

# Accelerated Protection

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UPGRADE BOOKLET



1 APRIL 2021

**TAL**

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# About this Booklet

TAL regularly introduces improvements to Accelerated Protection to provide the best protection we can offer to you, your family or your business.

As part of our Guarantee of Upgrade, as outlined in the Policy Document, we pass these improvements to existing Accelerated Protection policy holders wherever possible.

This document outlines what improvements have been introduced to Accelerated Protection over time that may now apply to your policy.

## What does this booklet contain?

In this booklet you will find a summary of improvements that have been made to various Accelerated Protection benefits and definitions since 10 August 2009.

You will still retain your existing terms and conditions, and continue to pay the premium rates for your existing plan(s). Any upgrades and/or changes to your plan definitions will always be reviewed at claim time to ensure you are assessed using the definitions which benefit you the most. This means that should a definition or benefit from your original plan be more beneficial to you, you will still be eligible to claim under your original plan definitions. You should refer to the Policy Document for the full terms and conditions and to the extent that there are any inconsistencies, the Policy Document will always prevail.

Accelerated Protection is made up of a range of insurance covers - Life insurance, Critical Illness insurance (Standard and Premier), Child's Critical Illness insurance, Income Protection Super, Income Protection Standard, Income Protection Premier. Accelerated Protection Income Protection Optimal and Business Expense insurance are no longer available for new application.

To determine which changes relate to your policy, please refer to your Policy Schedule you received when you bought your insurance. This will provide you with details of covers and options selected by you to form part of your customised policy.

## When did the changes take effect?

Accelerated Protection was initially launched on 10 August 2009. Improvements to your policy came into effect on

- 28 April 2010,
- 28 October 2010,
- 31 March 2011,
- 24 October 2011,
- 22 March 2012,
- 1 November 2012,
- 12 December 2014
- 18 December 2015,
- 1 April 2017,
- 12 October 2018,
- 27 March 2020, and
- 1 April 2021

depending on when you purchased your policy.

Please note these improvements apply to claims for events which occur on or after the release date as listed above. They do not apply to claims for events which occurred before these dates.

## What do I need to do?

While you do not need to do anything to receive these changes to your policy, we do recommend that you read the information included in this document, so that you understand the new features of your plan, and also file this information with your plan document.


Should you need to make a claim, our Claims team will have details of all the policy conditions relevant to your cover.

## Where can I get the most recent benefit and definition wording?

The most recent benefit and definition wording can be found in the latest Policy Document available on the TAL website or you can call us to obtain a copy.

If you have any questions about anything you read in this booklet or require more information about your policy, please contact your adviser.

If you don't have an adviser, you can contact us directly:

 1300 286 937  
Monday to Friday 8.00am to 7.00pm (AEST)

 [www.tal.com.au](http://www.tal.com.au)

This booklet provides a general summary of policy enhancements. You should refer to the Policy Document for the full terms and conditions and to the extent that there are any inconsistencies, the Policy Document will always prevail.

# Summary of Product Enhancements

The following changes were made to Accelerated Protection. If you purchased your Accelerated Protection policy between 10 August 2009 and 1 April 2021, these improvements are available to you.

	Life, Critical Illness and TPD insurance	Life insurance	Critical Illness insurance*	Critical Illness insurance Premier*	TPD insurance	Income Protection Standard	Income Protection Premier	Business Expense insurance*
28 April 2010	Premium Freeze Benefit Business Insurance Option*	Advanced Payment Benefit	Loss of Sight Definition Critical Illness Events Cancer Definition	Advancement Benefit – Carcinoma In Situ Definition		Partial Disability Definition Scheduled Injury Benefit* Total Disability Definition	Child's Critical Illness Benefit*	Business Expense Definition Total Disability Definition
28 October 2010	Financial Planning Benefit* Accommodation Benefit* Grief Counselling Benefit* Guaranteed Future Insurability Benefit	Repatriation Benefit	Alzheimer's Disease Definition Dementia Definition	Advancement Benefit – Carcinoma In Situ Definition Advancement Benefit – Severe Diabetes Definition	Own Occupation TPD Definition* Business Insurance Option*	Total Disability Benefit Partial Disability Benefit Scheduled Injury Benefit*	Child's Critical Illness benefit*	Eligible Business Expenses
31 March 2011	Child's Critical Illness Benefit*		Cancer Definition Reinstatement Option Occupationally Acquired HIV Definition	Needlestick Benefit		Needlestick Benefit* Waiting Period Definition		Partial and Total Disability Benefits
24 October 2011			Death Buy-Back Benefit Reinstatement Option Cancer Definition	Advancement Benefit – Carcinoma In Situ Definition	Death Buy-Back Option	Total Disability Definition	Accommodation Benefit*	Total Disability Definition Total Disability Benefit
22 March 2012			Child's Critical Illness Option	Advancement Benefit Advancement Benefit – Carcinoma in Situ of the Cervix Uteri	Any & Own* Occupation TPD Definitions			
01 November 2012		SMSF Benefit	Cancer Definition	Early Stage Melanoma		Waiting Period Family Support Benefit* Housekeeper Benefit*	Child Care Benefit*	

