

WEB UPDATE:

Text for Wealth Protection PDS updates

Changes to trauma definitions for Wealth Protection customers,
effective 1 September 2016

Extended trauma cover under Zurich Protection Plus provides cover for a number of serious medical events to give you peace of mind to focus on what matters most – your health. However, as diagnostic techniques and treatments are constantly changing, we want to ensure that the defined medical events, which form part of our policies, are up to date with the latest medical thinking.

To ensure that you're receiving the most up to date cover, we have improved the following Extended trauma events:

- severe rheumatoid arthritis; and
- out of hospital cardiac arrest.

The improvements set out below apply to the Wealth Protection PDS, dated 21 December 2015, effective from 1 September 2016:

- The condition '*severe rheumatoid arthritis that fails to respond to treatment*' is added to the list of partial trauma events under the Partial trauma benefit, which only applies to the life insured where the Extended trauma benefit equals or exceeds \$100,000. The condition is defined as:

severe rheumatoid arthritis that fails to respond to treatment means unequivocal diagnosis of rheumatoid arthritis confirmed by a rheumatologist or clinical immunologist, that has failed to respond to at least two treatments (eg. disease-modifying anti-rheumatic drugs (DMARDs), immunosuppressive or biological agents) administered consistently for a period of at least nine months.

- The following definition replaces the definition for '*severe rheumatoid arthritis*':

severe rheumatoid arthritis with permanent daily life impact means unequivocal diagnosis of rheumatoid arthritis confirmed by a rheumatologist or clinical immunologist, that has:

- failed to respond to at least two treatments (eg. disease-modifying anti-rheumatic drugs (DMARDs), immunosuppressive or biological agents) administered consistently for a period of at least nine months, and
- resulted in *significant permanent impairment*.

Degenerative osteoarthritis and all other arthritides are excluded.

- The following definition replaces the definition for '*out of hospital cardiac arrest*':

out of hospital cardiac arrest means cardiac arrest that is not associated with any medical procedure, is documented by an electrocardiogram, occurs out of hospital and is:

- cardiac asystole or
- ventricular fibrillation with or without ventricular tachycardia.

If an electrocardiogram is not available, we will consider medical evidence which is acceptable to us as confirming that an out of hospital cardiac arrest has occurred.

Examples of suitable evidence includes but is not limited to: Ambulance and Hospital Medical Reports confirming cardiac arrest or the administration of Cardiopulmonary Resuscitation (CPR) or Automated External Defibrillator (AED) data.

Any new customer who takes out cover after 1 September 2016 can qualify for a benefit under the above new terms, or the existing terms applying before 1 September 2016, as set out in the PDS.