



Making sure you're well protected – the detail

Welcome to your latest upgrades summary for:

- **MLC Personal Protection Portfolio, and**
- **MLC Life Cover Super.**

To confirm which upgrades apply to you, please refer to your most recent policy schedule for the name and title of the type of insurance and options you've chosen.

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Our upgrade philosophy

We continually look for ways to upgrade and improve your insurance to give you better protection.

Whenever we improve the features and benefits of these insurance products we automatically upgrade your policy with improvements that don't require an increase in your premium rates.

This brochure summarises the upgrades we made to MLC Personal Protection Portfolio and MLC Life Cover Super on **1 November 2019**.

Which upgrades apply to you?

The upgrades that apply to you will depend on the type of insurance and options you've selected as part of your policy.

When do these upgrades apply?

The upgrades outlined in this brochure were effective from **1 November 2019**.

If you need help

If you have any questions, please speak with your financial adviser or call us on **13 65 25** between 8.30am and 6pm (Melbourne/Sydney time), Monday to Friday.

New policy wording for the upgrades

MLC Personal Protection Portfolio (PPP), and MLC Life Cover Super (LCS).

Please read the new policy wording carefully. This wording amends and updates the existing wording for each relevant section of your policy document.

Other than these upgrades, there are no other changes to the existing terms and conditions of your policy.

These upgrades apply to future claims resulting from health conditions or events which occur on or after the effective date of 1 November 2019.

We believe these upgrades are an improvement in the terms of your insurance policy, but you can have a claim assessed under the previous policy terms if you believe a prior version is more advantageous to you.

Remember:

Check your most recent policy schedule to determine which upgrades apply to you.

So you can check more easily, the 'New policy wording' sections in this brochure match the headings in your policy document.

MLC Personal Protection Portfolio

General terms and conditions

Upgrade	New policy wording	
<p>Terminal illness definition</p> <p>The Terminal Illness benefit has been enhanced. The benefit may now be payable if death is highly likely to occur within 24 months.</p>	In the following section:	
	Section	Your guide to understanding this Policy
	Sub section	Definitions
	<p>the existing definition of Terminal Illness is replaced with the following:</p> <ul style="list-style-type: none"> • Terminal Illness means an illness that, in the opinion of the appropriate specialist physician approved by us: <ul style="list-style-type: none"> – is likely to lead to death within 12 months from the date we are notified in writing by the approved physician. <p>If the above criteria is not met, we will also consider Terminal Illness under the following definition:</p> <ul style="list-style-type: none"> • Terminal Illness means an illness that, even with appropriate medical treatment, in the opinion of the appropriate specialist physician approved by us, and where required, a further medical opinion from another appropriate specialist physician approved by us: <ul style="list-style-type: none"> – will cause death; and – is highly likely to lead to death within 24 months from the date we are notified in writing by the specialist physician(s). 	

MLC Personal Protection Portfolio

Policy owned by the trustee(s) of a superannuation fund

Upgrade	New policy wording	
Terminal Illness Benefit	In the following section:	
Terminal Illness Support Benefit The Terminal Illness benefit has been enhanced. The benefit may now be payable if death is highly likely to occur within 24 months.	Section	Policy owned by the trustee(s) of a superannuation fund
	<p>in the first two rows of the table, the existing wording in the Condition column is replaced with the following:</p> <ul style="list-style-type: none"> • The Life Insured has an illness that, in the opinion of two Doctors, one of whom is an appropriate specialist in the relevant medical field approved by MLC: <ul style="list-style-type: none"> – is likely to lead to death within 12 months from the date the Doctors certify the condition (the certification period). <p>MLC must be notified in writing of the Terminal Illness within the certification period.</p> <p>If the above criteria is not met, MLC will also consider Terminal Illness under the following definition:</p> <ul style="list-style-type: none"> • The Life Insured has an illness that, even with the appropriate medical treatment, in the opinion of two Doctors, one of whom is an appropriate specialist in the relevant medical field approved by MLC: <ul style="list-style-type: none"> – will cause death; and – is highly likely to lead to death within 24 months from the date the Doctors certify the condition (the certification period). <p>MLC must be notified in writing of the Terminal Illness within the certification period.</p> 	

MLC Personal Protection Portfolio

Life Cover Plus insurance
(including Terminal Illness and Accidental Injury Benefit)

Life Cover Standard insurance (including Terminal Illness Benefit)

