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Integrity's

Here for
you.

Integrity regularly reviews the cover, features and benefits available under Integrity's Here for You to ensure that it continues to meet the changing needs of policyholders.

The enhancements listed below will form part of your Policy from **1 April 2021**.

The updated medical conditions and TPD definitions supersede existing policy wording, except where:

1. the changes disadvantage you in any way; or
2. you have been lodged a claim under your Policy prior to 31 March 2021;

in which case the previous policy wording will apply.

These changes do not apply to pre-existing conditions or exclusions on your Policy.

It is important to read this summary together with your existing Product Disclosure Statement, Policy Document, Policy Schedule and any other policy notices.

Update to the name of Medical Conditions.

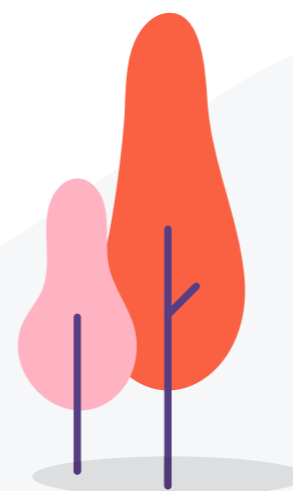
Previous Medical Condition name	Medical Condition name from 1 April 2021
Advanced Diabetes	Advanced Diabetes with at least two complications of specified severity
Aplastic Anaemia	Aplastic Anaemia – chronic bone marrow failure requiring specified treatment
Blindness	Blindness in Both Eyes (total and permanent, best corrected)
Cancer	Cancer – excluding early-stage cancers
Carcinoma in situ	Carcinoma in situ (specified)
Carcinoma in situ of the Breast with Surgery and Treatment	Breast Carcinoma in situ (with specified treatment)
Cardiomyopathy	Cardiomyopathy - severe and permanent
Chronic Lymphocytic Leukaemia	Chronic Lymphocytic Leukaemia – Rai Stage 0

Cognitive Loss	Severe Cognitive Loss (total and permanent) - requiring permanent caregiver
Colostomy/ileostomy	Colostomy/ileostomy (permanent and irreversible)
Coma	Coma - with specified severity and requiring mechanical ventilation
Coronary Artery Bypass Surgery	Heart Bypass Surgery (Coronary Artery Bypass Graft Surgery)
Diabetes Complication	Type 1 diabetes complications - with at least two complications of specified severity
Early-Stage Melanoma	Melanoma (early-stage)
Early-Stage Prostate Cancer	Prostate Cancer (early-stage)
Encephalitis	Encephalitis - with significant permanent neurological impairment
End Stage Kidney Disease	End stage chronic kidney failure - requiring regular renal dialysis or kidney transplantation
End Stage Liver Disease	End stage chronic liver failure
End Stage Lung Disease	End stage lung disease requiring long term oxygen therapy
Hydatidiform Mole	Hydatidiform Mole – requiring surgical removal
Intensive Care	Intensive Care – requiring specified treatment
Loss of hearing	Deafness in Both Ears (total and permanent, best corrected) - including requiring cochlear implant
Loss of Independent Existence	Loss of Independent Existence - permanent and irreversible
Loss of Limbs or Sight	Total and Permanent Loss of Limb/s or Sight
Loss of one Limb	Total and Permanent Loss of Use of One Specified Limb
Loss of Speech	Loss of Speech (total and permanent)
Major Head Trauma	Major Head Trauma - resulting in permanent and significant neurological impairment
Major Organ or Bone Marrow Transplant	Major Organ or Bone Marrow Transplant - specified organs or being on a transplant waiting list
Meningococcal Septicaemia	Invasive Meningococcal Disease – of specified severity
Occupationally Acquired Hepatitis B or C	Occupationally Acquired Hepatitis B or C Virus

Paralysis	Paralysis (total and permanent) - specified
Partial Blindness	Blindness in One Eye (total and permanent, best corrected)
Partial Loss of Hearing	Deafness in One Ear (total and permanent, best corrected)
Pneumonectomy	Pneumonectomy – complete removal of one lung due to lung disease or disorder
Primary Pulmonary Hypertension	Pulmonary arterial hypertension (idiopathic or familial) of specified severity
Severe Benign Brain Tumour or Spinal Cord Tumour	Benign Tumour of the Brain or Spinal Cord (excluding pituitary gland tumours) - with severe permanent neurological impairment or requiring specified treatment
Severe Burns	Severe Burns to the Skin - of specified severity or requiring specific treatment
Severe Crohn's Disease	Severe Crohn's Disease - requiring permanent immunosuppressant or biologic medication
Severe Multiple Sclerosis	Multiple Sclerosis – with specified severity
Severe Osteoporosis	Premature (early onset) osteoporosis - severe with bone fracture
Severe Rheumatoid Arthritis	Severe rheumatoid arthritis - with specified treatment
Severe Ulcerative Colitis	Severe Ulcerative Colitis - requiring permanent immunosuppressant or biologic medication
Stroke	Stroke - excluding transient ischaemia attacks and other events
Surgery of the Aorta	Open Surgery to the Thoracic or Abdominal Aorta (excluding its branches)

Update to Medical Definitions.