\* Not available under the TAL Superannuation and Insurance Fund or TAL Super

**Summary of Product Enhancements *continued***

	Life, Critical Illness and TPD insurance	Life insurance	Critical Illness insurance*	Critical Illness insurance Premier*	TPD insurance	Income Protection Standard	Income Protection Premier	Business Expense insurance*
12 December 2014			Minor Heart Attack Out of hospital Cardiac Arrest Open heart Surgery Triple vessel Angioplasty Still birth			Out of hospital Cardiac Arrest Open heart Surgery		
18 December 2015		Terminal Illness						
1 April 2017			Heart Attack Coma (of specified severity) Cancer (excluding early stage cancers) Cardiomyopathy (permanent and irreversible) Chronic Lung Failure (requiring permanent oxygen therapy) Dementia including Alzheimer's Disease (permanent and irreversible) Early Stage Melanoma (excluding Melanoma In Situ) Eclampsia of pregnancy Multiple Sclerosis (with multiple episodes of neurological deficit and persisting neurological abnormalities) Severe Osteoporosis Stroke (resulting in neurological deficit) Open Chest Coronary Artery Bypass Surgery References & definition	Severe Rheumatoid Arthritis (with significant impairment)		Benefit Limitations Sickness Injury Total Disability		Total Disability

\* Not available under the TAL Superannuation and Insurance Fund or TAL Super

## Summary of Product Enhancements *continued*

	Life, Critical Illness and TPD insurance	Life insurance	Critical Illness insurance*	Critical Illness insurance Premier*	TPD insurance	Income Protection Standard	Income Protection Premier	Business Expense insurance*
12 October 2018	Guaranteed Future Insurability Financial Planning Benefit* Long Distance Accommodation Benefit*		Aortic Surgery Benign Brain Tumour (resulting in irreversible neurological deficit) Blindness (permanent) Coma (of specified severity) Dementia including Alzheimer's Disease (permanent) Disseminated Intravascular Coagulation (pregnancy related) Intensive Care (requiring 5 days of continuous intubation) Heart Attack Loss of Sight in One Eye and use of a Single Limb (permanent) Parkinson's Disease (permanent) Paralysis (permanent) Stroke (resulting in neurological deficit) Triple Vessel Angioplasty Cancer (excluding early stage cancers) Double Critical Illness When Critical Illness Insurance ends Critical Illness after age 70 definition	Angioplasty Advancement Benefit Early Stage Melanoma (excluding Melanoma In Situ) Severe Diabetes Mellitus Female Critical Illness Benefit	Double TPD ADL Definition Cover Continuation Benefit When TPD Insurance ends Superlink TPD Loss of Sight in One Eye and use of a Single Limb (permanent) Blindness (permanent)	Scheduled Injury Benefit* Pregnancy Exclusion Adjustment Family Support Benefit* Housekeeping Benefit* Superlink IP Loss of Sight in One Eye and use of a Single Limb (permanent) Blindness (permanent)	Guaranteed Future Insurability* Overseas Assistance Benefit* Long Distance Accommodation and Transport Benefit* Change of Waiting Period Benefit	

\* Not available under the TAL Superannuation and Insurance Fund or TAL Super

## Summary of Product Enhancements *continued*

	Life, Critical Illness and TPD insurance	Life insurance	Critical Illness insurance*	Critical Illness insurance Premier*	TPD insurance	Income Protection Standard	Income Protection Premier	Business Expense insurance*
27 March 2020			Aortic Surgery Aplastic Anaemia Benign Brain Tumour (resulting in irreversible neurological deficit) Congenital Deafness (permanent) Deafness (permanent) Diagnosed Benign Brain Tumour Loss of Hearing Out of Hospital Cardiac Arrest			Rehabilitation Expense Reimbursement Benefit		
1 April 2021			Obsolete Criteria due to medical advancement Type 1 Diabetes diagnosed after age 30 Aortic Surgery (for specified conditions) Benign Brain Tumour (resulting in irreversible neurological deficit) Blindness (permanent) Cancer (of specified criteria) Carcinoma In Situ (of specified site) Cardiomyopathy (permanent) Chronic Kidney Failure (undergoing permanent dialysis) Chronic Lung Failure (on permanent oxygen therapy) Coma (of specified severity) Congenital deafness (permanent)			Rehabilitation Expense Reimbursement Benefit		

\* Not available under the TAL Superannuation and Insurance Fund or TAL Super



## Summary of Product Enhancements *continued*

	Life, Critical Illness and TPD insurance	Life insurance	Critical Illness insurance*	Critical Illness insurance Premier*	TPD insurance	Income Protection Standard	Income Protection Premier	Business Expense insurance*
1 April 2021 (continued)			Deafness (permanent)					
			Dementia					
			Diagnosed Brain Tumour (of specified severity)					
			Disseminated Intravascular Coagulation (pregnancy related)					
			Down's Syndrome					
			Early Stage Skin Melanoma (excluding melanoma in situ)					
			Eclampsia of Pregnancy					
			Ectopic Pregnancy (occurring in the fallopian tube)					
			Encephalitis (resulting in permanent neurological deficit)					
			Heart Attack					
			Hydatiform Mole					
			Loss of Hearing (permanent)					
			Loss of Independent Existence (permanent)					
			Loss of Sight in One Eye (permanent)					
			Major Organ Transplant (of specified organs)					
			Meningitis (resulting in permanent neurological deficit)					
			Meningococcal Septicaemia (resulting in significant permanent impairment)					
			Multiple Sclerosis (with multiple episodes of neurological deficit and persisting neurological abnormalities)					

