

# Accelerated Protection

Upgrade Booklet



DECEMBER 2024

**TAL**

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# About this booklet

Accelerated Protection is made up of a range of insurance covers, including Life, Critical Illness, TPD and Income Protection insurances. TAL regularly introduces improvements to Accelerated Protection so we can continue to provide great protection for you and your family.

As part of our Guarantee of Upgrade (outlined in your Policy Document), we pass these improvements to existing policy holders where they don't increase the premium rates. This document outlines the improvements that have been made to Accelerated Protection that may now apply to your Policy.

## How to use this booklet

This booklet includes a summary of improvements made to various Accelerated Protection benefits and definitions since 10 August 2009 (when Accelerated Protection was launched).

Improvements have been made periodically since then and the dates from which they apply are set out in this booklet.

To determine which changes relate to your policy, please refer to your original Policy Document, together with the Policy Schedule you received when you were issued your Policy. This will provide you with details of the Plans and options selected by you to form your customised Policy.

To determine the latest conditions or wording for a term:

1. Look for the term under the relevant Plan. If the term isn't included, improvements may not have been made.
2. Once you've found the term, the table will advise:
  - The effective date(s) of any improvement(s)
  - A broad description of the improvement(s) (or, in certain cases, an explanation of how to apply the improvement itself).

You don't need to review any improvement(s) with an effective date before your Policy Schedule was issued as these do not apply to your Policy.

3. This booklet provides a general summary of policy improvements. In general, the full terms and conditions of each improvement are set out in the Policy Document with an issue date equal to the effective date stated in this booklet. Where this is not the case, this booklet will explain how the term has changed. To the extent that there are any inconsistencies between the summary provided in this Upgrade Booklet and the applicable Policy Document, the Policy Document will always prevail.

In the unlikely event you are unexpectedly disadvantaged by an improvement in any way, the former wording of the term will apply.

4. Upgrades only apply to claims for events which occur after the improvement was introduced. If you are seeking wording that is relevant to a claim, any improvements with effective dates after that event may not apply. Please review the wording of the Guarantee of Upgrade benefit in your Policy terms for more detail.



## An example

Jane purchased an Accelerated Protection Critical Illness Premier Plan on 1 March 2010.

On 1 October 2019, Jane suffered from an 'Out of Hospital Cardiac Arrest'. She submitted a claim to TAL on 1 November 2019.

The most recent upgrade to the wording for 'Out of Hospital Cardiac Arrest' occurred on 12 December 2014, where there was an introduction of this new benefit. Jane's claim was assessed against the wording for this benefit in the PDS dated 12 December 2014.

TAL determined she had satisfied the conditions for this Critical Illness definition, and she received the full sum insured.

## What you need to do

You don't need to do anything to receive these improvements to your Policy, though we recommend that you read the information in this document, so you understand any new features that apply to your Policy, and file this information with your Policy Document.

Should you need to make a claim, our Claims team will have details of all the conditions relevant to your Policy, including any upgrades that are applicable to the Plans you hold.

If you have any questions about anything you read in this booklet or require more information about your Policy, please contact your adviser.

If you don't have an adviser, you can contact us directly:

**1300 286 937**

Monday to Friday 8.00am to 7.00pm (AEST/AEDT)

[www.tal.com.au](http://www.tal.com.au)



IMPROVEMENTS TO YOUR  
**Life Insurance**

LUMP SUM PRODUCT ENHANCEMENTS		
ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Accommodation Benefit*</b>	28 October 2010	We have increased the Accommodation Benefit payable from \$150 to \$250 per day.
<b>Long Distance Accommodation Benefit*</b>	12 October 2018	The benefit name has been updated from 'Accommodation Benefit' to 'Long Distance Accommodation Benefit'.
<b>Advanced Payment Benefit</b>	28 April 2010	With rising funeral costs we have increased the automatic amount payable from \$10,000 to 10 % of the sum insured up to a maximum payment \$25,000.
<b>Business Insurance Option*</b>	28 April 2010	If you exercise an increase in cover following a business event, your increase in cover is no longer restricted to accident only for the first 6 months.
<b>Child's Critical Illness Benefit*</b>	31 March 2011	We have included a new Child's Critical Illness benefit of \$10,000, payable when a financially dependent child suffers a Child's Critical Illness event.
<b>Financial Planning Benefit*</b>	28 October 2010	We have increased the Financial Planning Benefit payable from \$1,000 to \$5,000.
	12 October 2018	We can pay this benefit to an Immediate Family Member.
<b>Grief Counselling Benefit*</b>	28 October 2010	This new benefit pays up to \$1,000 for grief counselling in the event the benefit amount is paid.
<b>Grief Support Benefit*</b>	27 March 2020	The benefit name has been updated from 'Grief Counselling Benefit' to 'Grief Support Benefit'.
<b>Guaranteed Future Insurability Benefit</b>	28 October 2010	We have added 2 new events: <ul style="list-style-type: none"> <li>• the Life Insured becoming a carer;</li> <li>• and a change in the tax dependency status of the Life Insured.</li> </ul>
	12 October 2018	We have added 2 new events: <ul style="list-style-type: none"> <li>• Dependent child commencing primary school</li> <li>• Taking out or increasing a mortgage by the Life Insured</li> </ul> The Guaranteed Future Insurability Benefit can be exercised as long as a loading or exclusion has not been applied on a Plan level.
<b>Premium Freeze Benefit</b>	28 April 2010	We have reduced the minimum age that your Premium Freeze Benefit can be activated from 45 to 30.
<b>Repatriation Benefit</b>	28 October 2010	The Advanced Payment benefit has increased to a maximum of \$35,000 payable if the Life Insured dies overseas, limited to 10% of the Benefit Amount.
<b>SMSF Benefit</b>	1 November 2012	Introduction of a new benefit where policy is owned by a self-managed superannuation fund.
<b>Terminal Illness</b>	18 December 2015	The definition has been improved with enhancements to the survival period.