Medical Condition	Previous Medical Definitions	Medical Definitions from 1 April 2021
Advanced Diabetes with at least two complications of specified severity	<p>At least two of the following complications have occurred as a direct result of diabetes:</p> <ul style="list-style-type: none"> • Retinopathy resulting in visual acuity uncorrected and corrected of 6/36 or worse in both eyes; • Peripheral vascular disease leading to chronic infection or gangrene, requiring surgical intervention; • Nephropathy causing chronic irreversible renal impairment as measured by a corrected creatinine clearance less than 28mL/min (CKD stage 4) International Chronic Kidney Disease classification); or • Neuropathy causing: <ul style="list-style-type: none"> • Irreversible autonomic neuropathy resulting in severe postural hypotension, and/or motility problems in the gut with intractable diarrhoea; or • Polyneuropathy leading to significant mobility problems due to sensory and/or motor deficits. 	<p>At least two of the following complications have occurred as a direct result of diabetes:</p> <ul style="list-style-type: none"> • Retinopathy resulting in best corrected visual acuity of 6/36 in both eyes; • Peripheral vascular disease leading to chronic infection or gangrene, requiring surgical intervention; • Nephropathy causing chronic irreversible kidney impairment as measured by an estimated glomerular filtration rate < 30 mL/min/1.73m² (CKD stage 4 or worse, International Chronic Kidney Disease classification); or • Neuropathy causing: <ul style="list-style-type: none"> • Irreversible autonomic neuropathy resulting in severe postural hypotension, and/or motility problems in the gut with intractable diarrhoea; or • Polyneuropathy leading to significant mobility problems due to sensory and/or motor deficits.



**Aplastic Anaemia
– chronic bone
marrow failure
requiring specified
treatment**

The permanent and irreversible bone marrow failure which results in anaemia, neutropenia and thrombocytopenia, requiring treatment, with at least one of the following:

- Blood product transfusions;
- Marrow stimulating agents;
- Immunosuppressive agents; or
- Bone marrow transplantation.

Means a confirmed diagnosis of chronic bone marrow failure resulting in anaemia (low red blood cells), neutropenia (low white blood cells) and thrombocytopenia (low platelets) and requiring treatment with at least 1 of the following:

- bone marrow stimulating agents, or
- immunosuppressive agents, or
- bone marrow stem cell transplantation, or
- blood product transfusions.

**Benign Tumour of
the Brain or Spinal
Cord (excluding
pituitary gland
tumours) - with
severe permanent
neurological
impairment or
requiring specified
treatment**

A non-cancerous tumour in the brain, cranial nerve, meninges or spinal cord which is histologically described, and which produces neurological damage and functional impairment which a consultant neurologist considers to be permanent:

- Causing at least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' 6th edition, or an equivalent guide to impairment approved by us; and
- Requires cranial surgery for its removal.

Cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland are excluded.

A non-cancerous tumour in the brain or spinal cord, confirmed by imaging studies such as Computerised Tomography (CT) scan or Magnetic Resonance Imaging (MRI), that has resulted in either:

- severe permanent neurological impairment; or
- has required radiotherapy or surgical removal of the tumour.

"Severe permanent neurological impairment" means

- at least 25% Impairment of Whole Person Function, as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' 6th edition, or an equivalent guide to impairment.

Excluded are cysts, abscesses, granulomas and malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland.



Blindness in Both Eyes (total and permanent, best corrected)

The permanent loss of sight in both eyes, whether aided or unaided, to the extent that visual acuity is 6/60 or less in both eyes, or to the extent that the visual field is reduced to 20 degrees or less of arc.

Means the complete and irreversible loss of sight in both eyes with any of the following in the better eye:

- Best corrected visual acuity is 6/60 or less (this means that even with visual aids you need to be at 6 metres or less to see what someone with normal vision can see at 60 metres), or
- Visual field is reduced to 20 degrees or less of arc (this means that your field of vision is less than 20 degrees in diameter).

Blindness due to cataracts is excluded. The diagnosis must be confirmed by a specialist Medical Practitioner.

Blindness in One Eye (total and permanent, best corrected)

The permanent loss of sight in one eye, whether aided or unaided to the extent that visual acuity is 6/60 or less in one eye, or to the extent that the visual field is reduced to 20 degrees or less of arc.

Means the complete and irreversible loss of sight in one eye due to Injury or Illness with any of the following:

- Best corrected visual acuity is 6/60 or less (this means that even with visual aids you need to be at 6 metres or less to see what someone with normal vision can see at 60 metres), or
- Visual field is reduced to 20 degrees or less of arc (this means that your field of vision is less than 20 degrees in diameter).

Cancer – excluding early-stage cancers

The presence of one or more malignant tumours (including leukaemia, lymphoma, Hodgkin's disease and colorectal cancer from Dukes Stage A) characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.

The following cancers are excluded:

- Conditions classified by their clinical features, cytopathology and/or histopathology as tumours showing the malignant changes of 'carcinoma-in-situ' or which are histopathology described as premalignant (carcinoma in situ of the breast is covered if it results directly in the removal of the entire breast. This procedure must be performed specifically to arrest the spread of malignancy and be considered the appropriate and necessary treatment). Uterine cervical intraepithelial lesions, cervical dysplasias and cervical intraepithelial neoplasias, including those classified as CIN 1, CIN 2 and CIN 3 are examples of tumours categorised as either being carcinoma in situ and/or premalignant and are excluded.

Means the confirmed diagnosis by a specialist Medical Practitioner of the presence of one or more malignant tumours histologically characterised by the uncontrolled growth and spread of malignant cells, and the invasion and destruction of normal tissue beyond the basement membrane. The term malignant tumour also includes leukaemia, sarcoma and lymphoma.

The following cancers are specifically excluded:

- Tumours which are histologically classified as carcinoma in situ. This may include 'pre-malignant', 'non-invasive', 'high-grade dysplasia', 'borderline' or 'having low malignant potential'.
- All carcinoma in situ except for carcinoma in situ of the breast where total mastectomy was performed specifically to arrest the spread of malignancy and where it was considered the appropriate and necessary treatment.

Cancer – excluding early-stage cancers (cont.)