\* Not available under the TAL Superannuation and Insurance Fund or TAL Super



Summary of Product Enhancements *continued*

	Life, Critical Illness and TPD insurance	Life insurance	Critical Illness insurance*	Critical Illness insurance Premier*	TPD insurance	Income Protection Standard	Income Protection Premier	Business Expense insurance*
1 April 2021 (continued)			Muscular Dystrophy					
			Out of Hospital Cardiac Arrest (requiring cardiopulmonary resuscitation)					
			Parkinson's disease (permanent)					
			Idiopathic Pulmonary Arterial Hypertension (of specified severity)					
			Progressive and Debilitating Motor Neurone Disease					
			Severe Burns (covering at least 20% of the body's surface area)					
			Severe Crohn's Disease (unresponsive to therapy)					
			Severe Diabetes Mellitus (of specified severity)					
			Severe Osteoporosis (of specified severity)					
			Severe Ulcerative Colitis (unresponsive to therapy)					
			Spina bifida myelomeningocele					
			Stillbirth					
			Subacute Sclerosing Panencephalitis					
			Stroke (resulting in neurological deficit)					

\* Not available under the TAL Superannuation and Insurance Fund or TAL Super

# Summary of Benefit and Policy Definition changes

## Life Insurance

### Premium Freeze Benefit

28 April 2010

We have reduced the minimum age that your Premium Freeze Benefit can be activated from 45 to 30.

### Business Insurance Option\*

28 April 2010

If you exercise an increase in cover following a business event, your increase in cover is no longer restricted to accident only for the first 6 months.

### Advanced Payment Benefit

28 April 2010

With rising funeral costs we have increased the automatic amount payable from \$10,000 to 10% of the sum insured up to a maximum payment \$25,000.

### Financial Planning Benefit\*

28 October 2010

We have increased the Financial Planning Benefit payable from \$1,000 to \$5,000.

12 October 2018

We can pay this benefit to an Immediate Family Member.

### Long Distance Accommodation Benefit \*

28 October 2010

We have increased the Accommodation Benefit payable from \$150 to \$250 per day.

12 October 2018

The benefit name has been updated from Accommodation Benefit to Long Distance Accommodation Benefit.

### Grief Counselling Benefit\*

28 October 2010

This new benefit pays up to \$1,000 for grief counselling in the event the benefit amount is paid.

27 March 2020

The benefit name has been updated from Grief Counselling Benefit to Grief Support Benefit.

### Guaranteed Future Insurability Benefit

28 October 2010

We have added 2 new events:

- the Life Insured becoming a carer;
- and a change in the tax dependency status of the Life Insured.

12 October 2018

We have added 2 new events:

- Dependent child commencing primary school
- Taking out or increasing a mortgage by the Life Insured

The Guaranteed Future Insurability Benefit can be exercised as long as a loading or exclusion has not been applied on a Plan level.

### Repatriation Benefit

28 October 2010

The Advanced Payment benefit has increased to a maximum of \$35,000 payable if the Life Insured dies overseas, limited to 10% of the Benefit Amount.

### Child's Critical Illness Benefit\*

31 March 2011

We have included a new Child's Critical Illness benefit of \$10,000, payable when a financially dependent child suffers a Child's Critical Illness event.

### SMSF Benefit

01 November 2012

Introduction of a new benefit where policy is owned by a self-managed superannuation fund.

### Terminal Illness

18 December 2015

The definition has been improved with enhancements to the survival period.

## Critical Illness Insurance\*

### Obsolete Criteria due to medical advancement

1 April 2021

This definition has been improved to specify 'we will apply' the revised clinical protocol subject to our verification that the specified medical condition is conclusively diagnosed and to at least the same severity.

### Premium Freeze Benefit

28 April 2010

We have reduced the minimum age that your Premium Freeze Benefit can be activated from 45 to 30.

### Business Insurance Option\*

28 April 2010

If you exercise an increase in cover following a business event, your increase in cover is no longer restricted to accident only for the first 6 months.

### Loss of Sight (permanent)

28 April 2010

The Loss of Sight definition has been improved to include additional criteria.

### Critical Illness Events

28 April 2010

If the Life Insured suffers the loss of a single limb, you will now qualify for a payment under the Critical Illness Benefit. Previously this had to be a loss of 2 limbs.

### Cancer

28 April 2010

This definition has now been expanded to include Carcinoma In Situ of the testicle.

31 March 2011

The cancer definition criteria has been improved for prostate cancer and melanoma.

## Summary of Benefit and Policy Definition changes: Critical Illness Insurance *continued*

### 24 October 2011

Gleason scores of 6 and 7 for male prostatic cancers are now included in the definition.

### 01 April 2017

The definition has been updated for improved customer clarity and incorporated current medical diagnostics and terminology excluding early stage cancers).

### 1 April 2021

Change to definition name to Cancer (of specified criteria) to align with definition requirement.

### Financial Planning Benefit\*

#### 28 October 2010

We have increased the Financial Planning Benefit payable from \$1,000 to \$5,000.

#### 12 October 2018

We can pay this benefit to an Immediate Family Member.

### Long Distance Accommodation Benefit \*

#### 28 October 2010

We have increased the Accommodation Benefit payable from \$150 to \$250 per day.

