

AI **PROTECTING HOME & PROPERTY BUYERS**

- alcohol or drug use.
- flying, other than as a fare-paying passenger on a commercial airline on a regularly scheduled flight.
- an activity engaged in more than 20 metres above ground or 30 metres below it.
- willingly and knowingly exposing yourself to the risk of sickness, injury or danger for gain or reward.
- normal pregnancy, including fertility programs participation like IVF.
- war or war-like activity, taking part in riot or civil commotion, or engaging or serving in the armed forces.
- criminal or illegal activities.

An Accidental Injury Benefit will also not be paid if the **disabling injury** did not occur independently of a pre-existing condition.

Increased benefits

Except as a result of automatic annual increases, we will not pay the amount of any increase in:

- Death and Terminal Illness Benefit if your death or **terminal illness** is caused directly or indirectly by you or the **policy owner** (regardless of whether sane or insane at the time) within 13 months of the increase.
- Living Benefit if you suffer or intend to seek professional health advice about **cancer, coronary artery bypass surgery, heart attack** or **stroke** within 3 months of the increase.
- any benefit if the insured event occurred prior to the increase or a pre-existing condition applies to the increase.

Reinstatement of cover

We will not pay any benefits for a condition you suffered, sought or intended to seek professional health advice about, or treatment for, prior to the date your cover was reinstated. We will also not pay any benefits if any exclusion were to apply if "**start date**" was replaced by "**reinstatement date**".

Exclusions for pre-existing conditions

When you apply for our Loan Protection Plan we won't ask any personal medical questions, ask you to take any medical examinations or ask you for any medical reports. The only information we base your cover on is what you provide.

There are two types of exclusions that can apply to your Death Benefit, Terminal Illness Benefit, Living Benefit and Accidental Injury Benefit when your cover starts: Type A (a list of ongoing and **chronic** conditions – see below) and Type B (family cancer history – see page 13).

If your policy covers two people, pre-existing condition exclusions only apply to the person who has the pre-existing condition. This means, for example, that your partner's pre-existing condition doesn't cancel out your cover.

Type A Exclusions

A Type A Exclusion will apply if, before the **start date**, you suffered, sought or intended to seek professional health advice about, or treatment for, any of the following:

- Diabetes (excluding diabetes only during pregnancy), chest pain, heart condition, stroke or a circulatory condition (excluding **controlled** high blood pressure).
- A lump or growth that has not been confirmed benign (non-cancerous) or any form of cancer, leukaemia, lymphoma or melanoma (excluding other skin cancer).

For the purpose of the Type A Exclusion, all tumours excluded within the cancer benefit will be considered to be pre-existing except for hyperkeratosis, basal cell carcinoma and squamous cell carcinoma.

- Any **chronic** condition of the kidney.
- Any **chronic** condition of the bladder.
- Any **chronic** condition of the liver (including hepatitis).

- f) Any **chronic** lung condition (excluding **controlled** asthma).
- g) Paralysis.
- h) Multiple sclerosis or other nervous system condition.
- i) A **Serious Mental Condition**.
- j) Any sight impairment (excluding long or short sightedness corrected by glasses or contact lenses).
- k) Any hearing impairment.
- l) A blood condition (including, but not limited to, HIV or AIDS).

If at the **start date**, you had previously suffered from one of these conditions, then all of the conditions referred to in the same paragraph will be excluded conditions. This means that we won't pay a benefit for any condition in the same paragraph or any complication arising from the treatment of any condition in the same paragraph.

EXAMPLE

If you have suffered from **cancer** before the **start date**, then all conditions in paragraph (b) will be excluded conditions. If you had also previously suffered from a major depressive disorder, then all conditions in paragraphs (b) and (i) will be excluded conditions.

Type B Exclusions

A Type B Exclusion applies if two or more of your natural parents, brothers or sisters were diagnosed with bowel cancer (for all **insured persons**), or breast or ovarian cancer (for female **insured persons** only) before they turned 55 years old.

If a Type B Exclusion applies to your cover, we won't pay any benefits for any event caused, or contributed to, by cancer or any complications arising from its treatment.

EXAMPLE

Your natural mother and natural father were both diagnosed with bowel cancer before the age of 55 years. We won't pay you a benefit if you also suffer from cancer, nor for any events your cancer causes or contributes to.

Want more certainty around pre-existing conditions?

Within 30 days of the **start date**, you can choose to answer a series of short Personal Medical History questions. Your answers will enable us to replace or remove the pre-existing condition exclusion.

If you answer 'no' to all the questions, your cover won't be subject to any Type A or Type B Exclusions for pre-existing conditions. Even if you can't answer 'no' to all the questions, we may still replace the standard exclusions for pre-existing conditions with an agreed exclusion.

The structure of the Type A and Type B Exclusions and the Personal Medical History questionnaire means you shouldn't ever be worse off for completing the questionnaire.

It's important to answer the Personal Medical History questions honestly and accurately. We rely on this information to set the terms and conditions of your cover. If you don't answer the questions honestly and you have to make a claim, we may reduce your benefit or avoid paying a benefit.

If you reinstate or increase your cover, you'll need to complete another Personal Medical History questionnaire. Otherwise, the standard list of exclusions for pre-existing conditions will apply to the increase or reinstatement of your cover.