

Zurich Active

Summary of changes
Issue Date: 1 November 2025



Overview

How to read this document

As a Zurich Active policyholder, you receive guaranteed upgrades to your cover. If we review and update our Zurich Active product and these updates don't result in an increase to your premium, you receive the upgrade automatically.

This document details Active product updates and aims to help you understand the improvements to your policy since it commenced. Changes marked with an asterisk (*) are brand new options for which an extra premium applies. You have the option to apply for these to be added to your policy.

Your policy schedule shows the commencement or start date of your policy. Use this date to determine which sections of this document apply to you. For example, if your policy start date is 5 July 2012, you have automatically received all changes effective from that date onwards which are relevant to the type of policy and cover you hold.

Please make note of the type of policy and cover you hold – for example, an Active Cover policy (containing Death, Terminal illness and Health events) or an Optional Income Cover policy – and ensure you read the details in the table pertaining to that type of policy. The improved terms for each feature only apply if they impact a benefit included in your policy and cover type, or if your policy schedule shows that the life insured is covered for that benefit or option.

The outline of changes is a summary only and you should refer to the relevant Product Disclosure Statement (PDS) for full details of the terms and conditions of the upgraded benefit. The terms in *italics* have a special meaning and are explained in the relevant PDS indicated.

If you would like to add any options to your policy or you have any questions, please do not hesitate to contact Zurich Customer Care on 131 551 or email us at client.service@zurich.com.au.

Effect on your existing Zurich Active policy

The upgraded benefits and definitions will only apply to claims arising from conditions which first occur, are first diagnosed, or which first become reasonably apparent on or after the effective date of the change (unless otherwise indicated in the summary). Should the upgraded terms and conditions result in a less favourable outcome in the event of a claim, the original terms and conditions of the Active policy under which you applied can be relied upon.

If there are new requirements to qualify for a benefit in the updated definitions, you can qualify for the benefit using either the existing definition or the updated one. Any new exclusions specified in the updated definition will only apply to claims made under the new definition.

Only definitions specified in the Summary of changes document from the relevant PDS indicated will apply to existing policies; other definitions contained in the relevant PDS indicated do not apply. Prior PDSs are available on our archive online at zurich.com.au/pdsarchives or by contacting us.

Contents

Active Cover	3
Income Safeguard	9
Income Protector	10
Child Cover	11
Optional Income Cover	12
Optional Child Cover	15

Active Cover

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
1 October 2024	PDS dated 1 October 2024	Health events	Updated definitions	The definitions for the following Trauma conditions have been updated. In some cases, the change is to alter the name of the condition to better reflect the breadth of cover provided. • <i>open aortic graft surgery – abdominal or thoracic</i> • <i>colectomy</i> • <i>diabetes (type 1) diagnosed after age 30</i> • <i>diagnosis of muscular dystrophy</i>
			Updated terms	Total mastectomy (including nipple sparing mastectomy) for <i>carcinoma in situ</i> of the breast also covers <i>cancer</i> of the breast (benefit category C).
29 March 2021	PDS dated 29 March 2021	Reinstatement provisions	Updated policy terms	An automatic, 30 day reinstatement provision applies if cover is cancelled due to non-payment of premium. Cover can also be reinstated within 30 days of a request to cancel, provided the request to reinstate is in writing.
		Cover suspension	Updated definition	The Premium holiday feature has been re-named to better reflect the effect of pausing cover. This feature allows a break in cover (maximum of 12 months over the life of the policy) to ease financial pressure and is now known as Cover suspension.
27 May 2019	PDS dated 27 May 2019	Health events	New benefit	The following additional Health event has been added to the policy: • <i>aortic surgery</i> (benefit category D)
			Updated policy terms	The following Health event has been moved to a higher benefit category: • <i>encephalitis</i> (benefit category C)

