

Enhancements to your plan – Death, TPD and Trauma cover

We have introduced some great enhancements to Death, TPD and Trauma cover, at no extra cost to you.

Please refer to the Flexible Lifetime – Protection Product Disclosure Statement (PDS), dated 19 August 2012 for more information on the features of your plan. You can obtain a copy of this, from your financial planner or online at amp.com.au >insurance >life insurance.

Guaranteed Future Insurability (GFI) feature enhancements

Under the GFI feature, you can increase the Death cover and/or TPD cover and/or Trauma cover insured amount without providing evidence of the insured person's health, occupation or pastimes in several circumstances.

We have extended the circumstances in which you can use this feature to include the following:

- the insured person registers a de facto relationship or enters into a de facto agreement,
- the insured person legally separates, registers a separation from a marriage or a de facto registered relationship, or cancels a de facto agreement,
- the death of the insured person's spouse or registered de facto partner or a de facto partner who has entered into a de facto agreement with the insured person,
- the insured person increases their mortgage for their primary place of residence.

These changes will allow you to utilise this feature in more circumstances.

The following changes will apply to new claims arising on or after 19 August 2012.

Total and Permanent Disablement (TPD) enhancements

Enhanced Total and Permanent Disablement definition

This change applies in the circumstances where the insured person becomes totally and permanently disabled and the

illness or injury has prevented them from engaging in regular remunerative work and they are eligible to claim under:

- Loss of use of limbs and/or sight,
- Loss of independent living,
- Loss of cognitive functioning, or
- Day 1 TPD.

The change also applies to Partial TPD.

Previously in these circumstances, it was necessary for the claimant to survive for at least 14 days to be eligible for a TPD benefit. We now pay a TPD benefit where the insured person has survived for 8 days.

This means that in some cases this may lead to an earlier payment. This may be important in the unfortunate circumstance where a TPD claim is lodged due to a life threatening accident or illness.

Interim cover

If you apply to increase TPD cover for an insured person, while your application is being considered, we provide you with Interim cover for the amount of the increase.

We have enhanced this so that we now pay the TPD benefit if, as a result of an accident, the insured person satisfies either of the following parts of the definition of Total and Permanent Disablement:

- Unable to work
- Loss of use of limbs and/or sight
- Loss of independent living
- Loss of cognitive functioning.

Previously, to be eligible to claim a TPD benefit, the insured person had to satisfy Part 4 of the Total and Permanent Disablement definition.

For the full definition of Total and Permanent Disablement, please refer to the PDS.

Trauma cover enhancements

Improved conditions

We have improved the definitions of the following trauma conditions:

Condition	What is the change?	Which product?
Cancer	We now pay a full benefit for any type of skin cancer that has metastasised (secondary skin cancer). This is a clarification of existing practice, in line with paying for all cancers that have metastasised.	Trauma cover: – Premier – Optimum – Advanced – Standard Children's Trauma cover
Lung Disease	We now pay a full benefit for non-obstructive, as well as obstructive lung disease. Previously the definition relied on the FEV1 test which is a measure that primarily tests obstructive lung disease. The new definition is an arterial blood oxygen test which measures the lung's ability to oxygenate the blood – this gives scope to pay for non-obstructive lung disease.	Trauma cover: – Premier – Optimum – Advanced Day 1 TPD
Alzheimer's disease and other dementias	We have removed the drug and alcohol exclusion and we have introduced a mini-mental state examination.	Trauma cover: – Premier – Optimum – Advanced Day 1 TPD
Severe Burns	Where grafting is required to trigger full payment of the benefit, we will now also pay if the insured person suffers full thickness burns to 50% of the feet.	Trauma cover: – Premier – Optimum – Advanced Children's Trauma cover
Paralysis	We have removed exclusion wording in all five paralysis conditions, which may allow for greater scope to pay a claim.	Trauma cover: – Premier – Optimum – Advanced – Standard Children's Trauma cover Day 1 TPD
Primary Pulmonary Hypertension	We have removed the requirement to be permanently physically impaired. We will now pay the full benefit where the insured person has established right ventricular enlargement by investigations including cardiac catheterisation. This may allow for greater scope to pay a claim.	Trauma cover: – Premier – Optimum Day 1 TPD
Encephalitis	We will now pay if the insured person suffers encephalitis if it causes 25% impairment or more of the whole body function.	Trauma cover: – Premier – Optimum
Melanoma	We will now pay a partial benefit for all melanomas where the Clark level of invasion is less than 3. Previously a partial payment was only paid at Clark levels 2 & 3.	– Partials Package option – Premier Partials Plus option

If you would like a copy of the full definitions for these conditions, please refer to the PDS.

New condition

We have added the following trauma condition:

Condition	Definition	Applies to:
Carcinoma in situ of the uterus	The insured person suffers carcinoma in situ of the uterus, where the tumour is classified as tumour in situ (Tis) according to the TNM Classification system.	– Partials Package option – Trauma cover Premier

If you would like a copy of the full definition, please refer to the PDS.

Important information

This brochure contains general information. It does not take into account your personal objectives, financial situation or needs. Therefore, you should consider how appropriate the information is to your personal circumstances before acting on the information. If you have Trauma cover Advanced or Trauma cover Premier, you should refer to your Plan Rules, this brochure and other notices we have given you in relation to changes to your plan before making a decision in relation to your insurance cover. Please read the Flexible Lifetime – Protection Product Disclosure Statement (PDS) dated 19 August 2012, together with this brochure, before making a decision in relation to your insurance cover. The PDS is available at amp.com.au or by calling us on 131 267. AMP Life Limited ABN 84 079 300 379, AFSL No. 233671, is the issuer of the insurance products referred to in this brochure.

More information

If you would like any more information on these enhancements or anything to do with Flexible Lifetime – Protection, talk to your financial planner or contact an AMP Customer Service Officer.

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