

Lifeguard Medical Definition Updates

Frequently Asked Questions



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General

What is the difference between Automatic Enhancements and the Medical Definitions Upgrade Benefit (MDU Benefit)?

The Automatic Enhancements are simplified definitions that have been amended to improve readability and add clarity. The intent of the definitions has not been changed which means claims will be assessed the same way they were before. These definitions will automatically apply to your policy from 9 July 2018.

The Medical Definitions Upgrade Benefit is a package of 3 definitions (Heart Attack, Cancer (Breast Cancer & Melanoma) and where applicable, Early Stage Melanoma) that have been upgraded. This means we have changed the intent and the way in which these conditions are assessed at claims time. The new definitions are an improvement to your cover and will need to be applied for. As with other additional benefits, the MDU benefit will result in an increase in premium.

The below table sets out key differences between Automatic Enhancements and the MDU Benefit.

	Automatic Enhancements	MDU Benefit
What definitions are changing?	<ul style="list-style-type: none"> Brain Damage (Child Cover only) Cancer (Child Cover only) Coronary Artery Surgery Coronary Artery Angioplasty Early Stage Prostatic Cancer Motor Neurone Disease Out of Hospital Cardiac Arrest Repair or Replacement of Aorta Repair or Replacement of Valves 	<ul style="list-style-type: none"> Cancer (specifically Breast Cancer and Melanoma) Heart Attack Early Stage Melanoma (if applicable)
Is there any impact to premium	There will be no increase in premium associated with the Automatic Enhancement definitions. Premiums may change as a result of a policy anniversary, increase in age or cover increase through CPI.	Yes. If your application is accepted by us, the addition of the MDU Benefit will increase your premiums.
What action do clients need to take?	You don't need to do a thing. The simplified definitions will automatically apply as at 9 July 2018.	The definitions included in the MDU Benefit are an increase to your insurance coverage. You will need to complete a short application consisting of three health questions. As with other policy alterations, you may wish to seek assistance from your adviser if you wish to apply. Applications can be accepted from 9 July 2018.
When do the enhancements apply?	The automatic enhancements are effective as of 9 July 2018.	You can apply for the MDU Benefit at any time* from 9 July 2018. The upgraded definitions will only apply to your policy once your application has been accepted by us. Once the application has been accepted and the benefit applies, customers cannot remove the benefit from their policy.
Are there any exclusions?	Yes. If a customer has a pre-existing condition as at 9 July 2018, the definition changes outlined in the Significant Event Notice won't apply when we assess any claim affected by that pre-existing condition as per the 'Guarantee of Upgrade' section contained in the Lifeguard PDS. You can find our definition of 'pre-existing condition' in the Lifeguard (PDS).	Yes. Your application for the MDU Benefit will be assessed by us. Based on our assessment we may not be able to accept your application. Any disclosures made for the MDU Benefit will not affect your current level of cover.

*Please note if your policy is on Premium Waiver or Premium and Cover Suspension benefit, you will not be eligible to apply until the Waiver or Suspension period is completed.

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How long is the offer for the MDU Benefit open?

There is no end date to the offer. You can apply for the MDU Benefit at any time from 9 July 2018.

Please note

- you are only able to apply for MDUB once.
- if your policy is on Premium Waiver or Premium and Cover Suspension benefit, you will not be eligible to apply until the Waiver or Suspension period is completed.

Which products can the MDU Benefit be applied to?

The MDU Benefit can be applied to all Lifeguard Recovery Stand Alone, Recovery Package and where applicable the Recovery Plus Option.

Definition	Life Cover	Recovery Stand Alone	Recovery Package	Child Cover	Income Protection – Crisis Benefit
“Cancer”	X	✓	✓	X	X
“Early Stage Melanoma”	X	✓*	✓*	X	X
“Heart Attack”	X	✓	✓	X	X

*If the Recovery Plus Option applies to the policy.

Are the definitions available to all existing policy holders?

The Automatic Enhancements apply to all Lifeguard Recovery Stand Alone, Recovery Package, Recovery Plus and Child Cover policy holders as outlined below.

Definition	Life Cover	Recovery Stand Alone	Recovery Package	Child Cover	Income Protection – Crisis Benefit
“Cancer”	X	✓	✓	X	X
“Early Stage Melanoma”	X	✓*	✓*	X	X
“Heart Attack”	X	✓	✓	X	X

*If the Recovery Plus Option applies to the policy.