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
27 May 2019 (continued)	PDS dated 27 May 2019	Health events	Updated definitions	The following health event definitions have been updated. In some cases the change is to alter the name of the condition to better reflect the breadth of cover provided. • <i>accidental HIV infection</i> • <i>aplastic anaemia (requiring treatment)</i> – previously <i>aplastic anaemia</i> • <i>brain tumour classified as Grade I</i> – previously <i>malignant brain tumour</i> • <i>colostomy/ileostomy</i> • <i>coma</i> • <i>diabetes (type 1) diagnosed after age 30</i> – previously <i>diabetes (type 1)</i> • <i>diabetes with severe life impact</i> – previously <i>advanced diabetes</i> • <i>diagnosis of multiple sclerosis</i> • <i>heart attack</i> • <i>irreversible hearing impairment</i> – previously <i>complete loss of hearing in one ear</i> • <i>irreversible hearing loss</i> – previously <i>complete loss of hearing</i> • <i>out of hospital cardiac arrest</i> • <i>permanent and irrecoverable loss of sight</i> • <i>permanent and irrecoverable loss of sight in one eye</i> • <i>permanent total aphasia</i> • <i>severe rheumatoid arthritis with permanent daily life impact</i>
		Future insurability and Future increases feature	Updated policy terms	The following additional events when cover can be increased, have been introduced: • the life insured takes out a new investment property loan • a child of the life insured starts secondary school. An increase in cover can now be requested either: • in the six month period following the date of any covered event or • within 30 days the policy anniversary following the date of any covered event.

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
30 April 2018	PDS dated 30 April 2018	Health events	New benefits	The following additional Health events have been added to the policy: • <i>advanced diabetes</i> (benefit category C) • <i>bacterial meningitis</i> (benefit category D) • <i>diabetes (type 1)</i> (benefit category D) • <i>early stage chronic lymphocytic leukaemia</i> (benefit category E) • <i>encephalitis</i> (benefit category D) • <i>out of hospital cardiac arrest</i> (benefit category C) • <i>severe rheumatoid arthritis with permanent daily life impact</i> (benefit category D)
			Updated policy terms	Total mastectomy for <i>carcinoma in situ</i> of the breast has been moved to benefit category C, and now also covers nipple sparing mastectomy.
			Updated policy terms	The following Health events have been moved to a higher benefit category: • <i>coma</i> has been moved to benefit category C • <i>diagnosis of motor neurone disease</i> has been moved to benefit category A • <i>paraplegia</i> has been moved to benefit category A • <i>severe osteoporosis before age 50</i> has been moved to benefit category C • <i>total cystectomy requiring a urinary conduit</i> has been moved to benefit category B.
			Updated policy terms	The category D Health event for <i>prostate cancer</i> now also covers <i>prostate cancer</i> requiring radiotherapy or brachytherapy in addition to radical prostatectomy.
			Updated policy terms	The Health event 'confirmed diagnosis of myelodysplastic syndrome' has been broadened to cover any myeloproliferative diseases (including polycythemia vera, essential thrombocythemia and myelofibrosis) requiring continuing active treatment and ongoing supportive care.
			Updated policy terms	The definition of <i>heart attack</i> has been improved to increase the breadth of the cover provided.
			Updated policy terms	The Health events <i>intensive care unit (ICU)</i> admission and <i>Hospital admission</i> have been updated to better reflect likely hospital stay durations.
			Updated policy terms	The definition of <i>severe crohn's disease</i> has been improved so that it is no longer refers only to the small bowel.

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
30 April 2018 (continued)	PDS dated 30 April 2018	Health events	Updated policy terms	Health events relating to psychiatric conditions and cognitive impairment have been replaced by 'new mental health condition', which refers to conditions described in the Diagnostic and Statistical Manual of Mental Disorders (DSM), and bases our assessment on the Psychiatric Impairment Rating Scale, providing a recognised standard assessment scale.
			Updated policy terms	Health events relating to musculoskeletal function have been extensively revised to improve clarity, and to broaden the cover, eg. spinal fusion is now a covered Health event under benefit categories A and D.
			Updated policy terms	The wording of following Health events have been updated with minor revisions to improve clarity: • <i>cancer</i> • <i>chronic lung disease</i> • <i>coma</i> • complete loss of hearing • complete loss of hearing in one ear • <i>gastrointestinal disease</i> • lymphoma • malignant brain tumour • <i>pancreas transplant</i> / waiting list • permanent and irrecoverable loss of sight • <i>permanent vegetative state</i> (now <i>permanent unresponsive state</i>) • <i>severe loss of binaural hearing</i> • <i>severe peripheral vascular disease</i> resulting in amputation of the leg or entire foot • <i>stroke</i>
15 May 2017	PDS dated 15 May 2017	Terminal illness benefit	Updated policy terms	The definition of <i>terminal illness</i> is now an advance payment of the Death benefit if the life insured is diagnosed as terminally ill and expected to live for no more than 24 months (certain medical certification requirements apply). The definition previously restricted payments to life expectancy of less than 12 months.