#### 12 October 2018

The benefit name has been updated from Accommodation Benefit to Long Distance Accommodation Benefit.

### Grief Counselling Benefit\*

#### 28 October 2010

This new benefit pays up to \$1,000 for grief counselling in the event the benefit amount is paid.

#### 27 March 2020

The benefit name has been updated from Grief Counselling Benefit to Grief Support Benefit.

### Guaranteed Future Insurability Benefit

#### 28 October 2010

We have added 2 new events: the Life Insured becoming a carer; and a change in the tax dependency status of the Life Insured.

#### 12 October 2018

We have added 2 new events:

- Dependent child commencing primary school
- Taking out or increasing a mortgage by the Life Insured

The Guaranteed Future Insurability Benefit can be exercised as long as a loading or exclusion has not been applied on a Plan level.

### Alzheimer's disease

#### 28 October 2010

The definition has been improved by amending the requirement for 'Significant Cognitive Impairment' to cognitive impairment.

#### 01 April 2017

Alzheimer's has been combined with Dementia definition.

### Dementia including Alzheimer's disease (permanent)

#### 28 October 2010

The definition has been improved by amending the requirement for 'Significant Cognitive Impairment' to cognitive impairment.

#### 01 April 2017

Alzheimer's has been combined with Dementia definition.

#### 12 October 2018

Change to definition name only.

#### 1 April 2021

Definition updated to improve customer clarity.

### Child's Critical Illness Benefit\*

#### 31 March 2011

We have included a new Child's Critical Illness benefit of \$10,000, payable when a financially dependent child suffers a Child's Critical Illness event.

### Reinstatement Option

#### 31 March 2011

Where this option applies, you may now reinstate your Critical Illness sum insured after a partial payment. Previously this was only able to be exercised after a full payment.

#### 24 October 2011

This option is now exercisable from the 12-month anniversary of receipt of a claim by us.

### Occupationally Acquired HIV Definition

#### 31 March 2011

The period in which we must be notified of a claim for Occupationally Acquired HIV has been extended from 7 to 30 days.

### Death Buy-Back Benefit

#### 24 October 2011

This benefit is now exercisable from the 12-month anniversary of receipt of a claim by us.

### Child's Critical Illness Option

#### 22 March 2012

The maximum sum insured for the Child's Critical Illness option has been increased from \$50,000 to \$200,000 with a maximum payout to a child limited to \$250,000.

### Minor Heart Attack

#### 12 December 2014

Introduced a new event which recognises level of severity from a physical and financial impact. The benefit payable is 25% of the Benefit Amount to a maximum of \$50,000.

#### 01 April 2017

*Replaced with Heart Attack.* Full payment is now available for Minor Heart Attacks.

## Summary of Benefit and Policy Definition changes: Critical Illness Insurance *continued*

### **Out of Hospital Cardiac Arrest**

**12 December 2014**

Introduced a new event where a full benefit is payable when a cardiac arrest occurs. For eligibility this must occur outside the hospital.

**27 March 2020**

The definition has been updated to include other forms of evidence to be provided when ECG not available.

**1 April 2021**

Definition updated to improve clarity.

### **Open Heart Surgery**

**12 December 2014**

Introduced a new event where a full benefit is payable when significant chest surgery to the heart is required to fix severe defects or cardiac tumour.

### **Triple Vessel Angioplasty**

**12 December 2014**

The definition has been improved to reflect current surgical practice.

**12 October 2018**

Extended allowable timeframe for multiple procedures from 1 to 2 months.

### **Stillbirth**

**12 December 2014**

The definition has been improved by removing the requirement for a Death Certificate. Instead you only need a Medical Practitioner to confirm.

**1 April 2021**

Definition updated to improve customer clarity.

### **Heart Attack**

**01 April 2017**

The Heart Attack definition has been improved with enhancements to the coverage. Full payment is now available for Minor Heart Attacks.

**12 October 2018**

Includes optional measurement criteria for heart function to be tested three months after event.

**1 April 2021**

Definition updated to align with current medical terminology.

### **Coma (of specified severity)**

**01 April 2017**

Eligibility criteria improved with Glasgow Coma scale increasing from 6 to 8.

**12 October 2018**

Definition has been updated to clarify the intent.

**1 April 2021**

Definition updated to align with current medical practices.

### **Cardiomyopathy (permanent and irreversible)**

**01 April 2017**

The definition has been updated for improved customer clarity.

**1 April 2021**

This definition has been updated to clarify electrophysiological dysfunction is included. Change to definition name to Cardiomyopathy (permanent).

### **Chronic Lung Failure (requiring permanent oxygen therapy)**

**01 April 2017**

The definition has been updated with a current diagnostic measure – DLCO.

**1 April 2021**

Change to definition name to Chronic Lung Failure (on permanent oxygen therapy) to align with definition requirement.

### **Eclampsia of pregnancy**

**01 April 2017**

The definition has been improved for customer clarity.

**1 April 2021**

Definition updated to align with current medical terminology.

### **Multiple Sclerosis (with multiple episodes of neurological deficit and persisting neurological abnormalities)**

**01 April 2017**

The definition has been improved for customer clarity.

**1 April 2021**

Definition updated to add requirement for diagnosis by an appropriate medical practitioner.