The MDU Benefit must be applied for. All Lifeguard customers with Recovery Stand Alone and Recovery Package including those with Recovery Plus are eligible to apply for the upgrade benefit.

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Do any of the definition changes apply to Income Protection, Life or TPD cover?

No. The definition changes are only applicable to Lifeguard Recovery Stand Alone, Recovery Package, Recovery Plus Option and Child Cover policies.

My policy is currently on Claim or a Premium Waiver. Am I able to apply?

If you are on Claim or your policy is on premium waiver you will be unable to apply for the MDU Benefit until your policy returns to a premium paying status.

Can a medical definition be removed once it's applied to the policy?

No. Once your policy has been upgraded the MDU Benefit will apply for the life of the policy subject to future changes.

Premium

Is there an impact to my premium if I apply for the MDU Benefit?

Yes. The MDU Benefit is an increase to your insurance cover. If your application for the MDU Benefit is accepted by us there will be an increase to your premiums. Speak to your adviser for a quote.

When will I be charged the increased premium amount?

If you pay your premiums monthly, the increased premium will be effective from your next premium payment. If you pay your premiums annually, quarterly or half yearly, we may require an upfront payment. Future premium payments will include the premium for the MDU Benefit.

Can I select a different payment method or frequency for the MDU Benefit?

No. Premium for MDU Benefit will be included in your current premium payment. It will be deducted using the same payment method at the same frequency as current premiums.

Commission

Will my adviser receive a commission for the addition of the MDU Benefit?

Where the MDU Benefit has been applied to a policy, we will pay the adviser an initial commission on the increase premium portion. Renewal commission will be paid as per normal. The MDU Benefit will pay commission based on the rates that currently apply to the policy.

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Claims

How will I know which definitions apply?

Medical condition date	Automatic Enhancement		Medical Definition Upgrade Benefit	
	New definition	Old definition	New definition	Old definition
On or after 9 July 2018	Y	N	Y – only if we accepted your application and your policy endorsement shows that the definition is applicable to your policy.	The current definition will continue to apply to all policy holders who <ul style="list-style-type: none"> • have not applied for the MDU Benefit or • who have not had their application for the MDU Benefit completed or accepted.
Prior to 9 July 2018	N	Y	N	Y

Please note that if a claim is denied under the upgraded definition we will also assess under the original definition to ensure you are not disadvantaged.

Which definitions apply if I am currently on claim or have a claim pending?

The current definition will apply to all claimable events that occurred before 9 July 2018.

Application for Medical Definitions Upgrade Benefit

How can I apply for the MDU Benefit?

As with other policy alterations, it is important to note that you need to seek advice and assistance from your adviser. Your adviser will be able to assist you through the application process.

Will my application be underwritten?

Yes. The upgraded definitions are an increase to your insurance coverage. There is a short underwriting questionnaire that will need to be completed. Your adviser will be able to assist you through the application process.

I've previously had a claim. Can I still apply?

Yes. If you still have an in-force policy you will be able to apply for the MDU Benefit. It is important to note that you need to seek advice and assistance from your adviser. Your adviser will be able to assist you through the application process.

My policy has exclusions and/or a loading, can I still apply?

Yes. If you still have an in-force policy you will be able to apply for the MDU Benefit. It is important to note that you need to seek advice and assistance from your adviser. Your adviser will be able to assist you through the application process.

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Will there be any impact to my existing cover if my application is not accepted?

If we are unable to accept your application for the MDU Benefit there will be no impact to existing cover. We will not apply any exclusions or loadings as a result of disclosures made in your application for the MDU Benefit.

My application has not been accepted. Can I submit another application?

No. Customers may only apply once for the MDU Benefit.

Can I choose which definition/s I want to apply for?

No. The MDU Benefit includes the Heart Attack, Cancer and, where applicable, Early Stage Melanoma definitions. Applications for the MDU Benefit will consider all definitions. You cannot apply for individual definition upgrades.

Will I receive any confirmation that the MDU Benefit has been applied to my policy?

Yes. We will send you a confirmation of the application decision. If your application has been successful we will send you an Endorsement letter confirming the changes made to your policy. The applicable definitions will also be shown on your anniversary and certificate of currency letters.

Important note

This information is general advice and doesn't take into account a person's objectives, financial situation or needs. A person should consider the Product Disclosure Statement (PDS) available at www.asteronlife.com.au and consider obtaining financial advice before making any decision about this product. This material is current as at May 2018 and may be subject to change.

Insurer

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