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
8 June 2013	PDS dated 8 June 2013	Health events	Updated policy terms	Active health events cover currently provides a category E payment on diagnosis of: • <i>carcinoma in situ of the breast</i> • <i>carcinoma in situ of the cervix</i> • <i>carcinoma in situ of the fallopian tube</i> • <i>carcinoma in situ of the ovary</i> • <i>carcinoma in situ of the vagina, and</i> • <i>carcinoma in situ of the vulva.</i> The above is replaced with a new benefit category E <i>health event</i>, called <i>carcinoma in situ</i>. The new definition provides payment on diagnosis of <i>carcinoma in situ</i> regardless of the location, such as those of the male organs.
			Improved definitions	Definitions for the following Health events have been improved: • <i>heart attack</i> • <i>advanced AIDS</i>
			Improved definition	The definition of <i>benign brain tumour</i> has been improved and renamed as <i>benign central nervous system tumour</i>. The definition now also includes benign tumours of the spine.
			Updated policy terms	The category C <i>health event</i> craniotomy to remove a <i>benign brain tumour</i> has been replaced with the following two new <i>health events</i>: • category C – Open surgery to remove a <i>benign central nervous system tumour</i> • category E – Keyhole surgery to remove a <i>benign central nervous system tumour</i>
		Premium and policy suspension	New feature	A new feature has been introduced which allows the premium and cover to be suspended for up to 12 months over the life of the policy.

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
12 May 2012	PDS dated 12 May 2012	Extended care option*	New option	Provides an extra payment if the life insured has been paid a benefit category A <i>health event</i> claim and permanently suffers either the inability to perform four of six <i>ADLs</i> or <i>whole person impairment (WPI)</i> of at least 60%.
		Occupational impairment	New benefit	Occupational impairment has been introduced as a benefit category A <i>health event</i> . A definition of <i>own occupation, any occupation</i> or <i>domestic duties</i> is applied to each eligible policy based on the life insured's occupation and hours worked at application. Occupational impairment will only be applied to a condition for which we assess no benefit is payable and in our opinion there is no assessment criteria relevant to the condition under the <i>health event</i> categories of a different body system.
		Health events	Improved definitions	The cover for melanoma under benefit category E has been improved to cover melanoma in situ and T1aNOM0, and melanoma payable under benefit category D now covers T1bNOM0.
			Updated policy terms	The policy terms have been updated to confirm that a claim for a subsequent recurrence of angioplasty will be paid, where the subsequent angioplasty procedure being claimed for occurs at least 12 months after the previous angioplasty claim.
			Improved definitions	The definition for <i>severe cognitive impairment</i> under benefit category A has been improved and new definitions for <i>moderate cognitive impairment</i> and <i>mild cognitive impairment</i> have been introduced to benefit category B and D respectively.
			Updated policy terms	<i>Whole person impairment (WPI)</i> of at least 60% has been moved to benefit category A.
			Updated policy terms	Faecal incontinence has been introduced as a benefit category A condition under the Digestive system and a new level for multiple myeloma has been introduced at benefit category A.
		Future increases	Updated policy terms	The following additional events when cover can be increased, have been introduced: • the life insured becomes a <i>carer</i> for the first time • the death of the life insured's <i>partner</i> • the life insured divorces or de-registers a <i>partnership</i> • a child of the life insured turns 18. The existing personal event for marriage has been expanded to include registration of a <i>partnership</i> , including same sex relationships.

Income Safeguard

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
1 October 2024	PDS dated 1 October 2024	Rehabilitation or retraining expenses	Update policy terms	This benefit has been improved and will now cover reasonable rehabilitation or retraining expenses up to a maximum of 24 times the monthly benefit (previously, it was 12 times the monthly benefit).
		Total and partial disability benefits	Improved definition	For total and partial disability benefits we've improved the definition of <i>other payments</i> clarifying the extent to which benefits may be reduced due to payments from other policies.
		5 year benefit period	Update Policy terms	The 5 year benefit period for policies with a waiting period of 30, 60, or 90 days has been improved and will now assess the life insured's ability to work in their <i>primary occupation</i> throughout the entire benefit period (previously, ability to work in their <i>primary occupation</i> was assessed only in the first 2 years and after 2 years, ability to work in <i>gainful occupation</i> was assessed). This update will apply to current claims as of 1 October 2024.