## IMPROVEMENTS TO YOUR

# Total & Permanent Disability Insurance

LUMP SUM PRODUCT ENHANCEMENTS		
ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Accommodation Benefit*</b>	28 October 2010	We have increased the Accommodation Benefit payable from \$150 to \$250 per day.
<b>Long Distance Accommodation Benefit*</b>	12 October 2018	The benefit name has been updated from 'Accommodation Benefit' to 'Long Distance Accommodation Benefit'.
<b>ADL Definition</b>	12 October 2018	Additional Claimable tiers added to definition: <ul style="list-style-type: none"> <li>• Blindness (permanent);</li> <li>• Loss of use of Limbs (permanent);</li> <li>• Loss of Sight in One Eye and use of a Single Limb (permanent); and</li> <li>• Significant Cognitive Impairment.</li> </ul>
<b>Any Occupation TPD Definition</b>	22 March 2012	A new domestic duties tier has been added to the Own and Any Occupation TPD definitions.
<b>Blindness (permanent and irreversible)</b>	12 October 2018	Reduction of visual field requirement is improved to 20 degrees or less of arc. Change to definition name to 'Blindness (permanent)'.
<b>Blindness (permanent)</b>	1 April 2021	This definition has been updated to clarify removal of 'total loss of sight' to align with event requirement.
<b>Business Insurance Option*</b>	28 April 2010	If you exercise an increase in cover following a business event, your increase in cover is no longer restricted to accident only for the first 6 months.
	28 October 2010	We have increased the cap from \$3M to \$5M for white collar workers for future TPD increases.
<b>Child's Critical Illness Benefit*</b>	31 March 2011	We have included a new Child's Critical Illness benefit of \$10,000, payable when a financially dependent child suffers a Child's Critical Illness event.
<b>Cover Continuation Benefit</b>	12 October 2018	The Life Insured can apply to extend the TPD with 'Any Occupation' definition to the Policy Anniversary before the Life Insured's 70th birthday if their occupation class is AAA, AA+ or AA as shown in the Policy Schedule.
<b>Death Buy-Back Option</b>	24 October 2011	This option is now exercisable from the 12-month anniversary of receipt of a claim by us.
<b>Double TPD Option</b>	12 October 2018	Allowable when TPD is linked to another policy. Previously only available when attached.
<b>Financial Planning Benefit*</b>	28 October 2010	We have increased the Financial Planning Benefit payable from \$1,000 to \$5,000.
	12 October 2018	We can pay this benefit to an Immediate Family Member.



## IMPROVEMENTS TO YOUR TOTAL & PERMANENT DISABILITY INSURANCE

LUMP SUM PRODUCT ENHANCEMENTS		
ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Grief Counselling Benefit*</b>	28 October 2010	This new benefit pays up to \$1,000 for grief counselling in the event the benefit amount is paid.
<b>Grief Support Benefit*</b>	27 March 2020	The benefit name has been updated from 'Grief Counselling Benefit' to 'Grief Support Benefit'.
<b>Guaranteed Future Insurability Benefit</b>	28 October 2010	We have added 2 new events: <ul style="list-style-type: none"> <li>• the Life Insured becoming a carer;</li> <li>• and a change in the tax dependency status of the Life Insured.</li> </ul>
	12 October 2018	We have added 2 new events: <ul style="list-style-type: none"> <li>• Dependent child commencing primary school</li> <li>• Taking out or increasing a mortgage by the Life Insured</li> </ul> The Guaranteed Future Insurability Benefit can be exercised as long as a loading or exclusion has not been applied on a Plan level.
<b>Loss of Sight and use of Limbs (permanent)</b> <b>Loss of Sight in One Eye and use of a Single Limb (permanent)</b>	12 October 2018	Change definition name to 'Loss of Sight in One Eye and use of a Single Limb (permanent)'.
<b>Loss of Sight (permanent)</b> <b>Loss of Sight in One Eye (permanent)</b>	12 October 2018	Reduction of visual field requirement is improved to 20 degrees or less of arc and change to definition name.
<b>Own Occupation TPD Definition*</b>	28 October 2010	The definition has been improved by removing the requirement for the Life Insured to not be in 'Any Occupation' during the waiting period. Instead you only need to prove your inability to work in your own occupation during the 3 month waiting period.
	22 March 2012	A new domestic duties tier has been added to the Own and Any Occupation TPD definitions.
<b>Premium Freeze Benefit</b>	28 April 2010	We have reduced the minimum age that your Premium Freeze Benefit can be activated from 45 to 30.
<b>Superlink TPD</b>	12 October 2018	If the superannuation Policy is cancelled (not as a result of claim) you can now apply to continue the non-superannuation Policy.
<b>When TPD Insurance ends</b>	12 October 2018	If you cancel or lapse your Life Insurance or Critical Illness Insurance you now have the option to apply to continue the TPD Insurance on a stand-alone Plan. The expiry of the stand-alone plan will align to the terms and conditions applicable to a TPD Insurance not attached to Life Insurance or Critical Illness Insurance.



