

Upgrade Notice

Enhancements for LifeSolutions customers

5 October 2021

Your insurance policy has been updated with enhancements that are automatically made available to existing Life Solutions customers.

This document provides details of the policy update and should be read in conjunction with your Product Disclosure Statement and Policy Document (Product Disclosure Statement). No action from you is required, however, if you have any questions in regarding the enhancements of your cover, please call us on **132 979**.

Provision for Upgrade

As outlined in your Product Disclosure Statement and Policy Document, any future product enhancements to your policy will be made available to you. These enhancements, unless otherwise specified, will not result in any increase in premium.

Any enhancements will apply to future claims. 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 to you, then in the event of a claim 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.

Changes to Trauma Cover

The following updates to the definitions of medical conditions are applicable if your policy certificate, or most recent variation, shows you have Trauma Cover. The updated definitions are as follows:

Benign Brain Tumour or Spinal Cord Tumour – Severe

A non-malignant tumour in the brain, cranial nerve, meninges, or spinal cord which:

- produces neurological damage and functional impairment 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); or
- requires neurological surgery for its removal.

The presence of the underlying tumour must be confirmed by imaging studies such as CT Scan or MRI. Cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland are excluded.

Summary of key change: The definition has been clarified by splitting it into two parts to recognise that surgical removal may not always be possible and that where surgical removal is successful it may reverse impairments.

Chronic Lymphocytic Leukaemia

The presence of chronic lymphocytic leukaemia diagnosed as RAI Stage 0 / Low Risk, which is defined to be in the blood and bone marrow only.

Summary of key change: This definition has been updated to reflect changes to the naming convention for staging chronic lymphocytic leukaemia.

Cognitive loss

A total and permanent deterioration or loss of intellectual capacity (supported by a score of 15 or less out of 30 in a Mini Mental State Examination or a score of 15 or less out of 30 on the Montreal Cognitive Assessment test) that has required you to be under continuous care and supervision by another person for at least three consecutive months and at the end of that three-month period you are likely to require ongoing continuous care and supervision by another person.

Summary of key change: An additional method of measuring cognitive function has been added in recognition of its increasing clinical use.

Dementia including Alzheimer's Disease

Clinical diagnosis of dementia (including Alzheimer's disease).

The diagnosis must confirm permanent, irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified.

Significant cognitive impairment in this definition means a deterioration in your Mini-Mental State Examination scores to 24 or less out of 30, or in your Montreal Cognitive Assessment test to 25 or less out of 30.

Summary of key change: An additional method of measuring cognitive function has been added in recognition of its increasing clinical use.

Multiple Sclerosis

Means a permanent and progressive form of multiple sclerosis as confirmed by the unequivocal diagnosis of:

- primary progressive multiple sclerosis; or
- multiple sclerosis where there must have been more than one episode of well-defined neurological deficit with persisting clinical neurological abnormalities.

Neurological investigations such as, but not limited to, lumbar puncture, Magnetic Resonance Imaging (**MRI**), evidence of lesions in the central nervous system, evoked visual responses or evoked auditory responses are required to confirm diagnosis.

Summary of key change: The definition has been expanded to clearly encompass progressive multiple sclerosis where the insured does not remit and relapse.

Important information

This material has been prepared by ClearView Life Assurance Limited ABN 12 000 021 581 AFS Licence No. 227 682 is general information only and does not consider any person's financial situation, needs or objectives. Please read this document in conjunction with your Product Disclosure Statement and Policy Document.

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