### **Severe Osteoporosis**

**01 April 2017**

The definition has been updated for improved customer clarity and incorporated current medical diagnostics and terminology.

**1 April 2021**

Change to definition name to Severe Osteoporosis (of specified severity) to align with requirement.

### **Stroke (resulting in neurological deficit)**

**01 April 2017**

The definition has been updated for improved customer clarity.

**12 October 2018**

The definition has been updated for improved customer clarity.

**1 April 2021**

Definition updated to align with current medical practice.

## Summary of Benefit and Policy Definition changes: Critical Illness Insurance *continued*

### **Open Chest Coronary Artery Bypass Surgery – references**

*The following amendment applies if you purchased your Accelerated Protection policy on or after 1 April 2017.*

**01 April 2017**

Replace all references to 'Open Chest Coronary Artery Bypass Surgery' with 'Coronary Artery Bypass Surgery'

### **Open Chest Coronary Artery Bypass Surgery – definition**

*The following amendment applies if you purchased your Accelerated Protection policy on or after 1 April 2017.*

**01 April 2017**

Replace 'Open Chest Coronary Artery Bypass Surgery' definition as follows:

Coronary Artery Bypass Surgery means bypass grafting performed to correct or treat coronary artery disease.

### **When Critical Illness Insurance ends**

**12 October 2018**

If you cancel or lapse your Life Insurance you now have the option to apply to continue the Critical Illness Insurance on a stand-alone Plan. The expiry of the stand-alone plan will align to the terms and conditions applicable to a Critical Illness Insurance not attached to Life Insurance.

### **Critical Illness after age 70 definition**

**12 October 2018**

Enhanced to cover Loss of Limbs and Blindness in addition to Loss of Independent Existence when attached to Life insurance.

### **Intensive Care (requiring 5 days of continuous intubation)**

**12 October 2018**

Partial payment for Intensive Care requiring 5 days of continuous intubation and change to definition name.

### **Aortic Surgery**

**12 October 2018**

Includes aortic dissection.

**27 March 2020**

The definition has been updated to include aortic arch to clarify coverage.

**1 April 2021**

Change to definition name to Aortic Surgery (for specified conditions) to align with definition requirement.

### **Blindness (permanent)**

**12 October 2018**

Reduction of visual field requirement is improved to 20 degrees or less of arc and change to definition name.

**1 April 2021**

This definition has been updated to clarify removal of 'total loss of sight' to align with event requirement.

### **Benign Brain Tumour (resulting in irreversible neurological deficit)**

**12 October 2018**

Includes tumours in pituitary gland and spinal cord.

**27 March 2020**

The definition has been updated to include tumours in meninges.

**1 April 2021**

This definition has been updated to clarify cranial nerves are not covered. In addition, there is now a three-month qualifying period.

### **Diagnosed Brain Tumour**

**12 October 2018**

Includes tumours in pituitary gland and spinal cord.

### **Disseminated Intravascular Coagulation (pregnancy related)**

**12 October 2018**

Change to definition name only.

**1 April 2021**

Definition updated to include thrombosis to align with definition requirement.

### **Loss of Sight in One Eye and use of a Single Limb (permanent)**

**12 October 2018**

Change to definition name only.

### **Paralysis (permanent)**

**12 October 2018**

Change to definition name only.

### **Double Critical Illness Option**

**12 October 2018**

Allowable when Critical Illness is linked to another policy. Previously only available when attached.

### **Parkinson's Disease (permanent)**

**12 October 2018**

Definition has been updated to clarify the intent.

**1 April 2021**

Definition updated to include requirement for diagnosis by an appropriate specialist medical practitioner.

### **Advancement Benefit – Carcinoma In Situ Definition (Premier only)**

**28 April 2010**

**Carcinoma In Situ of the testicle** has now been included to the list of sites covered.

**28 October 2010**

We have added 4 new Carcinoma in Situ sites to the list of sites covered under Critical Illness; Ovary, Penis, Prostate and Perineum.

**24 October 2011**

Corpus Uteri has been added to the list of sites covered by the Advancement Benefit event – Carcinoma In Situ.

## Summary of Benefit and Policy Definition changes: Critical Illness Insurance *continued*

### 01 November 2012

The definition for Carcinoma in Situ of the Breast has been improved. Full payment for Carcinoma In Situ of the Breast treated by breast conserving surgery and chemotherapy or radiotherapy.

### 22 March 2012

The definition for Carcinoma in Situ of the Cervix Uteri has been improved under the Advancement Benefit for Critical Illness (Premier) to include CIN-3.

### 1 April 2021

Change to definition name to Carcinoma In Situ (of specified site) to clarify only specified sites are covered.

### Advancement Benefit (Premier only)

#### 28 October 2010

The maximum partial payment for loss of hearing in 1 ear, and loss of sight in 1 eye has increased from \$50,000 to \$100,000.

A payment for Severe Ulcerative Colitis has been added to the Advancement Benefit. The benefit payable is 20% of the Benefit Amount to a maximum \$100,000.

A payment for Severe Crohn's Disease has been added to the Advancement Benefit. The benefit payable is 20% of the Benefit Amount to a maximum \$100,000.

#### 22 March 2012

A new illness has been added to the Advancement Benefit under Critical Illness (Premier): Diagnosed Benign Brain Tumour.

