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Integrity's

Here for
you.

Policy Enhancement Summary

1 February 2021

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 February 2021**. The updates to the Care Support Package do not apply to claims lodged prior to 1 February 2021.

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 **Shared Product Features**.

We've enhanced our Shared Product Features to include Easy increases for Business Events and the Professional Services benefit.

1. Easy increases for Business Events

You can request an increase in the Cover Amount when a Business Event happens to a Life Insured where Cover was initially issued for the purpose of business protection insurance. A Business Event for a Life Insured is where the Life Insured:

- is a key person in a business and their value as a key person (revenue or capital purpose) has increased;
- has provided a loan guarantee or other business-related debt to the business, which has increased; or
- is a partner, shareholder or unit holder in a business and the Cover forms part of a written buy/sell, share purchase or business succession agreement where the business has increased in value.

Where a Policy has been underwritten for a business purpose, the same underwriting assessment will apply to the increase for a Business Event.

The increased Cover Amount requested under Easy increases for Business Events cannot exceed:

- the maximum Cover Amount available for Life Cover, Critical Illness Cover or TPD Cover; and
- either:
 - the increase in the Life Insured's value to the business where the Life Insured is a key person; or
 - the increase in loan guarantee or business-related debt provided by the Life Insured; or
 - the increase in the Life Insured's share in the business where the Life Insured is a partner, shareholder or unitholder and the Cover forms part of a buy/sell, share purchase or business succession agreement.

The minimum Business Event increase amount is \$25,000. The maximum Business Event increase amount is the lesser of \$500,000 and 30% of the Cover Amount as at the relevant cover start date.

The total of all Business Event increases for each Life Insured cannot exceed the lesser of:

- the Cover Amount as at the relevant cover start date; and
- \$3,000,000.

If the Life Insured has Critical Illness Cover and/or TPD Cover combined with Life Cover, the Cover Amount for Life Cover must be at least equal to the Cover Amount of Critical Illness Cover and/or TPD Cover after the Business Event increase.

The new premium will be calculated based on the Life Insured's age and the Cover Amount at the time the Business Event increase is accepted.

To apply for an Easy increase for Business Events, you must submit an application to us by the later of:

- 90 days after the Business Event occurs; or
- 30 days prior to the Policy anniversary immediately following the Business Event.

You can apply for one Business Event increase in any 12 month period.

You cannot request a Business Event increase for a Life Insured:

- if the Life Insured is aged 60 or older;
- if any loadings or exclusions have been applied to the Life Insured;
- if the Life Insured has made, or is eligible to make, a claim under the type of cover for which you are requesting an increase; or
- for Care Support Package because this benefit is not available under Care Support Package and the benefits provided under the Care Support Package are fixed.

2. Professional Services benefit

The Professional Services benefit is now being offered for all Integrity's Here for You policies as a product feature (previously it was a benefit available under the Care Support Package).

Where either:

- we pay 100% of the Cover Amount under Life Cover, Critical Illness Cover or TPD Cover; or
- the Life Insured has received an Income Insurance benefit for 12 months or more,

we will reimburse up to \$3,000 for the costs associated with engaging a financial adviser, accountant or lawyer to assist the Life Insured (or their estate in the event of their death) with preparing a financial plan or other documentation that may be required.

The professional services costs must be incurred within 12 months of the relevant period and reimbursement must be claimed within 90 days after the costs are incurred.

The Professional Services benefit will only be paid once per Life Insured across all Policies issued by us in respect of that Life Insured. Evidence of the expenditure being claimed must be provided on request.

Update to Care Support Package.

We've changed the benefits that form part of the Care Support Package. The Professional Services benefit is no longer part of the package (and is instead provided as a Shared Product Feature - as described above). And the package now includes a Child Support benefit and an Occupationally Acquired Needlestick benefit.

1. Child Support benefit

We will pay a lump sum if the Life Insured's Child suffers a Critical Illness Event, is diagnosed with a Terminal Illness or dies (each a Child Support Event).

The Child Support benefit will only be paid once per Child across all Policies issued by us.

The benefit will only be paid where the Child is aged between 2 and 19 at date of the Child Support Event.

The Child Support benefit will not be paid for a Critical Illness Event that occurred, was diagnosed, or the signs or symptoms leading to diagnosis became apparent:

- when the Child was aged less than 2 (next birthday); or
- before the date on which the cover started.

When you need to make a claim, we'll pay a maximum of \$10,000 (lump sum payment).

2. Occupationally Acquired Needlestick benefit

We will pay a lump sum if the Life Insured suffers a needlestick injury while working in their usual health or medical Occupation which results in the Life Insured acquiring Occupationally Acquired Hepatitis B or C, or Occupationally Acquired HIV.

This benefit is only available to certain occupations – your Financial Adviser can help determine whether you are eligible for this benefit.

This benefit will only be paid where:

- the needlestick injury is:
 - an Accidental injury that results in a puncture of the Life Insured's skin by a sharp medical tool, such as a scalpel or needle on a syringe; or
 - an Accidental splash injury (that is, an injury that occurs when bodily fluids have splashed into an open cut, wound or membrane as a result of an Accident); and
- the Life Insured is required to cease all activities in compliance with their demonstrable professional obligations to the public and policies of the peak body that authorises them to perform their Occupation as a result of their condition; and
- the Life Insured is unable to perform their usual health or medical Occupation for a period of at least 90 days.

This benefit will not be paid where the needlestick injury occurs within 13 months of the cover start date or is a self-inflicted needlestick injury.

When you need to make a claim, we'll pay a maximum of \$500,000 (lump sum payment). We must be notified within 30 days from the date the Life Insured suffers from the needlestick injury.



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.

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