma in situ' or which are histopathologically described as premalignant;
- carcinoma in situ of the breast unless treatment requires;
  - removal of the entire breast; or
  - breast conserving surgery followed by adjunct therapy such as radiotherapy and/or chemotherapy. For this purpose, chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells. Adjunct endocrine manipulation therapy, hormone manipulation therapy, and non-endocrine adjunct therapy are excluded.
- uterine cervical intraepithelial lesions, cervical dysplasias and cervical intraepithelial neoplasias, including those classified as CIN 1, CIN 2 and CIN 3 are examples of tumours categorised as either being carcinoma in situ and/or premalignant;
- borderline ovarian tumours, unless 'major interventionist treatment' is required to arrest the spread of malignancy;
- all non-melanoma cancers of the skin unless there has been evidence of metastatic spread;
- prostatic cancers which remain histopathologically classified as TNM stage T1a or T1b or are of another equivalent or lower classification and have a Gleason score of five or less, unless 'major interventionist treatment' is required to arrest the spread of malignancy;
- melanomas which are less than stage T1bNOMO;
- chronic Lymphocytic Leukaemia diagnosed as less than RAI Stage 1; and
- colorectal neuroendocrine carcinomas which are histopathologically classified as TNM stage T1a or T1b or are of another equivalent or lower classification unless treatment requires surgery combined with radiotherapy or chemotherapy.

For the above, 'major interventionist treatment' is surgery, radiotherapy or chemotherapy.

**It is now replaced with**

The presence of one or more malignant tumours (including leukaemia, lymphoma and Hodgkin's disease) characterised by the uncontrollable growth of malignant cells and the invasion and destruction of normal tissue.

The following cancers are excluded:

- conditions classified by their clinical features, cytopathology and/or histopathology as tumours showing the malignant changes of 'carcinoma in situ' or which are histopathologically described as premalignant;
- carcinoma in situ of the breast unless treatment requires;
  - removal of the entire breast; or
  - breast conserving surgery followed by adjunct therapy such as radiotherapy and/or chemotherapy. For this purpose, chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells. Adjunct endocrine manipulation therapy, hormone manipulation therapy, and non-endocrine adjunct therapy are excluded.
- uterine cervical intraepithelial lesions, cervical dysplasias and cervical intraepithelial neoplasias, including those classified as CIN 1, CIN 2 and CIN 3 are examples of tumours categorised as either being carcinoma in situ and/or premalignant;
- borderline ovarian tumours, unless 'major interventionist treatment' is required to arrest the spread of malignancy;
- all non-melanoma cancers of the skin unless there has been evidence of metastatic spread;
- prostatic cancers which remain histopathologically classified as TNM stage T1a or T1b or are of another equivalent or lower classification and have a Gleason score of five or less, unless 'major interventionist treatment' is required to arrest the spread of malignancy;
- melanomas which are less than stage T1bNOMO; and
- chronic Lymphocytic Leukaemia diagnosed as less than RAI Stage 1.

For the above, 'major interventionist treatment' is surgery, radiotherapy or chemotherapy.

**Location of definition update**

**The trauma definition below is removed**

**It is now replaced with**

Page 110 under  
**Coronary artery angioplasty, triple vessel – surgical procedure**

Undergoing of balloon angioplasty (or other similar intra-arterial catheter procedure) with or without the use of stent, to each of the three main coronary arteries (left anterior descending, left circumflex, right coronary). Each of these arteries must have been assessed and had angioplasty treatment in the same procedure or via multiple procedures no more than three months apart.

Undergoing of balloon angioplasty (or other similar intra-arterial catheter procedure) with or without the use of stent to three or more coronary arteries. Each of these arteries must have been assessed and had angioplasty treatment in the same procedure or via multiple procedures no more than three months apart.

Page 114 under  
**Major head trauma – significant permanent impairment**

Injury to the head resulting in neurological deficit causing a total and irreversible inability to perform without the assistance of another person at least one of the 'Activities of Daily Living'.

Injury to the head resulting in neurological deficit causing either:

- a total and irreversible inability to perform without the assistance of another person at least one of the 'Activities of Daily Living'; or
- a permanent impairment of at least 25% of whole person impairment as defined in the 5th edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', or an equivalent guide to impairment.

**Important information**

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This product has been designed to meet certain objectives, financial situations and needs, which are described in our Target Market Determination available at [www.clearview.com.au/tmd](http://www.clearview.com.au/tmd).