IMPROVEMENTS TO YOUR

# Critical Illness Insurance

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Accommodation Benefit*</b>	28 October 2010	We have increased the Accommodation Benefit payable from \$150 to \$250 per day.
<b>Long Distance Accommodation Benefit*</b>	12 October 2018	The benefit name has been updated from 'Accommodation Benefit' to 'Long Distance Accommodation Benefit'.
<b>Adult onset insulin dependent diabetes mellitus diagnosed after age 30** Type 1 Diabetes diagnosed after age 30**</b>	1 April 2021	Change to definition name to align to current medical terminology. Definition name updated to 'Type 1 Diabetes diagnosed after age 30'.
<b>Advancement Benefit**</b>	28 October 2010	The maximum partial payment for loss of hearing in 1 ear, and loss of sight in 1 eye has increased from \$50,000 to \$100,000. A payment for Severe Ulcerative Colitis has been added to the Advancement Benefit. The benefit payable is 20% of the Benefit Amount to a maximum \$100,000. A payment for Severe Crohn's Disease has been added to the Advancement Benefit. The benefit payable is 20% of the Benefit Amount to a maximum \$100,000.
	22 March 2012	A new illness has been added to the Advancement Benefit under Critical Illness (Premier): Diagnosed Benign Brain Tumour.
<b>Alzheimer's Disease*</b>	28 October 2010	The definition has been improved by amending the requirement for 'Significant Cognitive Impairment' to cognitive impairment.
	1 April 2017	Alzheimer's has been combined with Dementia definition. Change to definition name to 'Dementia including Alzheimer's Disease (permanent and irreversible)'. Any subsequent improvements will be recorded under the new name.
<b>Angioplasty**</b>	12 October 2018	When the benefit is payable under CI Premier, the 6 month time restriction between procedures and cap on occurrences has been removed. No change when the benefit is payable under CI Standard.
<b>Aortic Surgery*</b> <b>Aortic Surgery (for specified conditions)*</b>	12 October 2018	Includes aortic dissection.
	27 March 2020	The definition has been updated to include aortic arch to clarify coverage.
	1 April 2021	Change to definition name to 'Aortic Surgery (for specified conditions)' to align with definition requirement.
<b>Aplastic Anaemia*</b>	27 March 2020	The definition has been updated to improve customer clarity.



## IMPROVEMENTS TO YOUR CRITICAL ILLNESS INSURANCE

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Benign Brain Tumour (resulting in irreversible neurological deficit)*</b>	12 October 2018	Includes tumours in pituitary gland and spinal cord.
	27 March 2020	The definition has been updated to include tumours in meninges.
<b>Benign Brain or Spinal Cord Tumour (resulting in irreversible neurological deficit)*</b>	1 April 2021	This definition has been updated to clarify cranial nerves are not covered. In addition, there is now a three-month qualifying period.
	12 December 2024	This definition has been updated to clarify that the intracranial section of cranial nerves is covered. In addition the name has been updated for clarity.
<b>Blindness (permanent and irreversible)*</b>	12 October 2018	Reduction of visual field requirement is improved to 20 degrees or less of arc. Change to definition name to 'Blindness (permanent)'.
<b>Blindness (permanent)*</b>	1 April 2021	This definition has been updated to clarify removal of 'total loss of sight' to align with event requirement.
<b>Business Insurance Option*</b>	28 April 2010	If you exercise an increase in cover following a business event, your increase in cover is no longer restricted to accident only for the first 6 months.
<b>Cancer*</b> <b>Cancer (excluding early stage cancers)*</b>	28 April 2010	This definition has now been expanded to include Carcinoma In Situ of the testicle.
	31 March 2011	The cancer definition criteria has been improved for prostate cancer and melanoma.
	24 October 2011	Gleason scores of 6 and 7 for male prostatic cancers are now included in the definition.
	1 November 2012	The definition has been improved. The thickness for melanoma reduces from 1.5mm to 1.0mm and full payment is available for Carcinoma In Situ of the Breast treated by breast conserving surgery and chemotherapy or radiotherapy.
	1 April 2017	The definition has been updated for improved customer clarity and incorporated current medical diagnostics and terminology (excluding early stage cancers). The name has been updated to 'Cancer (excluding early stage cancers)'
	12 October 2018	Adjusted wording in respect of carcinoma in situ of the breast and prostate cancer.
	1 April 2021	Change to definition name to 'Cancer (of specified criteria)' to align with definition requirement.