- All hyperkeratosis and basal cell carcinomas, and squamous cell carcinomas of skin unless there has been evidence of metastatic spread.
- Prostatic cancers which remain histopathologically classified as TNM stage T1a or T1b or are of another equivalent or lower classification and have a Gleason score of less than six, unless major interventionist treatment is required to arrest the spread of malignancy.
- Melanomas which are less than stage T1bN0M0.
- Chronic Lymphocytic Leukaemia diagnosed as less than RAI Stage 1.
- Prostatic cancers which remain histopathologically classified as TNM stage T1a or T1b or are of another equivalent or lower classification and have a Gleason score of less than six, unless major interventionist treatment is required to arrest the spread of malignancy.
- All non-ulcerated melanomas less than 1mm thickness (stage T1 aN0M0) as determined by histological examination and which is also less than Clark Level 3 depth of invasion.
- All Hyperkeratosis or Basal Cell Carcinoma (BCC) of skin and Squamous Cell Carcinoma (SCC) of skin unless having spread to the bone, lymph node, or another distant organ.
- Chronic lymphocytic leukemia Rai Stage 0.

Carcinoma in situ (specified)

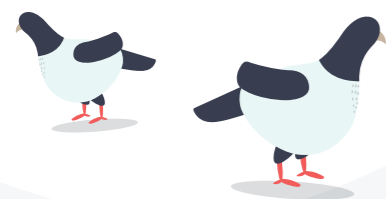
Localised cancer, characterised by a focal autonomous new growth of carcinomatous cells, which has not yet resulted in the invasion of normal tissues. Invasion means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The tumour must be classified as Tis according to the TNM staging method. This definition of 'carcinoma in situ' covers the following:

- Breast (excluding Carcinoma in situ of the Breast with Surgery and Treatment)
- Cervix – uteri (excluding cervical intraepithelial neoplasia (CIN) classifications CIN1 and CIN2)
- Fallopian tube
- Ovary
- Penis
- Perineum
- Testicle
- Vagina
- Vulva

A localised area of cancerous cells with evidence of abnormal growth and behaviour, which have not yet resulted in invasion, infiltration and/or active destruction of normal tissue beyond the basement membrane.

The definition covers cells histologically described as 'carcinoma in situ (CIS)', from any of the following sites:

- breast (for early and late-stage breast cancer, refer to the definition of Breast carcinoma in situ (with specified treatment)
- cervix-uteri (excluding cervical intraepithelial neoplasia (CIN) classifications CIN1 and CIN2)
- fallopian tube
- ovary
- penis (excluding penile intraepithelial neoplasia (PeIN) 1/2)
- perineum
- testicle
- vagina (excluding vaginal intraepithelial neoplasia (VAIN) 1/2)
- vulva (excluding vulval intraepithelial neoplasia (VIN) 1)



Cardiomyopathy - severe and permanent

Condition of impaired ventricular function of variable aetiology resulting in significant permanent physical impairments to the degree of at least class 3 of the New York Heart Association Classification of cardiac impairment.

Means a permanent and irreversible condition of the heart muscle with impaired ventricular function resulting in:

- significant physical impairment to at least Class III on the New York Heart Association classification of cardiac impairment; or
- a left ventricular ejection fraction of less than or equal to 40%.

Chronic Lymphocytic Leukaemia – Rai Stage 0

The presence of chronic lymphocytic leukaemia diagnosed as Rai Stage 0, which is defined to be in the blood and bone marrow only.

Means confirmed diagnosis of chronic lymphocytic leukaemia limited to blood and bone marrow involvement only, classified as Stage 0 on the Rai Staging System.

Colostomy/ileostomy (permanent and irreversible)

The creation of a permanent non-reversible opening, combining the colon and/or ileum to the external surface of the body.

Means undergoing a surgical procedure where a portion of the colon (large intestine) or ileum (terminal part of the small intestine) is brought through the abdominal wall to the external surface of the body to allow for the elimination of bowel contents.

Coma - with specified severity and requiring mechanical ventilation

A state of total unconsciousness and unresponsiveness to all external stimuli:

- resulting in a Glasgow Coma Scale score of six or less; and
- requiring the use of a life support system,

for at least 72 consecutive hours.

Means a prolonged state of total unconsciousness characterised by abnormal response to all external stimuli, with a Glasgow Coma Score of six or less than and requiring the use of a life support system (mechanical ventilation) for at least 72 consecutive hours.

Deafness in Both Ears (total and permanent, best corrected) - including requiring cochlear implant

Complete and irrecoverable loss of hearing, both natural and assisted, from one ear.

Means a confirmed diagnosis of profound irreversible hearing loss with any one of the following:

- best corrected (this means that even with amplification) hearing threshold of 81 decibels in the better ear, averaged at frequencies 500 hertz, 1000 hertz, 2000 hertz and 3,000 hertz, or
- requiring cochlear implant due to loss of hearing in both ears.

The diagnosis must be made by an appropriate specialist Medical Practitioner.

Dementia including Alzheimer's Disease

Diagnosis of Dementia (including Alzheimer's Disease). The diagnosis must confirm permanent, irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified.

Significant cognitive impairment in this definition means a deterioration in the Life Insured's Mini-Mental State Examination scores to 24 or less.

Dementia directly related to alcohol abuse is excluded.

The diagnosis must confirm permanent, irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified.

Significant cognitive impairment in this definition means a deterioration in the Life Insured's Mini-Mental State Examination scores to 24 or less.

Dementia directly related to alcohol abuse is excluded.

Encephalitis - with significant permanent neurological impairment

The severe inflammation of brain substance caused by viral infection resulting in neurological deficit, causing:

- At least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' 6th edition, or an equivalent guide to impairment approved by us; or

Total and irreversible inability to perform without the assistance of another person at least one of the 'Activities of Daily Living'.

End stage kidney disease presenting as chronic irreversible failure of both kidneys to function, which requires permanent renal dialysis or renal transplantation.