Income Protector

No new policies from 27 September 2021 (last PDS dated 29 March 2021 with supplementary PDS dated 4 May 2021)

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
29 March 2021	PDS dated 29 March 2021	Reinstatement provisions	Updated policy terms	An automatic, 30 day reinstatement provision applies if cover is cancelled due to non-payment of premium. Cover can also be reinstated within 30 days of a request to cancel, provided the request to reinstate is in writing.
		Cover suspension	Updated definition	The Premium holiday feature has been re-named to better reflect the effect of pausing cover. This feature allows a break in cover (maximum of 12 months over the life of the policy) to ease financial pressure and is now known as Cover suspension.
27 May 2019	PDS dated 27 May 2019	Trauma advancement option	Updated definitions	• <i>heart attack (of a specified severity)</i> – previously <i>heart attack</i> • <i>cancer (excluding early stage cancers)</i> – previously <i>malignant cancer</i> • <i>stroke (of specified severity)</i> – previously <i>stroke</i>

Child Cover

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
29 March 2021	PDS dated 29 March 2021	Reinstatement provisions	Updated policy terms	An automatic, 30 day reinstatement provision applies if cover is cancelled due to non-payment of premium. Cover can also be reinstated within 30 days of a request to cancel, provided the request to reinstate is in writing.
		Cover suspension	Updated definition	The Premium holiday feature has been re-named to better reflect the effect of pausing cover. This feature allows a break in cover (maximum of 12 months over the life of the policy) to ease financial pressure and is now known as Cover suspension.
27 May 2019	PDS dated 27 May 2019	Trauma benefits	Updated definitions	Definitions for the following conditions have been updated. In some cases the change is to alter the name of the condition to better reflect the breadth of cover provided. • <i>bacterial meningitis or meningococcal septicaemia (with severe life impact)</i> – previously <i>bacterial meningitis</i> • <i>benign tumour in the brain or spinal cord (with neurological deficit)</i> – previously <i>benign tumour of the brain or spinal cord</i> • <i>cancer (excluding early stage cancers)</i> – previously <i>malignant cancer</i> • <i>cardiomyopathy (with significant permanent impairment)</i> – previously <i>cardiomyopathy</i> • <i>chronic kidney failure (end stage)</i> – previously <i>chronic kidney failure</i> • <i>diplegia</i> • <i>encephalitis (with permanent neurological deficit)</i> – previously <i>encephalitis</i> • <i>hemiplegia</i> • <i>loss of hands, feet or sight</i> – previously <i>loss of limbs or sight</i> • <i>loss of hearing</i> – previously <i>deafness</i> • <i>loss of sight</i> – previously <i>blindness</i> • <i>loss of speech</i> • <i>major head trauma (with permanent neurological deficit)</i> – previously <i>major head trauma</i> • <i>major organ transplant (or waiting list)</i> – previously <i>major organ transplant</i> • <i>severe burns (of specified extent)</i> – previously <i>severe burns</i> • <i>stroke (of specified severity)</i> – previously <i>stroke</i>

Optional Income Cover

Offered until 14 May 2017 (last PDS dated 1 October 2016)

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
29 March 2021	PDS dated 29 March 2021	Reinstatement provisions	Updated policy terms	An automatic, 30 day reinstatement provision applies if cover is cancelled due to non-payment of premium. Cover can also be reinstated within 30 days of a request to cancel, provided the request to reinstate is in writing.
		Cover suspension	Updated definition	The Premium holiday feature has been re-named to better reflect the effect of pausing cover. This feature allows a break in cover (maximum of 12 months over the life of the policy) to ease financial pressure and is now known as Cover suspension.
27 May 2019	PDS dated 27 May 2019	Health Events benefit – Extra benefits option	Improved definitions	Definitions for the following conditions (which can meet benefit category A or B) have been updated. In some cases the change is to alter the name of the condition to better reflect the breadth of cover provided. • <i>heart attack</i> • irreversible hearing loss – previously complete loss of hearing • <i>permanent</i> and irrecoverable loss of sight • <i>permanent total aphasia</i> • <i>aplastic anaemia (requiring treatment)</i> – previously <i>aplastic anaemia</i> • <i>accidental HIV infection</i> • <i>chronic lung disease</i>
		Future increases feature	Updated policy terms	An increase in cover can now be requested within 30 days the policy anniversary, providing a longer window (previously had to be in the 30 days prior).