## IMPROVEMENTS TO YOUR CRITICAL ILLNESS INSURANCE

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Carcinoma In Situ**</b>	28 April 2010	Carcinoma In Situ of the testicle has now been included to the list of sites covered.
<b>Carcinoma In Situ (of specified site)**</b>	28 October 2010	We have added 4 new Carcinoma in Situ sites to the list of sites covered under Critical Illness; Ovary, Penis, Prostate and Perineum.
<b>Advancement Benefit – Carcinoma in Situ of the Cervix Uteri**</b>	24 October 2011	Corpus Uteri has been added to the list of sites covered by the Advancement Benefit event – Carcinoma In Situ.
	22 March 2012	The definition for Carcinoma in Situ of the Cervix Uteri has been improved under the Advancement Benefit for Critical Illness (Premier) to include CIN-3.
	1 April 2021	Change to definition name to 'Carcinoma In Situ (of specified site)' to clarify only specified sites are covered.
	12 December 2024	The definition for Carcinoma In Situ (of a specified site) has been updated to improve alignment with latest medical practice. Improvements have also been made to remove the limitation to the tubal mucosa.
<b>Cardiomyopathy (permanent and irreversible)*</b>	1 April 2017	The definition has been updated for improved customer clarity.
<b>Cardiomyopathy (permanent)*</b>	1 April 2021	This definition has been updated to clarify electrophysiological dysfunction is included.
<b>Child's Critical Illness Benefit*</b>	31 March 2011	We have included a new Child's Critical Illness benefit of \$10,000, payable when a financially dependent child suffers a Child's Critical Illness event.
<b>Child's Critical Illness Option*</b>	22 March 2012	The maximum sum insured for the Child's Critical Illness option has been increased from \$50,000 to \$200,000 with a maximum payout to a child limited to \$250,000.
<b>Chronic Kidney Failure (requiring dialysis)*</b>	1 April 2021	Change to definition name to 'Chronic Kidney Failure (undergoing permanent dialysis)' to align with definition requirement.
<b>Chronic Kidney Failure (undergoing permanent dialysis)*</b>	12 December 2024	This definition has been updated to clarify kidney function requirement.
<b>Chronic Lung Failure (requiring permanent oxygen therapy)*</b>	1 April 2017	The definition has been updated with a current diagnostic measure – DLCO.
<b>Chronic Lung Failure (on permanent oxygen therapy)</b>	1 April 2021	Change to definition name to 'Chronic Lung Failure (on permanent oxygen therapy)' to align with definition requirement.
	12 December 2024	This definition has been updated to include full name of abbreviated terms for clarity.



## IMPROVEMENTS TO YOUR CRITICAL ILLNESS INSURANCE

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Coma (of specified severity)*</b>	1 April 2017	Eligibility criteria improved with Glasgow Coma scale increasing from 6 to 8.
	12 October 2018	Definition has been updated to clarify the intent.
	1 April 2021	Definition updated to align with current medical practices.
<b>Congenital Blindness (permanent and irreversible)**</b> <b>Congenital blindness (permanent)**</b>	12 October 2018	The definition name has been updated to 'Congenital Blindness (permanent)'. ^
	1 April 2021	Definition updated to clarify requirement of diagnosis by an appropriate specialist medical practitioner.
<b>Congenital Deafness (permanent and irreversible)**</b> <b>Congenital deafness (permanent)**</b>	12 October 2018	The definition name has been updated to 'Congenital Deafness (permanent)'. ^
	27 March 2020	The definition has been improved to reflect severity is based on a decreased level of loss of hearing
	1 April 2021	Definition updated to align with current medical practices and clarify requirement of diagnosis by an appropriate specialist medical practitioner.
<b>Cover Continuation Benefit – Child Critical Illness</b>	8 September 2023	Removal of height and weight requirement for the Cover Continuation Benefit.
<b>Critical Illness after age 70*</b>	12 October 2018	Enhanced to cover Loss of Limbs and Blindness in addition to Loss of Independent Existence when attached to Life insurance.
<b>Critical Illness Events*</b>	28 April 2010	If the Life Insured suffers the loss of a single limb, you will now qualify for a payment under the Critical Illness Benefit. Previously this had to be a loss of 2 limbs.
<b>Deafness (permanent)*</b> <b>Loss of Hearing (permanent)*</b>	27 March 2020	The definition has been improved to reflect severity is based on a decreased level of loss of hearing.
	1 April 2021	Definition updated to align with current medical practices and clarify requirement of diagnosis by an appropriate specialist medical practitioner.
<b>Death Buy-Back Benefit*</b>	24 October 2011	This option is now exercisable from the 12-month anniversary of receipt of a claim by us.
<b>Dementia*</b> <b>Dementia including Alzheimer's Disease (permanent and irreversible)*</b> <b>Dementia including Alzheimer's disease (permanent)*</b>	28 October 2010	The definition has been improved by amending the requirement for 'Significant Cognitive Impairment' to cognitive impairment.
	1 April 2017	Alzheimer's has been combined with Dementia definition. Change to definition name to 'Dementia including Alzheimer's Disease (permanent and irreversible)'. ^
	12 October 2018	Change to definition name to 'Dementia including Alzheimer's Disease (permanent)'. ^
	1 April 2021	Definition updated to improve customer clarity.