End stage chronic kidney failure - requiring regular renal dialysis or kidney transplantation

Means the diagnosis of acute inflammatory disease of the brain tissue (viral, bacterial or autoimmune) resulting in:

- permanent neurological impairment and
- a permanent and irreversible inability to perform at least one of the Activities of Daily Living without the total dependence of another person.

The diagnosis must be confirmed by a specialist Medical Practitioner.

Means chronic, irreversible failure of both kidneys that requires regular renal dialysis or kidney transplantation. The definition will also be met if both of the following are present:

- regular renal dialysis or kidney transplantation is clinically indicated in the Life Insured as confirmed by the treating specialist Medical Practitioner but the insured has chosen renal supportive care; and
- the Life Insured has an estimated glomerular filtration rate (eGFR) less than 15ml/min/1.73m².

Heart Attack

The death of a portion of the heart muscle because of inadequate blood supply to the relevant area.

The diagnosis must be supported by diagnostic rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference limit and at least one of the following:

- Signs and symptoms of ischaemia consistent with myocardial infarction;
- ECG changes indicative of new ischaemia (new ST-T changes or new left bundle branch block [LBBB]);
- Development of pathological Q waves in the ECG; or
- Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality.

We will consider other appropriate and medically recognised tests where the above evidence is inconclusive or superseded by technological advances.

A rise in biological markers because of an elective percutaneous procedure for coronary artery disease is excluded. Also excluded are other acute coronary syndromes including but not limited to angina pectoris.

The death of a portion of the heart muscle because of inadequate blood supply to the relevant area. The diagnosis must be supported by diagnostic rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference limit and at least one of the following:

- Signs and symptoms of ischaemia consistent with myocardial infarction;
- ECG changes indicative of new ischaemia (new ST-T changes or new left bundle branch block [LBBB]);
- Development of pathological Q waves in the ECG;
- Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality; or
- Identification of a coronary thrombus by angiography or other intracoronary imaging.

We will, acting reasonably, consider other appropriate and medically recognised tests where the above evidence is inconclusive or superseded by technological advances.



Heart Attack (cont.)

The following are excluded:

- A rise in biological markers because of an elective percutaneous procedure (such as coronary stent insertion) for coronary artery disease
- Other acute coronary syndromes including but not limited to angina pectoris

Heart Bypass Surgery (Coronary Artery Bypass Graft Surgery)

The undergoing of coronary artery bypass surgery with the use of bypass graft to one or more coronary arteries for treatment of coronary artery disease. All non-surgical procedures such as laser, angioplasty or other intra-arterial techniques are excluded.

Means the actual undergoing of bypass graft surgery, either through an open-heart operation or through 'key-hole' surgical technique for the treatment of coronary artery disease. The procedure must be confirmed as medically necessary by a specialist Medical Practitioner in that field.

Invasive Meningococcal Disease – of specified severity

Diagnosis of Meningococcal Septicaemia which is characterised by:

- At least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' 6th edition, or an equivalent guide to impairment approved by us; or
- Total and irreversible inability to perform at least one of the 6 Activities of Daily Living without the physical assistance of another person.

The diagnosis of meningococcal septicaemia (meningococcal bacterial infection in the blood stream) which is characterised by:

- At least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' 6th edition or an equivalent guide to impairment; or
- Total and irreversible inability to perform at least one of the 6 Activities of Daily Living without the physical assistance of another person.

Loss of Independent Existence - permanent and irreversible

There is permanent and irreversible inability to perform:

- at least 2 of the 6 Activities of Daily Living without the physical assistance of another person; or
- all the Home Duties.

If the Life Insured is able to perform one of the Home Duties, then the Life Insured does not meet the requirement of being unable to perform all the Home Duties.

Means any illness or injury that results in the Insured being permanently unable to perform 2 or more of the following 6 Activities of Daily Living without the assistance of another person.

Loss of Speech (total and permanent)

The total and irrecoverable loss of the ability to produce intelligible speech. Loss of Speech due to psychological reasons is excluded.

The total and permanent loss of the ability to produce intelligible speech. Loss of speech due to psychological reasons is excluded.

Major Head Trauma - resulting in permanent and significant neurological impairment

Injury to the head resulting in neurological deficit causing:

- At least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' 6th edition, or an equivalent guide to impairment approved by us; or
- Total and irreversible inability to perform at least one (1) of the 6 Activities of Daily Living without the physical assistance of another person.

Means injury to the head resulting in neurological deficit causing:

- At least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' 6th edition, or an equivalent guide to impairment; or
- Total and irreversible inability to perform at least one of the 6 Activities of Daily Living without the physical assistance of another person.

Major Organ or Bone Marrow Transplant - specified organs or being on a transplant waiting list

The undergoing of, or being placed on, a waiting list for a transplant from a human donor for bone marrow or one (1) of the following organs:

- Heart;
- Kidney;
- Liver;
- Lungs;
- Pancreas; or
- Small bowel.

A 'waiting list' means the waiting list of a Transplantation Society of Australia and New Zealand recognised transplant unit.

Means either having been the recipient, or upon specialist medical advice is placed on an officially recognised Australian transplant waiting list (such as OrganMatch), to undergo a transplant from another human donor of one or more of the following organs or tissues:

- kidney;
- heart;
- liver;
- lung;
- pancreas;
- small intestine; or
- bone marrow or haematopoietic (stem) cells

The transplantation of all other organs or parts of any organ or any other tissue or grafts is excluded.

Medically Acquired HIV

Accidental infection with Human Immunodeficiency Virus (HIV) which we believe, on the balance of probabilities, arose from one of the following medical procedures performed in Australia by a registered health professional:

- A transfusion of blood or blood products;
- An organ transplant where the Life Insured was the recipient;
- Assisted reproductive techniques; or
- Other medical procedure or operation performed by a Medical Practitioner/ Paramedical Practitioner or Dentist at a registered medical facility.

