

UPDATES TO THE COMMINSURE PROTECTION COMBINED PRODUCT DISCLOSURE STATEMENT (PDS) AND POLICY

This document updates the CommInsure Protection Combined Product Disclosure Statement (PDS) and Policy issued 11 May 2014. All updates should be read together with the PDS and Policy.

Updates effective 10 March 2016

The Combined PDS and Policy is amended as follows:

1. All references to *heart attack of specified severity* within the Combined PDS and Policy are to be replaced with *heart attack*
2. The definition for *heart attack* on page 120 and *severe rheumatoid arthritis* on page 124 of the medical definitions are to be removed and replaced with the definitions in the table below:

This term...	means...
<i>heart attack</i>	<p>The death of part of the heart muscle (myocardium) as a result of inadequate blood supply to the relevant area. The diagnosis must be confirmed by a cardiologist and evidenced by a typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference limit and at least one of the following:</p> <ul style="list-style-type: none"> ◆ signs and symptoms of ischaemia consistent with a myocardial infarction; ◆ confirmatory new (or presumed new) electrocardiogram (ECG) changes associated with myocardial infarction; or ◆ imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. <p>If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose a myocardial infarction of the degree of severity or greater as outlined above has occurred.</p> <p>Acute coronary syndromes including but not limited to angina pectoris, unstable angina, and acute coronary insufficiency are excluded as part of this definition.</p>
<i>severe rheumatoid arthritis</i>	<p>Diagnosis of rheumatoid arthritis, confirmed by appropriate radiology and blood tests, that has failed to respond to all treatment regimens including, but not limited to immunosuppressive and biological agents, causing permanent whole person impairment of at least 25% (as defined in the edition of the American Medical Association's publication 'Guides to the Evaluation of Permanent Impairment' current as at the issue date of the relevant PDS).</p>

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