## IMPROVEMENTS TO YOUR CRITICAL ILLNESS INSURANCE

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Diagnosed Benign Brain Tumour** Diagnosed Benign Brain Tumour (of specified severity)**^</b>	12 October 2018	The definition has been improved for customer clarity and includes tumours in the pituitary gland and spinal cord.
	27 March 2020	The definition has been updated to include tumours in meninges.
	1 April 2021	Change to definition name to 'Diagnosed Benign Brain Tumour (of specified severity)' and to clarify cranial nerves are not included.
<b>Disseminated Intravascular Coagulation** Disseminated Intravascular Coagulation (pregnancy related)**^</b>	12 October 2018	Change definition name to 'Disseminated Intravascular Coagulation (pregnancy related)'. Definition updated to include thrombosis to align with definition requirement.
	1 April 2021	
	12 December 2024	The definition has been improved for customer clarity.
<b>Double Critical Illness Option*</b>	12 October 2018	Allowable when Critical Illness is linked to another policy. Previously only available when attached.
<b>Down's Syndrome** Down Syndrome**^</b>	1 April 2021	Definition updated to align with current medical terminology.
	12 December 2024	The definition has been improved for customer clarity.
<b>Early Stage Melanoma** Early Stage Melanoma (excluding Melanoma In Situ)**^</b>	1 November 2012	The thickness for melanoma reduces from 1.5mm to 1.0mm.
	1 April 2017	The definition has been updated for improved customer clarity (excluding Melanoma In Situ). Change to definition name to 'Early Stage Melanoma (excluding Melanoma In Situ)'. This definition has been updated for improved customer clarity (excluding Melanoma In Situ).
	12 October 2018	
	1 April 2021	Definition updated to improve clarity.
<b>Eclampsia of pregnancy** Eclampsia of pregnancy**^</b>	1 April 2017	The definition has been improved for customer clarity.
	1 April 2021	Definition updated to align with current medical terminology.
<b>Ectopic Pregnancy** Ectopic Pregnancy (occurring in the fallopian tube)**^</b>	1 April 2021	Change to definition name to 'Ectopic Pregnancy (occurring in the fallopian tube)'. Formerly part of 'Encephalitis and Meningitis (resulting in permanent neurological deficit)'. Definition updated to remove reference to meninges.
<b>Encephalitis (resulting in permanent neurological deficit)* Encephalitis (resulting in permanent neurological deficit)*</b>	1 April 2021	
	12 December 2024	The definition has been updated to align with diagnostic requirements
<b>Financial Planning Benefit* Financial Planning Benefit*</b>	28 October 2010	We have increased the Financial Planning Benefit payable from \$1,000 to \$5,000.
	12 October 2018	We can pay this benefit to an Immediate Family Member.



## IMPROVEMENTS TO YOUR CRITICAL ILLNESS INSURANCE

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Grief Counselling Benefit*</b>	28 October 2010	This new benefit pays up to \$1,000 for grief counselling in the event the benefit amount is paid.
<b>Grief Support Benefit*</b>	27 March 2020	The benefit name has been updated from 'Grief Counselling Benefit' to 'Grief Support Benefit'.
<b>Guaranteed Future Insurability Benefit</b>	28 October 2010	We have added 2 new events: <ul style="list-style-type: none"> <li>• the Life Insured becoming a carer;</li> <li>• and a change in the tax dependency status of the Life Insured.</li> </ul>
	12 October 2018	We have added 2 new events: <ul style="list-style-type: none"> <li>• Dependent child commencing primary school</li> <li>• Taking out or increasing a mortgage by the Life Insured</li> </ul> <p>The Guaranteed Future Insurability Benefit can be exercised as long as a loading or exclusion has not been applied on a Plan level.</p>
<b>Heart Attack*</b> <b>Heart Attack (of specified severity)*</b>	1 April 2017	The Heart Attack definition has been improved with enhancements to the coverage. Full payment is now available for Minor Heart Attacks.
	12 October 2018	Includes optional measurement criteria for heart function to be tested three months after event.
	1 April 2021	Change to definition name to Heart Attack (of specified severity)
<b>Hydatiform Mole**^</b>	1 April 2021	Definition updated to align with current medical terminology.
<b>Idiopathic Pulmonary Arterial Hypertension (of specified severity)*</b>	12 December 2024	Definition updated to align with current medical terminology.
<b>Loss of Hearing in One Ear (permanent)**^</b>	27 March 2020	The definition has been improved to reflect severity is based on a decreased level of loss of hearing. Have also included cochlear implantation tier.
	1 April 2021	Definition updated to align with current medical terminology and to clarify unilateral and bilateral cochlear implantation is covered.
<b>Loss of Independent Existence (permanent)*</b>	1 April 2021	Definition updated to improve clarity.
<b>Loss of Sight*</b>	28 April 2010	The Loss of Sight definition has been improved to include additional criteria.
<b>Loss of Sight in One Eye (permanent)**^</b>	12 October 2018	Reduction of visual field requirement is improved to 20 degrees or less of arc and change to definition name.
	1 April 2021	This definition has been updated to clarify removal of 'total loss of sight' to align with event requirement.



## IMPROVEMENTS TO YOUR CRITICAL ILLNESS INSURANCE

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Loss of Sight and use of Limbs (permanent)*</b> <b>Loss of Sight in One Eye and use of a Single Limb (permanent)*</b>	12 October 2018	Change definition name to 'Loss of Sight in One Eye and use of a Single Limb (permanent)'.
<b>Lupus (of specified severity)</b>	12 December 2024	The definition has been updated to improve clarity.
<b>Major Organ Transplant*</b> <b>Major Organ Transplant (of specified organs)*</b>	1 April 2021	Change to definition name to align with requirements and to improve clarity. Definition name updated to 'Major Organ Transplant (of specified organs)'
<b>Meningitis (resulting in permanent neurological deficit)*</b>	1 April 2021	Formerly part of 'Encephalitis and Meningitis (resulting in permanent neurological deficit)'. Definition updated to remove reference to brain as this is covered under encephalitis.
	12 December 2024	Updated definition to align with diagnostic tools.
<b>Meningococcal Disease (resulting in significant permanent impairment)*</b> <b>Meningococcal Septicaemia (resulting in significant permanent impairment)*</b>	1 April 2021	Change to definition name to align with requirement and improve clarity. Definition name updated to 'Meningococcal Septicaemia (resulting in significant permanent impairment)'.
<b>Minor Heart Attack*</b>	12 December 2014	Introduced a new event which recognises level of severity from a physical and financial impact. The benefit payable is 25% of the Benefit Amount to a maximum of \$50,000.
	1 April 2017	Full payment is now available for Minor Heart Attacks which falls under the Heart Attack definition. No benefit is now payable under Minor Heart Attacks.
<b>Multiple Sclerosis*</b> <b>Multiple Sclerosis (with multiple episodes of neurological deficit and persisting neurological abnormalities)*</b>	1 April 2017	The definition has been improved for customer clarity.
	1 April 2021	Definition updated to add requirement for diagnosis by an appropriate medical practitioner.
	12 December 2024	The definition has been improved for customer clarity in respect of Primary Progressive Multiple Sclerosis.
<b>Muscular Dystrophy*</b>	1 April 2021	Definition updated to add requirement for diagnosis by appropriate medical practitioner and to align with current medical practice.
<b>Needlestick Benefit**</b>	31 March 2011	Medical professionals, identified as being occupation class AA+ in their policy schedule, are now provided with Needlestick cover for up to a maximum of \$1,000,000, for Occupationally Acquired Hepatitis B & C.