### Diagnosed Benign Brain Tumour

#### 12 October 2018

The definition has been improved for customer clarity and includes tumours in the pituitary gland and spinal cord.

#### 27 March 2020

The definition has been updated to include tumours in meninges.

#### 1 April 2021

Change to definition name to Diagnosed Benign Brain Tumour (of specified severity) and to clarify cranial nerves are not included.

### Loss of Sight in One Eye (permanent)

#### 12 October 2018

Reduction of visual field requirement is improved to 20 degrees or less of arc and change to definition name.

### Severe Diabetes Mellitus (Premier only)

#### 28 October 2010

A full Critical Illness benefit is now payable for a new condition, Severe Diabetes.

#### 12 October 2018

Change to definition name only.

#### 1 April 2021

Change to definition name to Severe Diabetes Mellitus (of specified severity) to align with requirement.

### Needlestick Benefit (Premier only)

#### 31 March 2011

Medical professionals, identified as being occupation class AA+ in their policy schedule, are now provided with Needlestick cover for up to a maximum of \$1,000,000, for Occupationally Acquired Hepatitis B & C.

### Early Stage Melanoma (Premier only)

#### 01 November 2012

The definition for Early Stage Melanoma has been improved. The thickness for melanoma reduces from 1.5mm to 1.0mm.

#### 01 April 2017

This definition has been updated for improved customer clarity (excluding Melanoma In Situ).

#### 12 October 2018

This definition has been updated for improved customer clarity (excluding Melanoma In Situ).

### Severe Rheumatoid Arthritis (with significant impairment) (Premier only)

#### 01 April 2017

The definition has been improved to include Whole Person Function eligibility measure.

### Angioplasty – partial payment (Premier only)

#### 12 October 2018

Removed 6 month time restriction between procedures and cap on occurrences.

### Female Critical Illness Benefit (Premier only)

#### 12 October 2018

Congenital Blindness (permanent) -Change to definition name only.

Congenital Deafness (permanent) -Change to definition name only.

### Aplastic Anaemia

#### 27 March 2020

The definition has been updated to improve customer clarity.

### Congenital Deafness

#### 27 March 2020

The definition has been improved to reflect severity is based on a decreased level of loss of hearing

#### 1 April 2021

Definition updated to align with current medical practices and clarify requirement of diagnosis by an appropriate specialist medical practitioner.

### Deafness (permanent)

#### 27 March 2020

The definition has been improved to reflect severity is based on a decreased level of loss of hearing.

#### 1 April 2021

Definition updated to align with current medical practices and clarify requirement of diagnosis by an appropriate specialist medical practitioner.

## Summary of Benefit and Policy Definition changes: TPD Insurance *continued*

### **Loss of Hearing**

27 March 2020

The definition has been improved to reflect severity is based on a decreased level of loss of hearing. Have also included cochlear implantation tier.

1 April 2021

Definition updated to align with current medical terminology and to clarify unilateral and bilateral cochlear implantation is covered.

### **Type 1 Diabetes diagnosed after age 30**

1 April 2021

Change to definition name to align to current medical terminology, previously referred to as 'Adult onset insulin dependent diabetes mellitus diagnosed after age 30'.

### **Chronic Kidney Failure (undergoing permanent dialysis)**

1 April 2021

Change to definition name to align with definition requirement.

### **Congenital Blindness (permanent)**

1 April 2021

Definition updated to clarify requirement of diagnosis by an appropriate specialist medical practitioner.

### **Down's Syndrome**

1 April 2021

Definition updated to align with current medical terminology.

### **Early Stage Skin Melanoma (excluding melanoma in situ)**

1 April 2021

Definition updated to improve clarity.

### **Ectopic Pregnancy (occurring in the fallopian tube)**

1 April 2021

Change to definition name only.

### **Encephalitis (resulting in permanent neurological deficit)**

1 April 2021

Definition updated to remove reference to meninges.

### **Hydatiform Mole**

1 April 2021

Definition updated to align with current medical terminology.

### **Loss of Independent Existence (permanent)**

1 April 2021

Definition updated to improve clarity.

### **Major Organ Transplant (of specified organs)**

1 April 2021

Change to definition name to align with requirements and to improve clarity.

### **Meningitis (resulting in permanent neurological deficit)**

1 April 2021

Definition updated to remove reference to brain as this is covered under encephalitis.

### **Meningococcal Septicaemia (resulting in significant permanent impairment)**

1 April 2021

Change to definition name to align with requirement and improve clarity.

### **Muscular Dystrophy**

1 April 2021

Definition updated to add requirement for diagnosis by appropriate medical practitioner and to align with current medical practice.

### **Idiopathic Pulmonary Arterial Hypertension (of specified severity)**

1 April 2021

Change to definition name to align with updated medical terminology and requirement for diagnosis by an appropriate specialist medical practitioner.

### **Progressive and Debilitating Motor Neurone Disease**

1 April 2021

Definition update to add requirement for diagnosis by appropriate specialist medical practitioner.

### **Severe Burns (covering at least 20% of the body's surface area)**

1 April 2021

Definition updated to align with current medical terminology.

### **Severe Crohn's Disease (unresponsive to therapy)**

1 April 2021

Definition updated to improve clarity.

### **Severe Ulcerative Colitis (unresponsive to therapy)**

1 April 2021

Definition updated to improve customer clarity.

