

What's changed

Individual Personal Accident and Sickness Insurance

At QBE, we are working hard to ensure we communicate our intentions and actions as clearly as possible in our insurance policies. As part of this process we have been undertaking a review of our Product Disclosure Statements (PDSs) and Policy Wordings and have made changes to better explain how your insurance policy will operate, what you can expect from us and what we ask of you in return.

The purpose of this document is to provide a summary of recent changes to your policy terms and conditions. This document does not form part of any insurance policy and is not used in the assessment of insurance claims. Any insurance claim will be assessed against the policy terms and conditions and applicable law.

Summary of key changes

We've updated our Individual Personal Accident and Sickness Insurance Product Disclosure Statement and Policy Wording. To see how your cover has changed, we've provided a summary of the key changes below:

Change type	What's changed	Explanation	Details can be found in
Clarification	Included a definition for "accident"	A new definition describes the type of unexpected and accidental event which must cause an injury, in order for that injury to result in a payable claim.	'Words with special meaning'
Clarification	Updated the definition for "loss of use"	Definition updated to clarify that, for a capital benefit to be payable in relation to permanent injury to a limb, there must be a total loss of all use of that limb.	'Words with special meaning'
Increased cover	Increased benefit period for claims related to mental illness	The restriction limiting weekly benefit claims related to mental illness to a maximum benefit period of 26 weeks has been removed. Mental illness claims now have the same maximum benefit period as all other illness claims.	'Weekly benefits – Illness restrictions'
Reduced cover	New general exclusion for infectious or contagious diseases resulting in an international public health emergency	There is a new general exclusion for infectious or contagious diseases which result in an outbreak declared as a Public Health Emergency of International Concern by the World Health Organisation (WHO). This means no cover will apply for any disease which is diagnosed after the WHO has declared an outbreak of that disease as such an emergency.	'General exclusions'

Any questions?

If you have any questions about these changes, please contact your financial services provider.