## IMPROVEMENTS TO YOUR CRITICAL ILLNESS INSURANCE

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Obsolete Criteria due to medical advancement*</b>	1 April 2021	This definition has been improved to specify 'we will apply' the revised clinical protocol subject to our verification that the specified medical condition is conclusively diagnosed and to at least the same severity.
<b>Occupationally Acquired HIV*</b>	31 March 2011	The period in which we must be notified of a claim for Occupationally Acquired HIV has been extended from 7 to 30 days.
<b>Open Chest Coronary Artery Bypass Surgery References &amp; definition*</b>	1 April 2017	The following amendment applies if you purchased your Accelerated Protection policy on or after 1 April 2017. Replace all references to 'Open Chest Coronary Artery Bypass Surgery' with 'Coronary Artery Bypass Surgery'. Replace 'Open Chest Coronary Artery Bypass Surgery' definition as follows: Coronary Artery Bypass Surgery means bypass grafting performed to correct or treat coronary artery disease.
<b>Open Heart Surgery*</b>	12 December 2014	Introduced a new event where a full benefit is payable when significant chest surgery to the heart is required to fix severe defects or cardiac tumour.
<b>Out of Hospital Cardiac Arrest*</b>	12 December 2014	Introduced a new event where a full benefit is payable when a cardiac arrest occurs. For eligibility this must occur outside the hospital.
	27 March 2020	The definition has been updated to include other forms of evidence to be provided when ECG not available.
	1 April 2021	Definition updated to improve clarity.
<b>Paralysis (total and irreversible)* Paralysis (permanent)*</b>	12 October 2018	Change definition name to 'Paralysis (permanent)'.
<b>Parkinson's Disease (permanent)*</b>	12 October 2018	Definition has been updated to clarify the intent.
	1 April 2021	Definition updated to include requirement for diagnosis by an appropriate specialist medical practitioner.
<b>Premium Freeze Benefit</b>	28 April 2010	We have reduced the minimum age that your Premium Freeze Benefit can be activated from 45 to 30.
<b>Primary Pulmonary Hypertension* Idiopathic Pulmonary Arterial Hypertension (of specified severity)*</b>	1 April 2021	Change to definition name to align with updated medical terminology and requirement for diagnosis by an appropriate specialist medical practitioner. Definition name updated to 'Idiopathic Pulmonary Arterial Hypertension (of specified severity)'. Please refer to this name for subsequent updates.



## IMPROVEMENTS TO YOUR CRITICAL ILLNESS INSURANCE

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Progressive and Debilitating Motor Neurone Disease*</b>	1 April 2021	Definition update to add requirement for diagnosis by appropriate specialist medical practitioner.
<b>Prolonged Intensive Care*</b> <b>Intensive Care (requiring 5 days of continuous intubation)*</b>	12 October 2018	Partial payment for Intensive Care requiring 5 days of continuous intubation. Change to definition name to 'Intensive Care (requiring 5 days of continuous intubation)'.
<b>Reinstatement Option*</b>	31 March 2011	Where this option applies, you may now reinstate your Critical Illness sum insured after a partial payment. Previously this was only able to be exercised after a full payment.
	24 October 2011	This option is now exercisable from the 12-month anniversary of receipt of a claim by us.
<b>Severe Burns (covering at least 20% if the body's surface area)*</b>	1 April 2021	Definition updated to align with current medical terminology.
<b>Severe Crohn's Disease (unresponsive to therapy)**</b>	1 April 2021	Definition updated to improve clarity.
<b>Severe Diabetes**</b> <b>Severe Diabetes Mellitus**</b> <b>Severe Diabetes Mellitus (of specified severity)**</b>	28 October 2010	A full Critical Illness benefit is now payable for a new condition, Severe Diabetes.
	12 October 2018	Change definition name to 'Severe Diabetes Mellitus'.
	1 April 2021	Change to definition name to 'Severe Diabetes Mellitus (of specified severity)'.
	12 December 2024	Updated definition to improve customer clarity.
<b>Severe Osteoporosis**</b> <b>Osteoporosis**</b>	1 April 2017	The definition has been updated for improved customer clarity and incorporated current medical diagnostics and terminology.
	1 April 2021	Change to definition name to 'Severe Osteoporosis (of specified severity)' to align with requirement.
<b>Severe Rheumatoid Arthritis**</b> <b>Severe Rheumatoid Arthritis (with significant impairment)**</b>	1 April 2017	The definition has been improved to include Whole Person Function eligibility measure.
<b>Severe Ulcerative Colitis (unresponsive to therapy)**</b>	1 April 2021	Definition updated to improve customer clarity.
<b>Spina bifida myelomeningocele**</b>	1 April 2021	Definition updated to align with current medical terminology.



