

ClearView LifeSolutions PDS Update Effective 5 June 2025

5 June 2025

This Product Disclosure Statement and Policy Document (**PDS**) Update relates to the ClearView LifeSolutions PDSs dated 30 November 2011 to 5 April 2021 inclusive (each a PDS). 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 two trauma definitions.

Trauma Condition	Summary of the change
Coronary artery angioplasty, triple vessel	Requirement for angioplasty be undertaken specifically on three main coronary arteries (left anterior descending, left circumflex, right coronary) has been improved to any three or more coronary arteries. The number of procedures (two) and time between treatments (two months) have improved to multiple procedures no more than three months apart.
Major head trauma – significant permanent impairment	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. This change only applies to policies under the PDS dated 5 April 2021 (earlier PDSs already include a whole person impairment criteria).

Provision for Upgrade

As outlined in your ClearView LifeSolutions PDS, these product enhancements will be made available to you. These enhancements will not result in any increase in your premium.

The enhancements will not apply to current claims or to any claims resulting from medical conditions, sickness, injury or disability which occurred before these enhancements came into effect

Where a future product enhancement has been made available, we will assess your claim under the terms which are most favourable to you. Alternatively, we will accept your instruction to assess your claim against either the original or the enhanced terms.

The following table provides the updated trauma definitions that apply in full.

Location of definition update	The trauma definition* below is removed	It is now replaced with
Page 91 under Coronary Artery Angioplasty - Triple Vessel	Undergoing angioplasty to each of the three main coronary arteries (left anterior descending, left circumflex, right coronary). Each of these arteries must have been assessed and stented in the same procedure or via two procedures no more than two 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 94 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' (as defined under Loss of Independent Existence).	Injury to the head resulting in neurological deficit causing either: <ul style="list-style-type: none"> • a total and irreversible inability to perform without the assistance of another person at least one of the 'Activities of Daily Living' (as defined under Loss of Independent Existence); 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.

*For comparison purposes only, the trauma definition provided in the table above is based on the definition in the latest definition as set out in the LifeSolutions PDS dated 5 April 2021. The trauma definition in earlier versions of the LifeSolutions PDS may differ.

Important information

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