We require a statement from the appropriate Statutory Health Authority that provides documented proof of the incident and confirms that the infection is medically acquired.

We require access to all blood samples taken in order to facilitate independent testing, with the right to take additional samples as necessary.

The benefit will not be paid if:

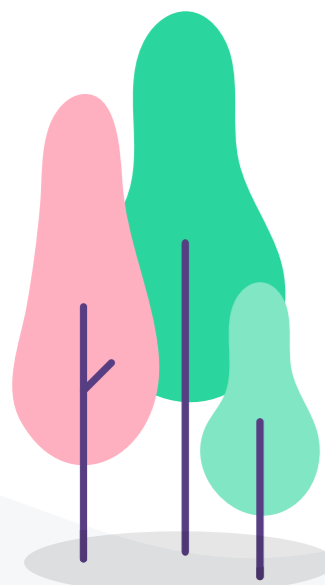
- HIV Infection is caused by any other means, including sexual activity or recreational intravenous drug use; or

A confirmed diagnosis of Human Immunodeficiency Virus (HIV) resulting from the accidental transmission of the virus through one of the following medical procedures performed in Australia by a registered health professional:

- A transfusion of blood or blood products;
- An organ transplant where the Life Insured was the recipient;
- Assisted reproductive techniques; or
- Other medical procedure or operation performed by a Medical Practitioner/ Paramedical Practitioner or Dentist at a registered medical facility.

We require a statement from the appropriate Statutory Health Authority that provides documented proof of the incident and confirms that the infection is medically acquired.

The benefit will not be paid if HIV Infection is caused by any other means, including sexual activity or recreational intravenous drug use.



Medically Acquired HIV (cont.)

- A medical cure is found for AIDS or the effects of the HIV virus, or a medical treatment is developed that results in the prevention of the occurrence of AIDS.

'Cure' means any Australian Government approved treatment, which renders HIV inactive and non-infectious.

Melanoma (early stage)

The presence of one or more melanomas which are classified as melanoma in situ or stage T1aN0M0.

All early-stage melanomas which have been histologically described as:

- measuring <1.0mm and without evidence of ulceration (T1aN0M0 on TNM staging classification) and which is also less than Clark Level 3 depth of invasion; or
- melanoma in situ (melanoma cells limited to the top layer of the skin).

Motor Neurone Disease

The diagnosis of motor neurone disease.

Means the unequivocal diagnosis by a specialist Medical Practitioner of motor neurone disease, including Amyotrophic lateral sclerosis (ALS), Progressive muscular atrophy (PMA), Primary lateral sclerosis (PLS), Progressive bulbar palsy (PBP), Flail arm (or leg) syndrome and ALS-plus syndrome.

Multiple Sclerosis

The diagnosis of multiple sclerosis which is characterised by demyelination in the brain and spinal cord.

There must have been more than one episode of well-defined neurological deficit with persisting clinical neurological abnormalities.

Neurological investigations subject to our discretion such as, but not limited to, lumbar puncture, Magnetic Resonance Imaging (MRI), evidence of lesions in the central nervous system, evoked visual responses or evoked auditory responses are required to confirm diagnosis.

The unequivocal diagnosis by a specialist Medical Practitioner of multiple sclerosis (an immune-mediated inflammatory disease causing neurological impairment due to the demyelination of nerves in the brain, brainstem, spinal cord and/or optic nerves).

Clinically isolated syndromes are excluded.

Multiple Sclerosis – with specified severity

The diagnosis of Multiple Sclerosis which is characterised by demyelination in the brain and spinal cord. There must be well-defined neurological deficits with persisting clinical neurological abnormalities, resulting in the total and irreversible inability to perform at least 3 of the 6 Activities of Daily Living without the physical assistance of another person.

Neurological investigations such as lumbar puncture, Magnetic Resonance Imaging (MRI), evidence of lesions in the central nervous system, evoked visual responses and evoked auditory responses are required to confirm diagnosis.

The unequivocal diagnosis by a neurologist of multiple sclerosis (an immune-mediated inflammatory disease causing neurological impairment due to the demyelination of nerves in the brain, brainstem, spinal cord and/or optic nerves) resulting in persisting clinical neurological abnormalities resulting in the total and irreversible inability to perform at least 3 of the 6 Activities of Daily Living without the physical assistance of another person.

Clinically isolated syndromes are excluded.

Muscular Dystrophy

The diagnosis of muscular dystrophy.

Means the unequivocal diagnosis by a specialist Medical Practitioner of muscular dystrophy.

Occupationally Acquired Hepatitis B or C Virus

The contracting of Hepatitis B or Hepatitis C as the result of an Accident, during the course of the Life Insured's regular Occupation, resulting in the production of:

- Hepatitis B surface antigen or HBV DNA, demonstrated by way of a positive Hepatitis B surface antigen or HBV DNA test; or
- Hepatitis C antibodies demonstrated by way of a positive Hepatitis C antibody test.

The production of antigens or antibodies must be confirmed within six months of the Accident.

Any Accident giving rise to a potential claim must be reported to us within 30 days of the Accident and supported by a negative Hepatitis B or Hepatitis C test (as applicable) taken within seven days after the Accident.

We require access to all blood samples taken in order to facilitate independent testing, with the right to take additional samples as necessary. The benefit will not be paid if:

- The Hepatitis B or Hepatitis C virus is caused by any other means, including sexual activity or recreational intravenous drug use;

Means a confirmed diagnosis of Hepatitis B Virus (HBV) or Hepatitis C Virus (HCV) contracted as the result of an Accident, during the course of the Life Insured's regular Occupation, resulting in any of the following on serology tests:

- The presence of Hepatitis B surface antigen (HBVsAg) or viral load (HBV DNA); or
- The presence of Hepatitis C antibodies.

