

St. George Protection Plans Enhancement Guide dated 15 October 2012

Important: This Enhancement Guide dated 15 October 2012 has been prepared and published in April 2022. The information contained within this Enhancement Guide is based on the significant event notice you received on or after 15 October 2012. For more information or a copy of the significant event notice please contact us.

If you ever need to submit a claim on your St. George Protection Plans policy, we'll assess your sickness or injury against the most favourable enhancements available, from the day your policy commenced to the date of the *sickness* or *injury*.

Please note that your claim will not be assessed under the new terms and conditions outlined in this Guide if the *sickness* first became apparent, or the *injury* was sustained, before these changes were introduced on 15 October 2012.

This Enhancement Guide sets out the terms and conditions of the enhancements, which we made to St. George Protection Plans on 15 October 2012:

Future Insurability Benefit

We understand that your personal circumstances can change, which may result in the need to increase the levels of cover required. We have therefore **added 6 additional Personal Events** to the Future Insurability Benefit which are listed below.

Personal Events		Maximum increase per event
Post-graduate degree	The Insured Person completes a post-graduate degree at a university accredited by the appropriate local State authority.	The lesser of: <ul style="list-style-type: none"> ▪ \$250,000; and ▪ 25% of the original Death Benefit, TPD Benefit, or Living Benefit.
Change in tax dependency status	The Insured Person ceases to have any tax dependants. A dependant for tax purposes includes the Insured Person's spouse or former spouse, their children under 18, a person who is wholly or substantially financially dependent on the Insured Person, and any person the Insured Person is in an interdependent relationship with. This event is restricted to Death Benefit increases for any policies held through superannuation. This event will only apply once for an Insured Person under all policies with us.	
Becoming a carer	The Insured Person becomes a carer for the first time and is financially responsible for the provision of such care, and/or is physically providing such care.	
Secondary school	A <i>dependant child</i> of the Insured Person starts secondary school.	
Divorce	The Insured Person gets a divorce (which is recognised by an Australian Court).	
Death of a spouse	The Insured Person's <i>spouse</i> dies.	

For the complete terms and conditions, as well as how the Future Insurability Benefit works, please refer to your St. George Protection Plans Product Disclosure Document and Policy Document (PDS).

In the above, some words are in italics. These words have a particular meaning, including the new definition of carer and interdependent relationship. Definition of other defined terms can be found in the PDS.

Carer means:

- the primary caregiver who provides assistance with communication, mobility or self-care for more than 20 hours per week to a disabled or aged person, for more than 6 months, and is in receipt of an Australian Government Carer's Allowance; or
- the person financially responsible for providing assistance with communication, mobility or self-care for more than 20 hours per week to a disabled or aged person, for more than 6 months.

Medical definitions

In line with the advances in medicine, the following medical definition have been updated. Please note that these enhanced medical definitions are not applicable if the Specified Medical Event occurred or was diagnosed, or the circumstances or symptoms leading to diagnosis were apparent before 15 October 2012.

The definition of **Cancer (malignant tumours)** has been upgraded to the following:

A malignant tumour pathologically confirmed and characterised by the uncontrolled spread of malignant cells and the invasion of normal tissue. Also included are Hodgkin's disease, lymphoma, colorectal cancer (from Dukes stage A) and leukaemia. The following are specifically excluded:

- a) all skin cancers except:
 - metastatic squamous cells carcinomas; and
 - melanomas of 1.0 millimetre or more Breslow thickness, or Clark Level 3 or more depth of invasion, or with evidence of ulceration;
- b) all tumours which are histologically described as microcarcinoma, pre-malignant or showing the malignant changes of 'carcinoma in situ', including cervical dysplasia rated as CIN 1, 2 or 3.
'Carcinoma in situ' of the breast is not excluded 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; or
 - breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy). The surgery and treatment must be undertaken specifically to arrest the spread of malignancy, and be considered the appropriate and necessary treatment as confirmed by an appropriate specialist doctor acceptable to us. Chemotherapy means the use of drugs as prescribed by an appropriate specialist doctor specifically designed to kill or destroy cancer cells;
- c) chronic lymphocytic leukaemia (less than RAI stage 1); and
- d) prostatic tumours which are histologically described as TNM classification T1 (including T1a, T1b and T1c), or characterised by Gleason Score of less than 6, or are of another equivalent or lesser classification.
 - Prostate cancer is covered if it results directly in total prostatectomy. This procedure must be performed specifically to arrest the spread of malignancy and be considered the appropriate and necessary treatment.

The definition of **Early-stage melanoma** has been upgraded to the following:

The presence of one or more malignant melanomas which are less than 1.0-millimetre Breslow thickness and less than Clark Level 3 depth of invasion, confirmed histologically by biopsy.

The malignancy must be characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.

Contact us

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Things you need to know

St. George Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation and Income Protection as Superannuation which were previously issued by Westpac Securities Administration Limited as part of the Westpac Master Trust and is now issued by BT Funds Management Ltd ABN 63 002 916 458 AFSL 233724 (BTFM) as Trustee of the Retirement Wrap ABN 39 827 542 991. WLISL and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information has been prepared without taking into consideration your personal needs and financial circumstances. You should consider the appropriateness of this information with regard to your objectives, financial situation and needs. Before making a decision in relation to St. George Protection Plans, you should review your St. George Protection Plans Product Disclosure Statement (PDS) and consider whether the product is right for you. The PDS explains conditions, terms, limits and exclusions. If you need another copy of your PDS, call us on 1300 366 416.