## IMPROVEMENTS TO YOUR CRITICAL ILLNESS INSURANCE

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Stillbirth*^</b>	12 December 2014	The definition has been improved by removing the requirement for a Death Certificate. Instead you only need a Medical Practitioner to confirm.
	1 April 2021	Definition updated to improve customer clarity.
<b>Stroke*</b> <b>Stroke (resulting in neurological deficit)*</b>	1 April 2017	The definition has been updated for improved customer clarity.
	12 October 2018	The definition has been updated for improved customer clarity.
	1 April 2021	Definition updated to align with current medical practice.
<b>Triple Vessel Angioplasty*</b>	12 December 2014	The definition has been improved to reflect current surgical practice.
	12 October 2018	Extended allowable timeframe for multiple procedures from 1 to 2 months.
<b>When Critical Illness Insurance ends*</b>	12 October 2018	If you cancel or lapse your Life Insurance you now have the option to apply to continue the Critical Illness Insurance on a stand-alone Plan. The expiry of the stand-alone plan will align to the terms and conditions applicable to a Critical Illness Insurance not attached to Life Insurance.





IMPROVEMENTS TO YOUR

# Income Protection Standard (PDS date: before 24 September 2021)

If you purchased your Accelerated Protection policy with a PDS issue date between 10 August 2009 and 1 April 2021, the following improvements are available to you.

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Accommodation Benefit**^</b> <b>Accommodation and Transport Benefit**^</b>	24 October 2011	We have added a transport costs payment of \$500 to the Benefit, now called the Accommodation and Transport Benefit.
<b>Long Distance Accommodation and Transport Benefit**^</b>	12 October 2018	The benefit name has been updated from 'Accommodation and Transport Benefit' to 'Long Distance Accommodation and Transport Benefit'.
<b>Adjustments</b>	12 October 2018	Adjustment does not apply if the other policy was taken out after underwriting.
<b>Benefit Limitations</b>	1 April 2017	Policy wording has been improved to align with the intent.
<b>Blindness (permanent and irreversible)*</b> <b>Blindness (permanent)*</b>	12 October 2018	Reduction of visual field requirement is improved to 20 degrees or less of arc. Change to definition name to 'Blindness (permanent)'.
<b>Change of Waiting Period Benefit^</b>	12 October 2018	You can now choose to reduce the waiting period to either 4 or 8 weeks from a 13 week waiting period.
<b>Child Care Benefit**^</b>	1 November 2012	Increase in benefit amount payable for Child Care Benefit.
<b>Child's Critical Illness Benefit**^</b>	28 April 2010	If you have a child that suffers a listed Critical Illness event, you will receive a lump sum payment of up to \$20,000.
	28 October 2010	The maximum benefit payable limit has increased from \$20,000 to \$25,000.
<b>Family Support Benefit*</b>	1 November 2012	Increase in benefit amount payable for Family Support Benefit.
	12 October 2018	Waiting Period has been decreased from 30 days to 28 days.
<b>Guaranteed Future Insurability Benefit**^</b>	12 October 2018	Increase can now be requested every two years instead of three. The Guaranteed Future Insurability Benefit can be exercised as long as a loading or exclusion has not been applied on a Plan level.
<b>Housekeeper Benefit*</b>	1 November 2012	Increase in benefit amount payable for Housekeeper Benefit.
	12 October 2018	Waiting Period has been decreased from 30 days to 28 days.
<b>Injury Definition</b>	1 April 2017	'Accidental' has been removed from the definition in order to clarify intent.
<b>Needlestick Benefit*</b>	31 March 2011	Medical professionals, identified as being occupation class AA+ in their policy schedule, are now provided with Needlestick cover for up to a maximum of \$1,000,000, for Occupationally Acquired Hepatitis B or C, and Occupationally Acquired HIV.
<b>Open Heart Surgery**#</b>	12 December 2014	Introduced a new event for the Critical Illness option. A full benefit is payable where significant chest surgery to the heart is required to fix severe defects or cardiac tumour.