The new presence of antigens or antibodies must be confirmed within six months of the Accident.

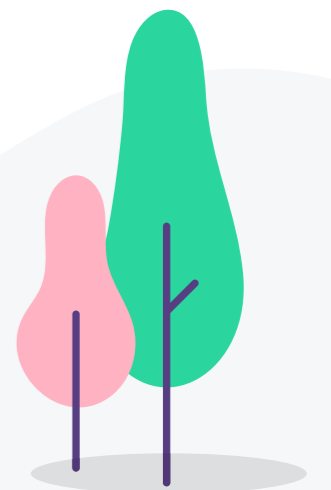
We encourage you to report any potential claim within 30 days. Your accidental infection will need to be supported by a negative Hepatitis B or Hepatitis C test (as applicable) taken within seven days after the Accident.

The benefit will not be paid if:

- The Hepatitis B or Hepatitis C virus is caused by any other means, including sexual activity or recreational intravenous drug use; or

Occupationally Acquired Hepatitis B or C Virus (cont.)

- In practising the Life Insured's Occupation, the Life Insured has not made reasonable efforts to comply with relevant State and Commonwealth guidelines in relation to dealing with infection of health care workers;
- The Australian Government or relevant government body has approved a medical treatment which renders the Hepatitis B or Hepatitis C virus (as applicable) inactive and non-infectious to others; or
- The Life Insured has not taken an approved vaccine that is recommended by the relevant government body for use in the Life Insured's Occupation and is available prior to the event which causes infection.
- In practising the Life Insured's Occupation, the Life Insured has not made reasonable efforts to comply with relevant State and Commonwealth guidelines in relation to dealing with infection of health care workers.
- The Life Insured has not taken an approved vaccine that is recommended by the relevant government body for use in the Life Insured's Occupation and is available prior to the event which causes infection.



Occupationally Acquired HIV

Infection with Human Immunodeficiency Virus (HIV) as the result of an Accident occurring during the course of the Life Insured's regular Occupation. The production and detection of HIV antibodies (seroconversion) must be confirmed by way of a positive HIV antibody test within six months of the Accident.

Any Accident giving rise to a potential claim must be reported to us within 30 days of the incident and supported by a negative HIV antibody test taken within seven days after the Accident.

We require access to all blood samples taken in order to facilitate independent testing, with the right to take additional samples as necessary.

The benefit will not be paid if:

- HIV Infection is caused by any other means, including sexual activity or recreational intravenous drug use;
- In practising the Life Insured's medical profession, the Life Insured has not made reasonable efforts to comply with relevant State and Commonwealth guidelines in relation to dealing with infection of health care workers;

A confirmed diagnosis of Human Immunodeficiency Virus (HIV) resulting from the accidental transmission of the virus during the course of the Life Insured's regular Occupation.

Seroconversion (the production and detection of HIV antibodies in the Life Insured's blood) must be confirmed by way of a positive HIV antibody test within six months of the Accident.

We encourage you to report any potential claim within 30 days. Your accidental infection will need to be supported by a negative HIV antibody test taken within seven days after the Accident.

The benefit will not be paid if:

- HIV Infection is caused by any other means, including sexual activity or recreational intravenous drug use;
- In practising the Life Insured's medical profession, the Life Insured has not made reasonable efforts to comply with relevant State and Commonwealth guidelines in relation to dealing with infection of health care workers;

Occupationally Acquired HIV (cont.)

- A medical cure is found for AIDS or the effects of the HIV virus, or a medical treatment is developed that results in the prevention of the occurrence of AIDS. 'Cure' means any Australian Government approved treatment, which renders HIV in-active and non-infectious; or
- The Life Insured has not taken an approved vaccine that is recommended by the relevant government body for use in the Life Insured's Occupation and is available prior to the event which causes the infection.

Open Heart Surgery

Open heart surgery to correct a cardiac defect, cardiac aneurysm or cardiac tumour.

Undergoing Open Heart Surgery to correct a cardiac defect, cardiac aneurysm or cardiac tumour.

Open Surgery to the Thoracic or Abdominal Aorta (excluding its branches)

Surgery to correct a narrowing, dissection, or aneurysm of the thoracic or abdominal aorta but not its branches.

Means correction of any narrowing, dissection, or aneurysm of the thoracic or abdominal aorta (but not any of its branches) through open surgical repair.

Percutaneous intravascular procedures, or other nonsurgical procedures are excluded.

Angioplasty, intra-arterial procedures, and other non-surgical techniques are excluded.

Out of Hospital Cardiac Arrest

Cardiac arrest that occurs out of hospital and is due to:

- Cardiac asystole; or
- Ventricular fibrillation with or without ventricular tachycardia.

The cardiac arrest must not be related to any medical procedure and must be documented by an electrocardiogram or other medical evidence considered reasonable e.g. ambulance or hospital medical report.

The abrupt and complete loss of heart function, breathing and consciousness, occurring out of hospital as a result of:

- Cardiac asystole (total cessation of electrical and mechanical activity of the heart); or
- Ventricular fibrillation (rapid, erratic electrical impulses preventing the heart from pumping effectively) with or without ventricular tachycardia.

The cardiac arrest must not occur as a direct result of a medical procedure and must be documented by an electrocardiogram or other medical evidence considered reasonable e.g. ambulance or hospital medical report.

Paralysis (total and permanent) - specified

The total and permanent loss of the use of two limbs, where limb is defined as the shoulder down to the hand or the hip down to the foot.

Paraplegia, Quadriplegia, Tetraplegia, Diplegia and Hemiplegia are included.

