

## What's changed

### Voluntary Workers 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 Voluntary Workers Insurance Product Disclosure Statement and Policy Wording (QM182-0519 to QM182-0521). 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"> <li>• Close relative</li> <li>• illness</li> <li>• Pre-existing condition</li> <li>• Spouse/partner</li> </ul>	'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'
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'
Clarification	Updated the definition for "Registered medical practitioner"	Clarifies that a registered medical practitioner can not be the insured, a close relative or an employee of the insured.	'Words with special meaning'

Change type	What's changed	Explanation	Applicable section of the PDS and Policy Wording
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"

## Any questions?

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