Upgrade	New policy wording	
<p>Terminal Illness</p> <p>The Terminal Illness benefit has been enhanced. The benefit may now be payable if death is highly likely to occur within 24 months.</p>	In the following section:	
	Section	Terminal Illness
	Sub section	When we will pay
	<p>the existing wording is replaced with the following:</p> <p>If a Life Insured is diagnosed as having a Terminal Illness whilst this Policy is in force, we will pay You the Life Cover Benefit.</p> <ul style="list-style-type: none"> • Terminal Illness means an illness that, in the opinion of the appropriate specialist physician approved by us: <ul style="list-style-type: none"> – is likely to lead to death within 12 months from the date we are notified in writing by the approved physician. <p>If the above criteria is not met, we will also consider Terminal Illness under the following definition:</p> <ul style="list-style-type: none"> • Terminal Illness means an illness that, even with appropriate medical treatment, in the opinion of the appropriate specialist physician approved by us, and where required, a further medical opinion from another appropriate specialist physician approved by us: <ul style="list-style-type: none"> – will cause death; and – is highly likely to lead to death within 24 months from the date we are notified in writing by the specialist physician(s). <p>You do not have to return to MLC the money paid as a Terminal Illness Benefit if the Life Insured survives the Terminal Illness.</p>	

Upgrade	New policy wording	
<p>Financial Planning Benefit</p> <p>We've increased the time limit to claim this benefit from 6 months to 12 months.</p>	In the following section:	
	Section	Financial Planning Benefit
	Sub section	Conditions
	<p>the existing wording in the first bullet point in the second paragraph is replaced with the following:</p> <ul style="list-style-type: none"> • must be claimed by a beneficiary within 12 months of the date on which we pay the lump sum Benefit; and 	

MLC Personal Protection Portfolio

Terminal Illness Support insurance

Upgrade	New policy wording	
Terminal Illness Support insurance The Terminal Illness benefit has been enhanced. The benefit may now be payable if death is highly likely to occur within 24 months.	In the following section:	
	Section	Terminal Illness Support insurance
	Sub section	When we will pay – up to the Review Date after age 65
	the existing wording in the third paragraph is replaced with the following: You do not have to return to MLC the money paid if the Life Insured survives the Terminal Illness.	

Upgrade	New policy wording	
Financial Planning Benefit We've increased the time limit to claim this benefit from 6 months to 12 months.	In the following section:	
	Section	Financial Planning Benefit
	Sub section	Conditions
	the existing wording in the first bullet point in the second paragraph is replaced with the following: <ul style="list-style-type: none"> • must be claimed by a beneficiary within 12 months of the date on which we pay the lump sum Benefit; and 	

MLC Personal Protection Portfolio

Total & Permanent Disability insurance
(including Loss of Independence over age 65)

Total & Permanent Disability (Stand Alone)
insurance (including Loss of Independence over age 65)

Upgrade	New policy wording	
Financial Planning Benefit We've increased the time limit to claim this benefit from 6 months to 12 months.	In the following section:	
	Section	Financial Planning Benefit
	Sub heading	Conditions
	the existing wording in first bullet point in the second paragraph is replaced with the following: <ul style="list-style-type: none"> • must be claimed by a beneficiary within 12 months of the date on which we pay the lump sum Benefit; and 	

Critical Illness Standard insurance

Upgrade	New policy wording	
Financial Planning Benefit We've increased the time limit to claim this benefit from 6 months to 12 months.	In the following section:	
	Section	Financial Planning Benefit
	Sub heading	Conditions
	the existing wording in the first bullet point in the second paragraph is replaced with the following: <ul style="list-style-type: none"> • must be claimed by a beneficiary within 12 months of the date on which we pay the lump sum Benefit; and 	

MLC Personal Protection Portfolio

Critical Illness Plus insurance

Critical Illness Plus (Stand Alone) insurance

Upgrade	New policy wording				
<p>Critical Conditions insured</p> <p>We've replaced the following definition:</p> <ul style="list-style-type: none"> You can now claim for Intensive Care if you require continuous ventilation for up to 7 days. Previously it required 10 days of continuous ventilation. <p>You can now also claim for:</p> <ul style="list-style-type: none"> Parkinson-Plus Syndrome 	<p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Critical Conditions insured</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>Intensive care – requiring continuous mechanical ventilation for 10 days is replaced with the following:</p> <ul style="list-style-type: none"> Intensive care – requiring continuous mechanical ventilation for 7 days <p>Parkinson-Plus Syndrome is inserted immediately after Parkinson's disease – of specified severity:</p> <ul style="list-style-type: none"> Parkinson -Plus Syndrome </td> </tr> </tbody> </table>	Section	Critical Conditions insured		<p>Intensive care – requiring continuous mechanical ventilation for 10 days is replaced with the following:</p> <ul style="list-style-type: none"> Intensive care – requiring continuous mechanical ventilation for 7 days <p>Parkinson-Plus Syndrome is inserted immediately after Parkinson's disease – of specified severity:</p> <ul style="list-style-type: none"> Parkinson -Plus Syndrome
Section	Critical Conditions insured				
	<p>Intensive care – requiring continuous mechanical ventilation for 10 days is replaced with the following:</p> <ul style="list-style-type: none"> Intensive care – requiring continuous mechanical ventilation for 7 days <p>Parkinson-Plus Syndrome is inserted immediately after Parkinson's disease – of specified severity:</p> <ul style="list-style-type: none"> Parkinson -Plus Syndrome 				

