



highlights

Our latest product enhancements are designed to give you even more options for your clients. We've acted on your feedback by introducing a range of enhancements that generate more cover, more benefits and greater support – so you can help more people.

This brochure contains a summary of all of our new enhancements.

more cover

- Higher sums insured for Child Cover up to \$250,000.
- Extended list of specific injuries.
- More adaptable cover to help when circumstances change with Guaranteed Insurability Option.
- Enhanced TPD cover 'own occupation' definition.
- Enhanced definitions for loss of hearing and partial loss of hearing in Trauma.

more people

- More occupations covered with our income protection for miners.
- Greater flexibility for blue collar workers, with the new 'own occupation' option in TPD.
- Lower thresholds for part-time workers.

more insurance options
for you and your clients



more enhancements



more cover

	What it means for your client	Cover type
Higher sums insured for Child Cover, up to \$250,000.	You asked for it, and we've delivered. We have increased the sum insured for Child Cover to \$250,000 for Life and Trauma. This will assist older children, as they approach 18, and set them up for future insurability.	Life and Trauma
More adaptable cover to help when circumstances change with Guaranteed Insurability Option.	In the event of a spouse passing, the surviving partner's grief is often compounded by increased financial burden. To help ensure their changed circumstances and needs are easily met, we've added the death of a spouse to our Guaranteed Insurability Option (GIO). This allows clients to increase cover to a maximum of \$200,000 – without further medical information.	Life and Trauma
Extended list of specific injuries.	The list of injuries for the Specific Injury Benefit has been extended to include the thigh (three month benefit period) and arm, between the elbow and shoulder (two month benefit period). This allows your clients to tap into our fast track claims to get their money sooner, as their ability to return to work will not affect their claims payments.	Income Care Plus
Own Occupation TPD Cover Definition Enhancement.	By refining the 'own occupation' definition, clients no longer need to be absent from all occupations during the 3 month qualification period, only their own to be eligible to claim.	TPD
Enhanced definitions for loss of hearing and partial loss of hearing in Trauma.	Our Loss of Hearing definition for full and partial benefits now includes Cochlear implants.	Trauma



more people

	What it means for your client	Cover type
Lower thresholds for part-time workers.	With more than 35 per cent of employees now working part-time*, insurance needs are changing. To reflect increasingly flexible and varied work arrangements, we've reduced the threshold for part-timers to just 20 working hours per week. *Australian Bureau of Statistics, Employee Earnings and Hours, Australia, May 2010	Income Care Range and TPD
More occupations covered within the mining industry.	At CommInsure we're committed to providing insurance solutions to all Australians. That's why we've removed the complexity from insurance for workers in the mining industry. Above ground, below ground, soft rock, hard rock, paper work or working with explosives. With us it doesn't matter – they're covered. Our unique occupations-based cover means that, regardless of risk variables within occupation categories, we've got mining covered.	Income Care Range and Life
Greater flexibility for blue collar workers, with the new 'own occupation' option on TPD.	Blue collar occupations can now choose between 'any' or 'own' occupation for TPD cover. By introducing the 'own occupation' option, clients need only be absent from their 'own occupation', making it easier to claim.	TPD



more benefits

	What it means for your client	Cover type
An extra 33 per cent more for serious medical conditions under the Total Disability benefit.	Income protection can help support clients by replacing up to 75 per cent of income if they are unable to work due to sickness or injury. But what if your client suffers a serious medical condition? For clients like this, we now pay up to 100 per cent of pre-disability income to help soften the impact of an improbable return to their job. That means a client's monthly benefit of \$3,000, for example, could increase to \$4,000. And remember, if your client has the Permanent Disability Option they can also choose between a boosted tax-free lump sum or the boosted monthly benefit.	Income Care Range
Inbuilt death benefit for income protection inside super.	All Income Care Super clients can now receive a death benefit of \$10,000 to help cover funeral expenses – at no extra cost!	Income Care Super
New partial TPD benefit.	We've broadened our partial TPD benefit to include the complete and irrecoverable loss of the use of one hand or foot, or blindness in one eye. We pay 25 per cent of the TPD sum insured (up to \$500,000) under this new benefit.	TPD
Four new cancer benefits.	In light of medical advances in cancer research and medical practice, we are now able to add new cancer benefits: – Testicular cancer – the diagnosis of a carcinoma in situ (or intratubular germ cell neoplasia) of a testis, resulting in removal of the testis. – Early stage breast cancer – Benefit now paid on diagnosis, providing your clients with more coverage than before. New partial benefits (Trauma Plus only): – Early stage ovarian cancer – the diagnosis of a carcinoma in situ of the ovary or ovaries. – Early stage cancer of the fallopian tubes – the diagnosis of a carcinoma in situ of the fallopian tube. – Early stage penile cancer – the diagnosis of a carcinoma in situ of the penis.	Trauma and Trauma Plus

	What it means for your client	Cover type
New Pneumonectomy benefit under Trauma.	With changes to medical practices and experience, we've added a Pneumonectomy benefit to our comprehensive cover under Trauma.	Trauma
Small bowel benefit added to transplant benefits.	Clients will now receive full payment for small bowel transplants, i.e. receipt of a human transplant of the small bowel.	Trauma



more support

	What it means for you and your client
Fast-track claims.	You've heard the stats – we close 35 per cent of new IP claims within 24 hours of receipt of claim form. And for Trauma, we process 40 per cent of new claims in just 48 hours. In fact, we assess around 88 per cent within 24 hours of receiving requirements. We can help you better understand what this means for you and your clients – and how it helps them when they need it most!
New adviser website.	Our new and enhanced adviser website has been engineered for intuitive usability, giving you even easier access to an array of tools, marketing material and intel. We've made sure the most popular items are readily available, and easier to use.
Unlock sales potential with our Risk Sales Academy.	Our Risk Sales Academy has a new range of courses and a refreshed calendar of events. Designed to accelerate your sales and communication skills – and ultimately boost your revenue opportunities – the Academy's exclusive suite of learning programmes caters for all experience levels.
Tap into our expertise! Contact one of our National technical gurus about our products, policy ownership and business insurance strategies on 1800 761 067.	Widely recognised as the industry's most experienced risk technical team, our National Technical Managers interpret and relay breaking insurance developments and what they mean for you. They'll help you understand industry and product changes, so you can extract the maximum potential for your clients. Dedicated to helping support your business grow with technical advice, strategies and solutions for you and your clients, the team is available on 1800 761 067 between 9 am and 5 pm (Sydney time) Monday to Friday, or email bgs@cba.com.au
Demonstrating more value to your clients by using Client Portfolio Manager.	When it comes to new business opportunities, most value can often be derived from your existing book. We can help you uncover these opportunities by linking client information from Client Portfolio Manager (CPM) with great cross sell and up sell opportunities.



more benefits

- An extra 33 per cent more for serious medical conditions under the Total Disability benefit.
- New Inbuilt death benefit for income protection inside super.
- New partial TPD benefit.
- New full Trauma and Partial Trauma benefits to Cancer and the addition of pneumonectomy.

These enhancements will be ready and available from 20 November 2011. To find out more, simply talk to your local Business Development Manager, call **1800 805 686** or visit <https://adviser.comminsurance.com.au>

more support

- Fast-track claims.
- New adviser website with more intuitive usability, allowing faster access to information and online tools.
- Unlock the potential of your business to earn more profit through our esteemed Risk Sales Academy.
- Tap into our expertise! Contact one of our technical gurus about our products, policy ownership and business insurance strategies on **1800 761 067**.
- Identify opportunities to boost retention and maximise revenue from your existing client base with Client Portfolio Manager (CPM).



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