Means total and permanent loss of use of two or more limbs where limb is defined as the shoulder down to the hand or the hip down to the foot, caused by permanent damage to the nervous system. This includes, but is not limited to, Hemiplegia, Diplegia, Paraplegia, and Quadriplegia / Tetraplegia.

The diagnosis must be confirmed by specialist Medical Practitioner.

Parkinson's Disease

The diagnosis of Parkinson's disease.

The unequivocal diagnosis of Idiopathic Parkinson's Disease as confirmed by a specialist Medical Practitioner.

Pneumonectomy – complete removal of one lung due to lung disease or disorder

The undergoing of surgery to remove an entire lung.

Means the surgical removal (including minimally invasive thoracic procedures) of an entire lung due to underlying lung disease or disorder (including traumatic injury).

Premature (early onset) Osteoporosis - severe with bone fracture

Before the age of 50, the Life Insured suffers:

- At least two vertebral body fractures or a fracture of the neck or femur, due to osteoporosis; and
- Have a bone mineral density reading with a T-score of -2.5 or worse (i.e. 2.5 standard deviations below the young adult mean for bone density). This must be measured in at least two sites by dual energy x-ray absorptiometry (DEXA).

Before the age of 50, the Life Insured:

- Suffers at least 1 fragility fracture due to osteoporosis (a fracture resulting from minimal trauma such as falling from a standing height typically in the hip, spine or wrist); and
- Has a bone mineral density reading with a Z-score of -2.0 or lower.

Prostate Cancer (early stage)

Localised cancer characterised by focal autonomous new growth of cancer cells. The tumour must be described histologically as TNM Classification T1 and have a Gleason score of less than six.

All early-stage prostate cancers histologically described as:

- T1a or T1b TNM staging classification, and
- having a Gleason Score of less than 6.

Pulmonary arterial hypertension (idiopathic or familial) of specified severity

Primary Pulmonary Hypertension associated with right ventricular enlargement, established by cardiac catheterisation resulting in significant permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.

Means a confirmed diagnosis of idiopathic or familial (meaning of a spontaneous or unknown cause, or inherited) pulmonary arterial hypertension (increased blood pressure in the blood vessels of the lungs) with right ventricular enlargement (enlarged right side of the heart muscle) established by investigations including cardiac catheterisation, resulting in permanent physical impairment to the degree of at least Class III of the World Health Organisation Functional Classification of Pulmonary Hypertension.

The diagnosis must be confirmed by a specialist Medical Practitioner.

Severe Burns to the Skin - of specified severity or requiring specific treatment

Tissue Injury caused by thermal, electrical or chemical agents causing deep (third degree) burns to:

- 20% or more of the body surface area as measured by the age-appropriate use of 'The Rule of Nines' or the 'Lund & Browder Body Surface Chart';
- Both hands, requiring surgical debridement and/or grafting; or
- The face, requiring surgical debridement and/or grafting.

Tissue Injury caused by thermal, electrical or chemical agents causing deep (third degree) burns to:

- 20% or more of the body surface area as measured by the age-appropriate use of 'The Rule of Nines' or the 'Lund & Browder Body Surface Chart';
- Both hands, requiring surgical debridement and/or grafting; or
- Both feet, requiring surgical debridement and/or grafting; or
- The face, requiring surgical debridement and/or grafting.

Severe cognitive loss (total and permanent) - requiring permanent caregiver

A total and permanent deterioration or loss of intellectual capacity (supported by a score of 15 or less out of 30 in a Mini Mental State Examination or evidence from another neuropsychometric test that is acceptable to us) that has required the Life Insured to be under continuous care and supervision by another person for at least three consecutive months and at the end of that three month period the Life Insured are likely to require ongoing continuous care and supervision by another person.

Severe Crohn's Disease - requiring permanent immunosuppressant or biologic medication

Diagnosis of Crohn's Disease that has failed to be controlled by standard therapy including cortisone treatment and requires permanent immunosuppressive medication.

Means a total and permanent deterioration or loss of cognitive function (impairment of memory, language, thinking or judgment) to a severe state as evidenced by both of the following:

- A Mini Mental State Examination (MMSE) score of 15 or less out of 30, or other appropriate cognitive assessment tools with equivalent level of severity, and
- Resulting in the Life Insured to be under continuous care and supervision by another person for at least three consecutive months and at the end of that three month period the Life Insured are likely to require ongoing continuous care and supervision by another person.

Diagnosis of severe Crohn's disease that requires permanent maintenance treatment with immunosuppressant or biologic medication.

Severe rheumatoid arthritis - with specified treatment

The diagnosis of severe rheumatoid arthritis which has not responded to at least six months' intensive treatment with all conventional therapy (including non-biologic DMARDs). This must be supported by evidence of all the following:

- Symptoms and signs of persistent inflammation (arthralgia, swelling, tenderness) in at least 20 joints or four of the following large joints (ankles, knees, hips, elbows, shoulders); and
- Evidence of joint deformity/ destruction and limitation of joint movement.

Degenerative osteoarthritis and all other arthritis are excluded.

The confirmed diagnosis of severe rheumatoid arthritis which:

- has not responded to at least six months' intensive treatment with all conventional therapy (including non-biologic disease-modifying anti-rheumatic drugs); and
- has not adequately responded (as measured by current continuing PBS authority criteria) to a minimum of 12 weeks of treatment with at least one biologic disease-modifying anti-rheumatic drug or JAK inhibitor.

Degenerative osteoarthritis and all other arthritis are excluded.

Severe Ulcerative Colitis - requiring permanent immunosuppressant or biologic medication

The diagnosis of Ulcerative Colitis that has failed to be controlled by standard therapy including cortisone treatment and requires permanent immunosuppressive medication.

The diagnosis of severe ulcerative colitis that requires permanent maintenance treatment with immunosuppressant or biologic medication.