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
30 April 2018	PDS dated 30 April 2018	Health Events benefit – Extra benefits option	Improved definitions	Definitions for the following conditions (which can meet benefit category A or B) have been updated: • <i>cancer</i> • <i>chronic lung disease</i> • complete loss of hearing • <i>gastrointestinal disease</i> • <i>lymphoma</i> • <i>malignant brain tumour</i> • <i>pancreas transplant / waiting list</i> • <i>permanent</i> and irrecoverable loss of sight • <i>permanent vegetative state</i> (now <i>permanent unresponsive state</i>) • <i>severe loss of binaural hearing</i> • <i>stroke</i>
8 June 2013	PDS dated 8 June 2013	Total disability	Updated policy terms	Under Income Cover Plus a new income tier has been included allowing the life insured to earn up to 20% of their <i>pre-disability income</i> and still receive the Total Disability benefit for the first 12 monthly payments (subject to limits).
		Definition of pre-application income	Updated policy terms	<i>Pre-application income</i> is expanded for both employees and the self employed to also include the 36 month period prior to <i>disability</i>. When calculating <i>pre-application income</i>, any <i>income</i> earned prior to the application date will be increased by the increase in the consumer price index for each year up to the date of <i>disability</i>. When calculating <i>pre-application income</i> for self employed claimants, their <i>income</i> will no longer be averaged over the previous 24 months if it has increased by no more than 20% on the previous year.
		Death benefit	Updated policy terms	The maximum payment permitted is increased to \$150,000 for a life insured who is also covered under the Extra Benefits option.
		Health Events benefit – Extra benefits option	Improved definitions	Definitions for the following conditions (which can meet benefit category A or B) have been updated: • <i>advanced AIDS</i> • <i>heart attack</i>
		Premium and policy suspension	New feature	A new feature has been introduced which allows the premium and cover to be suspended for up to 12 months over the life of the policy.

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
12 May 2012	PDS dated 12 May 2012	Claims whilst outside Australia	Updated policy terms	The clause regarding claimants who are outside Australia at the time of claim are improved so that it applies with reference to a 6 month period rather than a 3 month period and will be waived if the life insured attends a medical facility that we approve.
		Waiting period reduction feature	Updated policy terms	The Waiting period reduction feature has been updated so that it can be exercised on policies with a 1 year waiting period in addition to policies with a 2 year waiting period.
		Return to work during waiting period	Updated policy terms	The return to work during the waiting period terms currently limit the 6 month provision to superannuation cover only, thus excluding those with non-super employer provided cover. The terms have been expanded to include reference for non-super employer cover also.
		Health Events Benefit – Extra Benefits option	Improved definition	The definition for <i>severe cognitive impairment</i> under benefit category A has been improved.
			Improved definitions	New definitions have been introduced for: • <i>moderate cognitive impairment</i> - benefit category B • <i>faecal incontinence</i> - benefit category A • <i>multiple myeloma</i> - benefit category A.
21 May 2011	PDS dated 21 May 2011	Exclusions	Updated policy terms	The exclusion for <i>disability</i> that arises as a result of criminal activity has been removed.
		Income cover plus	New option	A new option is available to white collar professionals with the following features: • 10 hours definition for <i>total disability</i> • removes the requirement to be <i>totally disabled</i> for 5 days during the waiting period prior to a <i>total disability</i> claim • the premium is waived during the waiting period.
		Medical professionals	Updated policy terms	A statement has been included to describe our approach to claims for medical professionals who contract a blood borne disease.

Optional Child Cover

Offered until 14 May 2017 (last PDS dated 1 October 2016)

Effective date	Where to find the terms for this improvement	Feature	Change	Summary
29 March 2021	PDS dated 29 March 2021	Reinstatement provisions	Updated policy terms	An automatic, 30 day reinstatement provision applies if cover is cancelled due to non-payment of premium. Cover can also be reinstated within 30 days of a request to cancel, provided the request to reinstate is in writing.
		Cover suspension	Updated definition	The Premium holiday feature has been re-named to better reflect the effect of pausing cover. This feature allows a break in cover (maximum of 12 months over the life of the policy) to ease financial pressure and is now known as Cover suspension.
27 May 2019	PDS dated 27 May 2019	Child trauma benefit	Updated definitions	Definitions for the following conditions have been updated. In some cases the change is to alter the name of the condition to better reflect the breadth of cover provided. • <i>chronic lung disease</i> • <i>coma</i> • <i>encephalitis (with permanent neurological deficit)</i> – previously <i>encephalitis</i> • <i>idiopathic pulmonary arterial hypertension</i> – previously <i>primary pulmonary hypertension</i> • <i>loss of hands or feet</i> – previously <i>loss of limbs</i> • <i>loss of hearing</i> • <i>loss of sight</i> • <i>motor neurone disease (diagnosis)</i> – previously <i>motor neurone disease</i> • <i>out of hospital cardiac arrest</i>

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Zurich Australia Limited ABN 92 000 010 195, AFSL 232510 (Zurich)
is the issuer of Zurich Active.

This information is a summary only and there are relevant conditions
and exclusions for each change that are explained in the relevant PDS.

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