

Zurich Active

Summary of changes



Overview

As a Zurich Active policyholder, you receive guaranteed upgrades to your cover. If we review and update our Zurich Active product and these updates do not 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 date of your policy. Use this date to determine which sections of this document apply to you. For example, if your policy commencement 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 it is in relation to 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 upgraded benefits and definitions will only apply to claims which arise as a result of events or conditions that first occur on or after the effective date of the change. 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.

The outline of changes is a summary only and you should refer to the relevant 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. For example, on 30 April 2018, a number of improvements were made to the covered Health events, and some new covered events were added. The updated and newly added definitions can be found in the PDS dated 30 April 2018. Prior PDSs are available on our archive online at www.zurich.com.au/pdsarchives or by contacting us.

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.

Changes made effective 30 April 2018

Health events

Feature	Change	Summary
Health events	New benefits	The following additional Health events have been added to the policy: <ul style="list-style-type: none"> - <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)
Health events	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.
Health events	Updated policy terms	The following Health events have been moved to a higher benefit category: <ul style="list-style-type: none"> - <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 - total cystectomy requiring a urinary conduit has been moved to benefit category B.
Health events	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.
Health events	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
Health events	Updated policy terms	The definition of <i>heart attack</i> has been improved to increase the breadth of the cover provided.
Health events	Updated policy terms	The Health events <i>intensive care unit (ICU) admission</i> and <i>Hospital admission</i> have been updated to better reflect likely hospital stay durations.
Health events	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.
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.
Health events	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.

Health events	Updated policy terms	<p>The wording of following Health events have been updated with minor revisions to improve clarity:</p> <ul style="list-style-type: none">- <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 / waiting list</i>- permanent and irrecoverable loss of sight- <i>permanent vegetative state (now 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>
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Changes made effective 15 May 2017

Death, terminal illness and health events

Feature	Change	Summary
Terminal illness benefit	Updated policy terms	<p>The definition of <i>terminal illness</i> has been improved so that it 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.</p>

Changes made effective 8 June 2013

All Active policies

Feature	Change	Summary
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.

Death, terminal illness and health events

Feature	Change	Summary
Health events	Updated policy terms	<p>Active health events cover currently provides a category E payment on diagnosis of:</p> <ul style="list-style-type: none"> - carcinoma in situ of the breast - carcinoma in situ of the cervix - carcinoma in situ of the fallopian tube - carcinoma in situ of the ovary - carcinoma in situ of the vagina, and - carcinoma in situ of the vulva. <p>The above is replaced with a new benefit category E <i>health event</i>, called <i>carcinoma in situ</i>. In addition to the above, this provides payment on diagnosis of <i>carcinoma in situ</i> regardless of the location, such as those of the male organs.</p>
Health events	Improved definition	The definition of <i>heart attack</i> has been improved.
Health events	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.
Health events	Updated policy terms	<p>This category C <i>health event</i> has been replaced with the following two new <i>health events</i>:</p> <ul style="list-style-type: none"> - 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>
Health events	Improved definition	The definition of <i>advanced AIDS</i> has been improved.

Optional Income Cover

Feature	Change	Summary
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	<p><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>.</p> <p>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>.</p> <p>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.</p>
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.

Changes made effective 12 May 2012

Death, terminal illness and health events

Feature	Change	Summary
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 out of six ADLs 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 T1aN0M0, and melanoma payable under benefit category D now covers T1bN0M0.
Health events	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.
Health events	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.
Health events	Updated policy terms	<i>whole person impairment (WPI)</i> of at least 60% has been moved to benefit category A.
Health events	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 have been introduced: <ul style="list-style-type: none"> - 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.

Optional Income Cover

Feature	Change	Summary
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.

Changes made effective 21 May 2011

Optional Income Cover

Feature	Change	Summary
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: <ul style="list-style-type: none">- 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 total <i>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.