Stroke – excluding transient ischaemia attacks and other events

A neurological event caused by a cerebrovascular accident or incident.

The stroke must be evidenced by neuro-imaging or appropriate scan.

Transient ischaemic attacks, cerebral events due to reversible neurological deficits, migraines, hypoxaemia, trauma or vascular disease affecting the eye, optic nerve or vestibular functions are excluded.

A neurological event caused by an acute localised injury of the central nervous system by a vascular cause, including cerebral infarction, intracerebral haemorrhage (ICH), and subarachnoid haemorrhage (SAH).

The stroke must be evidenced by neuro-imaging or appropriate scan.

Transient ischaemic attacks, migraines, hypoxaemia, trauma or vascular disease affecting the eye, optic nerve or vestibular functions are excluded.

Total and Permanent Loss of Limb/s or Sight

The complete and irreversible loss of use of:

- Two limbs;
- Sight in both eyes (Blindness); or
- Sight in one eye (Partial Blindness) and one limb, where limb means the whole hand, whole foot, whole arm or whole leg.

The complete and irreversible loss of use of:

- Two limbs;
- Sight in both eyes (Blindness); or
- Sight in one eye and one limb, where limb means the whole hand, whole foot, whole arm or whole leg.

For the purpose of this definition refer to the following definitions:

- Blindness in One Eye (total and permanent) – best corrected.
- Blindness in Both Eyes (total and permanent) – best corrected.

Total and Permanent Loss of Use of One Specified Limb

The total and permanent loss of use of one 'limb' caused by sickness or injury, where limb means the whole hand below the wrist or whole foot below the ankle.

Means the total and permanent loss of use of one 'limb' caused by sickness or injury, where limb means the whole hand, whole foot, whole arm or whole leg.

Type 1 Diabetes Complications - with at least two complications of specified severity

At least two of the following complications have occurred as a direct result of Type 1 insulin dependent diabetes mellitus:

- Urinary protein excretion of more than 300mg per day;
- Creatinine clearance of 28-42mL/min (CKD stage 3b, International Chronic Kidney Disease Classification);
- Retinopathy with a minimum severity of at least exudates and/or dot-blot haemorrhages; or
- Persistent sensory neuropathy.

Means at least two of the following complications have occurred as a direct result of Type 1 diabetes:

- Macroalbuminuria (Defined as urine ACR in males >25mg/mmol and in females >35mg/mmol or urinary albumin excretion of more than 300mg per day); or
- Estimated glomerular filtration rate <45 mL/min/1.73 m2 (CKD stage 3b or worse, International Chronic Kidney Disease Classification); or
- Retinopathy with a minimum severity of at least exudates and/or dot-blot haemorrhages; or
- Persistent sensory neuropathy.

Update to TPD Cover Definitions.

TPD Definition	Previous TPD Definition	TPD Definition from 1 April 2021
TPD Any Occupation	Total and Permanent Disability means the Life Insured, as a result of sickness or injury is, in our opinion (after consideration of medical and any other evidence), disabled to such an extent that the Life Insured is unlikely ever again to be able to engage in any occupation: <ul style="list-style-type: none"> a. for which the Life Insured is reasonably suited by education, training or experience; and b. which is likely to generate a regular income of at least 25% of the Life Insured's average annual income in the 12 months immediately prior to the claim. 	Total and Permanent Disability means the Life Insured, as a result of sickness or injury is, based on our reasonable assessment (which is supported by medical and other relevant evidence), disabled to such an extent that the Life Insured is unlikely ever again to be able to engage in any occupation: <ul style="list-style-type: none"> a. for which the Life Insured is reasonably suited by education, training or experience; and b. which is likely to generate a regular income of at least 25% of the Life Insured's average annual income in the 12 months immediately prior to the claim.

Adoption of clearer and consistent language.

These changes include:

- Using "inside super/superannuation" instead of "under super/superannuation".
- Replacing "scheme" with "fund" when referring to a superannuation fund.
- Use of "Cover" to denote each Core Cover type rather than "insurance".
- "Policy renewal" replaced with "Policy Anniversary".
- Term "directly or indirectly" replaced with "was either caused, or contributed to, by", where relevant.



Update to Income Insurance Cover **Rehabilitation and Retraining Benefit.**

Previous Benefit

If we are paying a monthly benefit for a Life Insured on Total or Partial Disability, we will pay for the Life Insured to participate in a rehabilitation and retraining program that we approve, up to a maximum of 12 times the Cover Amount.

We will not cover expenses that the Life Insured is entitled to have reimbursed by any other source.

If we approve the rehabilitation or retraining program, we will pay the provider of the program and/or purchase any equipment required.

Benefit from 1 April 2021

We will pay for a Life Insured to participate in a rehabilitation or retraining program where:

- we are paying a monthly benefit for a Life Insured on Total Disability or Partial Disability of the Life Insured;
- we agree, in consultation with the Life Insured and their Medical Practitioner, that the rehabilitation or retraining program had tangible benefits toward the Life Insured's recovery and return to work;
- we agree to the costs of the program and/or necessary equipment; and
- the Life Insured is not entitled to have the cost of the program and/or any necessary equipment paid or reimbursed from another source.

If we approve the rehabilitation or retraining program, we will pay the provider of the program and/or purchase any equipment required.

The maximum that we will pay for the rehabilitation or retraining is 12 times the Cover Amount.

This information has been prepared without considering your personal objectives, financial situation or needs. Before acting on it, please consider its appropriateness to your circumstances. You should consider the Integrity's Here for You PDS before making a decision whether to acquire or continue to hold an Integrity's Here for You policy.

Life insurance issued by Integrity Life Australia Ltd
ABN 83 089 981 073
AFSL No 245492