### **Spina bifida myelomeningocele**

1 April 2021

Definition updated to align with current medical terminology.

## **TPD Insurance**

### **Premium Freeze Benefit**

28 April 2010

We have reduced the minimum age that your Premium Freeze Benefit can be activated from 45 to 30.

### **Business Insurance Option\***

28 April 2010

If you exercise an increase in cover following a business event, your increase in cover is no longer restricted to accident only for the first 6 months.

28 October 2010

We have increased the cap from \$3M to \$5M for white collar workers for future TPD increases.



## Summary of Benefit and Policy Definition changes: Income Protection Insurance *continued*

### **Financial Planning Benefit\***

28 October 2010

We have increased the Financial Planning Benefit payable from \$1,000 to \$5,000.

12 October 2018

We can pay this benefit to an Immediate Family Member.

### **Long Distance Accommodation Benefit \***

28 October 2010

We have increased the Accommodation Benefit payable from \$150 to \$250 per day.

12 October 2018

The benefit name has been updated from Accommodation Benefit to Long Distance Accommodation Benefit.

### **Grief Counselling Benefit\***

28 October 2010

This new benefit pays up to \$1,000 for grief counselling in the event the benefit amount is paid.

27 March 2020

The benefit has been renamed from Grief Counselling Benefit to Grief Support Benefit.

### **Guaranteed Future Insurability Benefit**

28 October 2010

We have added 2 new events: the Life Insured becoming a carer; and a change in the tax dependency status of the Life Insured.

12 October 2018

We have added 2 new events:

- Dependent child commencing primary school
- Taking out or increasing a mortgage by the Life Insured

The Guaranteed Future Insurability Benefit can be exercised as long as a loading or exclusion has not been applied on a Plan level.

### **Own Occupation TPD Definition\***

28 October 2010

The definition has been improved by removing the requirement for the Life Insured to not be in 'Any Occupation' during the waiting period. Instead you only need to prove your inability to work in your own occupation during the 3 month waiting period.

22 March 2012

A new domestic duties tier has been added to the Own Occupation TPD definition.

### **Child's Critical Illness Benefit\***

31 March 2011

We have included a new Child's Critical Illness benefit of \$10,000, payable when a financially dependent child suffers a Child's Critical Illness event.

### **Death Buy-Back Option**

24 October 2011

This option is now exercisable from the 12-month anniversary of receipt of a claim by us.

### **Any Occupation TPD Definition**

22 March 2012

A new domestic duties tier has been added to the Any Occupation TPD definition.

### **When TPD Insurance Ends**

12 October 2018

If you cancel or lapse your Life Insurance or Critical Illness Insurance you now have the option to apply to continue the TPD Insurance on a stand-alone Plan. The expiry of the stand-alone plan will align to the terms and conditions applicable to a TPD Insurance not attached to Life Insurance or Critical Illness Insurance.

### **ADL Definition**

12 October 2018

Additional claimable tiers added to definition:

- Blindness (permanent);
- Loss of use of Limbs (permanent);
- Loss of Sight in One Eye and use of a Single Limb (permanent); and
- Significant Cognitive Impairment.

### **Cover Continuation Benefit**

12 October 2018

The Life Insured can apply to extend the TPD with 'Any Occupation' definition to the Policy Anniversary before the Life Insured's 70th birthday if their occupation class is AAA, AA+ or AA as shown in the Policy Schedule.

### **Superlink TPD**

12 October 2018

If the superannuation Policy is cancelled (not as a result of claim) you can now apply to continue the non-superannuation Policy.

### **Double TPD Option**

12 October 2018

Allowable when TPD is linked to another policy. Previously only available when attached.

### **Blindness (permanent)**

12 October 2018

Reduction of visual field requirement is improved to 20 degrees or less of arc and change to definition name.

### **Loss of Sight in One Eye (permanent)**

12 October 2018

Reduction of visual field requirement is improved to 20 degrees or less of arc and change to definition name.

## Summary of Benefit and Policy Definition changes: Income Protection Insurance *continued*

### Income Protection Insurance

#### Partial Disability Definition

28 April 2010

We have amended a clause in our Partial Disability Benefit to provide clarity around how we assess your capability to work.

28 October 2010

The requirement for 14 days of continuous Partial Disability during the Waiting Period for Blue Collar workers (excluding SRA occupation classes) has been removed.

#### Scheduled Injury Benefit\*

28 April 2010

This benefit provides you with an advanced payment for certain injuries without requiring the waiting period. This is a new benefit for Income Protection Standard.

We have added 3 new events to this benefit: fractures of the wrist, vertebrae and skull.

28 October 2010

The payment for fracture of skull has increased from 1 to 2 months.

12 October 2018

No requirement for immobilisation for fractures of the jaw, vertebrae and skull.

#### Total Disability Definition

28 April 2010

We now classify the Life Insured as totally disabled if he or she is not capable of 'performing one important income producing duty', instead of an 80% reduction in income producing duties.

28 October 2010

The requirement for 14 days of continuous Total Disability during the Waiting Period for Blue Collar workers (excluding SRA occupation classes) has been removed.

24 October 2011

The total disability definitions for Income Protection Premier, Standard and Business Expense insurance are now combined. For Income Protection Premier the definitions include the 10 hour rule and no requirement for the Life Insured to not be working.

01 April 2017

SIS definition of permanent incapacity has been added.

