

Group Personal Accident – Amendments

Policy Number: 2000002215

Issued: 30 August 2018

<b>Insured:</b>	Midland AusInsure
<b>Brokerage Name:</b>	Midland Insurance Brokers
<b>Brokerage Address:</b>	13, 6-8 Old Castle Hill Road, Castle Hill, 2154, New South Wales, Australia
<b>Policy Period:</b>	From: 01 March 2019 at 4pm local standard time To: 31 March 2020 at 4pm local standard time (both dates inclusive)
<b>Policy Wording:</b>	LIU AUS Group Personal Accident & Sickness PDS and Policy Wording (06-18)

Amendments attaching to Midland AusInsure Transport Personal Accident & Sickness Policy wording, LIU AUS Group Personal Accident and Sickness PDS and Policy Wording (06-18);

#### **Income Definition**

income means;

1. for self-employed insured persons, the gross weekly income from personal exertion after allowing for costs and expenses incurred in deriving that income averaged over the twelve (12) months prior to a bodily injury or sickness or any shorter period that the insured person has been engaged in their occupation; or
2. for insured persons who are other than self-employed, the basic pre-tax weekly base rate of pay including overtime payments and shift allowances or other allowances of a regular nature average over twelve (12) months prior to a bodily injury or sickness or any shorter period that the insured person has been engaged in their occupation; or

For total employment cost or salary packaged insured persons, income includes salary, overtime payments, motor vehicle, travel allowances, club subscription fees, housing loan or rental subsidy, clothing or meal allowances but excludes bonuses and commissions.

#### **Premium Installments**

If your premium for this insurance is paid via installments and you fail to make payment in the specified manner or the payment is sixty (60) days overdue; We will not pay any claim that first arises after the installment became due.

The condition applies as each and every premium installment becomes due and cannot be disregarded because We may have previously accepted an installment after sixty (60) days. The effect of this is that this Insurance will be canceled by Us if your installment is not received within sixty (60) days of being due and claims for events occurring after the Premium Due Date will then be denied.

#### **Entry Age**

If an insured person is aged sixty-five (65) or older they must provide evidence that they have been continuously insured with a personal accident provider for the twenty-four (24) calendar months immediately prior to being an insured person under this policy. Such cover shall not extend to any conditions that were excluded under the insured person's previous policy of insurance held with a personal accident provider.

If an insured person is aged sixty-five (65) or older and has not been insured for the twenty-four (24) calendar months by a personal accident provider prior to submitting an application to join the Midlands Ausinsure policy, they will be deemed ineligible for cover under this policy.

#### Take Over Provisions

It is hereby noted and agreed that **takeover provisions** apply to this policy:

**Takeover provisions** means coverage is extended to all pre-existing medical conditions, provided an **insured person** has been continuously employed by the **insured** and covered under an existing income protection policy for the insured for the twelve months immediately preceding the inception of this policy. Such cover shall not extend to any conditions or treatments that were excluded under the insured person's previous policy of insurance held with a health provider.

#### Special Provisions

Special Provision relating to Part C, Loss of Income - Weekly Injury Benefits and Part D, Loss of Income – Weekly Sickness:

The Events, Temporary total disablement or Temporary partial disablement, need not occur within 12 months of the date of the bodily injury or sickness, subject to the following:

1. The bodily injury must occur or the sickness must first manifest itself during the policy period; and
2. The insured person must be under the care of, and following a recommended treatment plan, of a medical specialist; and
3. The treatment by the medical specialist for the bodily injury or sickness must continue for a period of longer than 12 months.

Notwithstanding points 1 through 3 above, the benefit period remains as noted on the policy schedule.