## IMPROVEMENTS TO YOUR INCOME PROTECTION STANDARD (PDS DATE: BEFORE 24 SEPTEMBER 2021)

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Out of Hospital Cardiac Arrest**</b>	12 December 2014	Introduced a new event for the Critical Illness option. A full benefit is payable where a cardiac arrest occurs. For eligibility this must occur outside the hospital.
<b>Overseas Assistance Benefit**</b>	12 October 2018	Waiting Period has been decreased from 30 days to 28 days.
<b>Partial Disability Benefit</b>	28 April 2010	We have amended a clause in our Partial Disability Benefit to provide clarity around how we assess your capability to work.
	28 October 2010	The requirement for 14 days of continuous Partial Disability during the Waiting Period for Blue Collar workers (excluding SRA occupation classes) has been removed.
<b>Pregnancy Exclusion</b>	12 October 2018	Definition has been improved.
<b>Rehabilitation Expense Reimbursement Benefit*</b>	27 March 2020	The benefit is now available under both Standard and Premier options.
	1 April 2021	This benefit has been updated to remove the requirement for prior 'written' approval.
<b>Scheduled Injury Benefit*</b>	28 April 2010	This benefit provides you with an advanced payment for certain injuries without requiring the waiting period. This is a new benefit for Income Protection Standard. We have added 3 new events to this benefit: fractures of the wrist, vertebrae and skull.
	28 October 2010	The payment for fracture of skull has increased from 1 to 2 months.
<b>Scheduled Injury Benefit*</b>	12 October 2018	No requirement for immobilisation for fractures of the jaw, vertebrae and skull.
<b>Sickness Definition</b>	1 April 2017	Definition has been updated to clarify the intent.
<b>Superlink IP</b>	12 October 2018	If the superannuation Policy is cancelled (not as a result of claim) you can now apply to continue the non-superannuation Policy.
<b>Total Disability Benefit</b>	28 October 2010	The requirement for 14 days of continuous Total Disability during the Waiting Period for Blue Collar workers (excluding SRA occupation classes) has been removed.



## IMPROVEMENTS TO YOUR INCOME PROTECTION STANDARD (PDS DATE: BEFORE 24 SEPTEMBER 2021)

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Total Disability Definition</b>	28 April 2010	We now classify the Life Insured as totally disabled if he or she is not capable of 'performing one important income producing duty', instead of an 80% reduction in income producing duties.
	24 October 2011	The total disability definitions for Income Protection Premier, Standard and Business Expense insurance are now combined. For Income Protection Premier the definitions include the 10 hour rule and no requirement for the Life Insured to not be working.
	1 April 2017	SIS definition of permanent incapacity has been added.
<b>Waiting Period Definition</b>	31 March 2011	The number of days the Life Insured can return to work before the Waiting Period recommences has been increased from 5 to 10 days, for Waiting Periods of 8, 13, 26, 52 and 104 weeks.
	1 November 2012	The definition has been improved so that full time days worked does not restart or increase the waiting period.



## IMPROVEMENTS TO YOUR

# Income Protection (PDS date: on or after 24 September 2021)

If you purchased your Accelerated Protection policy with a PDS issue date from 24 September 2021, the following improvements are available to you.

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY	BENEFIT
<b>2.6.1 Main Benefits - How do you qualify for the benefits?</b>	5 August 2022	Requirement for being Totally Unable to Work for at least 14 consecutive days during the Waiting Period has been reduced to 7 days for White Collar workers.	Focus, Enhance, Assist
<b>2.6.2 Work Assistance Benefit</b>	5 August 2022	The maximum amount of this Benefit has now been increased from 6 to 12 times the Benefit Amount.	Focus, Enhance, Assist
<b>2.6.5 When we will reduce the benefit payment (offset from other payment)</b>	5 August 2022	The definition in the PDS with issue date 24 September 2021 is altered as described below: The bullet commencing “any sick leave exceeding 20 days ...” is replaced in full by the text “any sick leave taken by the Life Insured”.	Focus, Enhance, Assist
<b>Own Occupation Definition</b>	5 August 2022	We have increased the maximum period of unemployment for assessment under Own Occupation from 6 months to 12 months.	Focus, Enhance, Assist
<b>Super Contribution Option (SCO)</b>	8 September 2023	Updated wording to describe the amount payable under SCO when Unemployed or on Long Term Leave.	Focus, Enhance, Assist, Extend (where option selected)



# Business Expense Insurance

ENHANCED BENEFIT/FEATURE	EFFECTIVE DATE OF CHANGE	SUMMARY
<b>Business Expense Definition</b>	28 April 2010	We have now included non-revenue generating immediate family members to our list of eligible business expenses.
<b>Eligible Business Expenses</b>	28 October 2010	Business Loan and Mortgage Principal Repayments are now included in the list of eligible business expenses.
<b>Partial Disability Benefit</b>	31 March 2011	The requirement for 14 days of continuous Total Disability during the Waiting Period for occupation class A or BBB has been removed.
<b>Total Disability Benefit Definition</b>	28 April 2010	We now classify the Life Insured as totally disabled if he or she is not capable of 'performing one important income producing duty', instead of an 80% reduction in income producing duties.
	31 March 2011	The requirement for 14 days of continuous Total Disability during the Waiting Period for occupation class A or BBB has been removed.
	24 October 2011	Financial evidence of business expenses incurred is no longer required within the first 3 months after the waiting period.
	24 October 2011	The total disability definitions for Income Protection Premier, Standard and Business Expense insurance are now combined.

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## About us



TAL is a **leading life insurer**, here to help Australians protect what matters most: the experiences we share with those we love



Our **150 years' experience** ensures we can protect you, your loved ones and the future you've planned together



Today, we protect over **5 million Australians<sup>1</sup>** and their families, supporting them when they need us most

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## Get in touch



### Customer Service Centre

1300 209 088



### Adviser Service Centre

1300 286 937  
(Monday to Friday  
8am – 7pm AEST)



[www.tal.com.au](http://www.tal.com.au)

<sup>1</sup> Based on insured customer policies and insured members of superannuation funds across Group, Retail and Direct and may include duplicate lives insured as at 31 March 2024.

#### Accelerated Protection Upgrade Booklet

12 December 2024

TAL Life Limited | ABN 70 050 109 450 | AFSL 237 848

GPO Box 5380 Sydney NSW 2001

Mercer Superannuation (Australia) Limited

ABN 79 004 717 533 | AFSL 235 906

TALR0635/1224



# TAL