#### Needlestick Benefit

31 March 2011

Medical professionals, identified as being occupation class AA+ in their policy schedule, are now provided with Needlestick cover for up to a maximum of \$1,000,000, for Occupationally Acquired Hepatitis B or C, and Occupationally Acquired HIV.

#### Waiting Period Definition

31 March 2011

The number of days the Life Insured can return to work before the Waiting Period recommences has been increased from 5 to 10 days, for Waiting Periods of 8, 13, 26, 52 and 104 weeks.

01 November 2012

The definition has been improved so that full time days worked does not restart or increase the waiting period.

#### Family Support Benefit

01 November 2012

Increase in benefit amount payable for Family Support Benefit.

12 October 2018

Waiting Period has been decreased from 30 days to 28 days.

#### Housekeeper Benefit

01 November 2012

Increase in benefit amount payable for Housekeeper Benefit.

12 October 2018

Waiting Period has been decreased from 30 days to 28 days.

#### Out of Hospital Cardiac Arrest (including Optimal)

12 December 2014

Introduced a new event for the Critical Illness option. A full benefit is payable where a cardiac arrest occurs. For eligibility this must occur outside the hospital.

#### Open Heart Surgery (including Optimal)

12 December 2014

Introduced a new event for the Critical Illness option. A full benefit is payable where significant chest surgery to the heart is required to fix severe defects or cardiac tumour.

#### Benefit Limitations

01 April 2017

Policy wording has been improved to align with the intent.

#### Sickness

01 April 2017

Definition has been updated to clarify the intent.

#### Injury

01 April 2017

'Accidental' has been removed from the definition in order to clarify intent.

#### Pregnancy Exclusion

12 October 2018

Definition has been improved.

#### Adjustment

12 October 2018

Adjustment does not apply if the other policy was taken out after underwriting.

## Summary of Benefit and Policy Definition changes: Income Protection Insurance *continued*

### **Superlink IP**

12 October 2018

If the superannuation Policy is cancelled (not as a result of claim) you can now apply to continue the non-superannuation Policy.

### **Blindness (permanent)**

12 October 2018

Reduction of visual field requirement is improved to 20 degrees or less of arc and change to definition name.

### **Loss of Sight in One Eye and use of a Single Limb (permanent)**

12 October 2018

Change to definition name only.

### **Child's Critical Illness Benefit (Premier only)**

28 April 2010

If you have a child that suffers a listed Critical Illness event, you will receive a lump sum payment of up to \$20,000.

28 October 2010

The maximum benefit payable limit has increased from \$20,000 to \$25,000.

### **Long Distance Accommodation and Transport Benefit \* (Premier only)**

24 October 2011

We have added a transport costs payment of \$500 to the Benefit, now called the Accommodation and Transport Benefit.

12 October 2018

The benefit name has been updated from Accommodation and Transport Benefit to Long Distance Accommodation and Transport Benefit.

### **Child Care Benefit (Premier only)**

01 November 2012

Increase in benefit amount payable for Child Care Benefit.

### **Guaranteed Future Insurability (Premier only)**

12 October 2018

Increase can now be requested every two years instead of three.

The Guaranteed Future Insurability Benefit can be exercised as long as a loading or exclusion has not been applied on a Plan level.

### **Overseas Assistance Benefit (Premier only)**

12 October 2018

Waiting Period has been decreased from 30 days to 28 days.

### **Change of Waiting Period Benefit (Premier only)**

12 October 2018

You can now choose to reduce the waiting period to either 4 or 8 weeks from a 13 week waiting period.

### **Rehabilitation Expense Reimbursement Benefit**

27 March 2020

The benefit is now available under both Standard and Premier options.

1 April 2021

This benefit has been updated to remove the requirement for prior 'written' approval.

## **Business Expense Insurance**

### **Business Expense Definition**

28 April 2010

We have now included non-revenue generating immediate family members to our list of eligible business expenses.

### **Total Disability Definition**

28 April 2010

We now classify the Life Insured as totally disabled if he or she is not capable of 'performing one important income producing duty', instead of an 80% reduction in income producing duties.

24 October 2011

The total disability definitions for Income Protection Premier, Standard and Business Expense insurance are now combined. For Income Protection Premier the definitions include the 10 hour rule and no requirement for the Life Insured to not be working.

01 April 2017

SIS definition of permanent incapacity has been added.

### **Eligible Business Expenses**

28 October 2010

Business Loan and Mortgage Principal Repayments are now included in the list of eligible business expenses.

### **Partial and Total Disability Benefits**

31 March 2011

The requirement for 14 days of continuous Total Disability during the Waiting Period for occupation class A or BBB has been removed.

24 October 2011

Financial evidence of business expenses incurred is no longer required within the first 3 months after the waiting period.

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## About us



TAL is a **leading life insurer**, here to help Australians protect what's matters most: the experiences we share with those we love



Our **150 years' experience** ensures we can protect you, your loved ones and the future you've planned together



Today, we protect over **4.5 million Australians** and their families, supporting them when they need us most

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## Get in touch



### Customer Service Centre

1300 209 088



### Adviser Service Centre

1300 286 937  
(Monday to Friday  
8am – 7pm AEST)



[www.tal.com.au](http://www.tal.com.au)

### Accelerated Protection Upgrade Booklet

1 April 2021

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