



St. George Protection Plans.

Customer Enhancements Guide.



A more complete insurance solution

We are very excited about the changes we have made to St.George Protections Plans.

We have reviewed our definitions and introduced some new benefits so that your Policy gives you the best life insurance cover available.

These changes help St.George Protection Plans to stay highly competitive and relevant to your needs. You can be confident you and your loved ones are protected with a comprehensive and competitively priced insurance solution.

More for you

When you took out your St.George Protection Plans Policy, it included a commitment from us that we would automatically upgrade your Policy whenever we improved and added benefits. This booklet will tell you about the recent enhancements we have made. It may seem like a lot of print and jargon, but in the event that you may need to claim, it could make a significant difference to know exactly what you are covered for.

Importantly, if you ever need to claim, the definitions in your original St.George Protection Plans Policy will also apply and we will honour those definitions.

We have also included some additional features and benefits that you may be interested in attaching to your Policy. If you are interested in taking up any of these options, please speak to your financial planner or call us on 1300 366 416.

This guide provides a summary of the recent enhancements introduced. If you would like an updated version of the Policy containing the complete terms and conditions of all of the changes, please:

- download a copy of the St.George Protection Plans Product Disclosure and Policy Documents dated 15 November 2010 (PDS), from stgeorge.com.au; or
- call us on 1300 366 416 (8.00am to 6.30pm, Monday to Friday, Sydney time) and ask for a copy to be mailed to you.

Reading this guide

Check your Policy Schedule (or renewal notice) to find out which of these Policies applies to you, and then match your Policies to the icons below. These icons are used throughout the guide so you can easily find the changes relevant to you.

Key	Policies	Tick the Policies you have
TL	St.George Term Life	
TLS	St.George Term Life as Superannuation	
LI	St.George Standalone Living Insurance	
TPD	St.George Standalone Total and Permanent Disablement	
IP	St.George Income Protection	
IPP	St.George Income Protection Plus	
BOH	St.George Business Overheads	

Key	Benefits	Tick the Benefits you have
LB	Living Benefit rider attached to a St.George Term Life Policy	
LB PLUS	Living Benefit Plus rider attached to a St.George Term Life Policy	
PLUS	The benefit is only provided if you have a Living Benefit Plus cover in your Policy	

Life, Living and Total & Permanent Disability (TPD)

We have upgraded some of your existing benefits and improved the definitions. They were good before, but now they are even better.

Enhanced benefits	TL	TLS	LI	TPD
Prostate Cancer - major treatment <ul style="list-style-type: none"> We have enhanced the Prostate Cancer definition for TNM T1 such that we will pay Prostate Cancer stage T1c on diagnosis. Prostate Cancer definition for TNM T1a and T1b and lesser classification requiring major treatment for which we will pay the full Living Benefit, and the Prostate cancer (stages T1a, T1b and T1c) definition for which we pay the Advancement Benefit of up to 25% of the Living Benefit up to a maximum of \$100,000 continue to be available. 	✓ (LB PLUS)	✗	✓ (PLUS)	✗
Cancer (malignant tumours) We have removed an exclusion on certain skin cancers.	✓ (LB)	✗	✓	✗
Severe Osteoporosis We have added this condition under Living Benefit Plus, offering a benefit for certain osteoporotic fractures.	✓ (LB PLUS)	✗	✓ (PLUS)	✗
Carcinoma in situ of the perineum, penis or testicle We have added these conditions under the Advancement Benefit for Living Benefit Plus, for which we pay the Advancement Benefit of up to 20% of the Living Benefit up to a maximum of \$100,000.	✓ (LB PLUS)	✗	✓ (PLUS)	✗
Systemic lupus erythematosus (SLE) with lupus nephritis We have added this condition under the Advancement Benefit for Living Benefit Plus, for which we pay the Advancement Benefit of up to 20% of the Living Benefit up to a maximum of \$100,000.	✓ (LB PLUS)	✗	✓ (PLUS)	✗
Funeral Advancement Benefit We have added policy wording to clarify that the 13 month suicide exclusion does not apply if your policy is replacing another policy which you told us about. You must have held the old policy for at least 13 months and cancelled it on taking up your current policy.	✓	✗	✗	✗
Child Support Benefit We will pay a benefit of \$10,000 if we are satisfied that a <i>dependent child</i> has satisfied the full definition of the relevant <i>children's medical event</i> . The <i>children's medical events</i> covered and terms and conditions that apply to this benefit are set out in the St.George Protection Plans PDS.	✓ (LB)	✗	✓	✗
Accident and injury There have been minor definitional changes to Accident and Injury aimed at improving clarity.	✓	✓	✓	✓

Note: Please refer to the St.George Protection Plans Product Disclosure Statement and Policy Document dated 15 November 2010 (PDS) for further information about these enhancements. You can download a PDS at stgeorge.com.au or give us a call on 1300 366 416 and ask for a copy to be mailed to you.

Income Protection and Business Overheads products

Enhanced benefits	IP	IPP	BOH
<p>Waiting Period - Total Disability</p> <p>For Income Protection Plus occupational categories AA, A, P and S, the Insured Person can now also be partially disabled during the waiting period in order to keep it running. The Insured Person may return to work in a partial capacity and the waiting period will continue to run.</p> <p>For those Policy Owners who have Income Protection Plus and a Business Overheads Policy, the Income Protection Plus waiting period definition will apply for each Policy.</p>	X	✓	X
<p>Regular Care of a Doctor</p> <p>We have simplified this definition to mean that the Insured Person has sought advice, care and treatment from a doctor in relation to the sickness or injury for which they are claiming and is continuing to do so as is reasonable in the circumstances, and is following the advice, care and treatment of the doctor.</p>	✓	✓	✓

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Keeping your cover current

We recommend that you review your insurance regularly to make sure that it is keeping up with your lifestyle. Now may be a good time to meet with your financial planner to reassess your personal situation and discuss how these enhancements and new insurance options can further protect your financial goals. If you don't have a financial planner, please call us on 1300 366 416 (8am to 6.30pm, Monday to Friday, Sydney time).

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If there's anything you can't work out, please get in touch.
We'll be happy to help.

Ask your financial planner.

 Call us on 1300 366 416

Monday to Friday 8.00am – 6.30pm (Sydney time).

 Mail us at GPO Box 4582, Sydney NSW 2001

 Visit stgeorge.com.au



All St. George Protection Plans, except for Term Life as Superannuation, are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (Westpac Life). For Term Life as Superannuation, which is part of the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448 SFN 281412 SPIN WFS0112AU RSE R1003970, the issuer and trustee is Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL). Westpac Life and WSAL are subsidiaries of the Westpac Banking Corporation ABN 33 007 457 141 (the Bank). St. George Protection Plans are not investments in, deposits with, or liabilities of the Bank. Neither the Bank nor any member of the Westpac Group (other than Westpac Life and WSAL) stands behind or is otherwise responsible for the insurance or payment of any claims.

The information in this brochure has been prepared without taking into consideration your personal objectives, financial situation or needs (your personal circumstances). Because of this you should, before acting on this information, consider its appropriateness, having regard to your personal circumstances. Conditions, limits and exclusions on cover apply and are explained in the St. George Protection Plans Product Disclosure Statement and Policy Document dated 15 November 2010 (PDS). You should consider the PDS before making any decision in relation to the insurance. A PDS for St. George Protection Plans can be obtained by calling 1300 366 416, visiting stgeorge.com.au or from a St. George Financial Planner. St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

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