

What's changed

Group 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 up 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	Applicable section of the PDS and Policy Wording
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	Included new definitions	New definitions have been included to define the following: <ul style="list-style-type: none"> • Close relative • Dependent Child • Pre-existing condition • Registered medical practitioner • Spouse/partner 	'Words with special meaning'
Clarification	Updated the definition of "Commencement date of cover"	Definition updated to clarify that the commencement date of cover is based on the date of commencing as an insured person under the policy.	'Words with special meaning'
Clarification	Updated the definition of "Illness"	Definition updated to include degenerative conditions.	'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'
Clarification	Rename "Partial disablement"	Definition for Partial disablement has been renamed as "Temporary partial disablement".	'Words with special meaning'

Change type	What's changed	Explanation	Applicable section of the PDS and Policy Wording
Clarification	Updated the definition for "Permanent"	Definition for permanent which adds the requirement of the opinion of a registered medical practitioner.	'Words with special meaning'
Reduced cover	Included a definition for "Permanent total disablement"	Definition describes payable condition 2 in the Capital benefits table. This references an 'any occupation' definition and adds the requirement of the opinion of a registered medical practitioner.	'Words with special meaning'
Clarification	Rename "Total disablement"	Definition for Total disablement has been renamed as "Temporary total disablement".	'Words with special meaning'
Clarification	Additional capital benefit restriction	Clarifies the medical assessment process in relation to payable events 2 or 3.	"Capital benefit restrictions" and "Compensation table - Capital benefits"
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'
Increased cover	Inclusion of additional benefit extensions	The following benefit extensions are included: <ul style="list-style-type: none"> • Bed care benefit • Chauffeur benefit • Childcare benefit • Coma benefit • Corporate Image benefit • Dependent child supplement • Executor Emergency Cash Advance • Funeral benefit • Home assistance benefit • Independent financial advice • Orphan benefit • Partner retraining benefit • Pre-term labour and miscarriage benefit • Replacement staff/recruitment costs • Student tutorial benefit • Terrorism injury benefit • Unexpired membership benefit 	"Benefit extensions"

Change type	What's changed	Explanation	Applicable section of the PDS and Policy Wording
Reduced cover	New general exclusion for infections 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'

We have included our updated Product Disclosure Statement in addition to your enclosed Renewal Notice and Tax Invoice and encourage you to familiarise yourself with this document, all of the changes and how your policy works.

Renewal will take place on the basis that you accept new policy terms.

Any questions?

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