Upgrade	New policy wording						
<p>Financial Planning Benefit</p> <p>We've increased the time limit to claim this benefit from 6 months to 12 months.</p>	<p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Financial Planning Benefit</th> </tr> <tr> <th>Sub section</th> <th>Conditions</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>the existing wording in the first bullet point in the second paragraph is replaced with the following:</p> <ul style="list-style-type: none"> must be claimed by a beneficiary within 12 months of the date on which we pay the lump sum Benefit; and </td> </tr> </tbody> </table>	Section	Financial Planning Benefit	Sub section	Conditions		<p>the existing wording in the first bullet point in the second paragraph is replaced with the following:</p> <ul style="list-style-type: none"> must be claimed by a beneficiary within 12 months of the date on which we pay the lump sum Benefit; and
Section	Financial Planning Benefit						
Sub section	Conditions						
	<p>the existing wording in the first bullet point in the second paragraph is replaced with the following:</p> <ul style="list-style-type: none"> must be claimed by a beneficiary within 12 months of the date on which we pay the lump sum Benefit; and 						

Upgrade	New policy wording						
<p>Child Support Benefit Conditions</p> <p>We've replaced the following definition:</p> <ul style="list-style-type: none"> You can now claim for Intensive Care if you require continuous ventilation for up to 7 days. Previously it required 10 days of continuous ventilation. 	<p>In the following section:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Child Support Benefit</th> </tr> <tr> <th>Sub section</th> <th>Child Support Benefit Conditions</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>Intensive care – requiring continuous mechanical ventilation for 10 days is replaced with the following:</p> <ul style="list-style-type: none"> Intensive care – requiring continuous mechanical ventilation for 7 days </td> </tr> </tbody> </table>	Section	Child Support Benefit	Sub section	Child Support Benefit Conditions		<p>Intensive care – requiring continuous mechanical ventilation for 10 days is replaced with the following:</p> <ul style="list-style-type: none"> Intensive care – requiring continuous mechanical ventilation for 7 days
Section	Child Support Benefit						
Sub section	Child Support Benefit Conditions						
	<p>Intensive care – requiring continuous mechanical ventilation for 10 days is replaced with the following:</p> <ul style="list-style-type: none"> Intensive care – requiring continuous mechanical ventilation for 7 days 						

MLC Personal Protection Portfolio

Critical Illness Plus insurance

Critical Illness Plus (Stand Alone) insurance (*continued*)

Upgrade	New policy wording						
<p>Additional Critical Conditions and Maximum Benefit Payable</p> <p>You can now also claim a partial benefit for:</p> <ul style="list-style-type: none"> Intensive Care that requires continuous ventilation for 5 days 	In the following section:						
	<table border="1"> <thead> <tr> <th>Section</th> <th>Critical Illness Extra Benefits Option</th> </tr> </thead> <tbody> <tr> <td>Sub section</td> <td>Additional Critical Conditions and Maximum Benefit Payable</td> </tr> <tr> <td>Sub section</td> <td>Critical Condition</td> </tr> </tbody> </table>	Section	Critical Illness Extra Benefits Option	Sub section	Additional Critical Conditions and Maximum Benefit Payable	Sub section	Critical Condition
	Section	Critical Illness Extra Benefits Option					
	Sub section	Additional Critical Conditions and Maximum Benefit Payable					
Sub section	Critical Condition						
<p>the existing wording in the third paragraph is replaced as follows:</p> <p>The maximum benefit is \$50,000 for the following conditions:</p> <ul style="list-style-type: none"> Congenital abnormalities of a Child – of specified severity Inability of a Child to gain independence – of specified severity Intensive care – requiring continuous mechanical ventilation for 5 days 							

Upgrade	New policy wording				
<p>Critical Illness Plus (Definitions)</p> <p>We've enhanced the following definitions:</p> <ul style="list-style-type: none"> Deafness Dementia or Alzheimer's Disease Heart Valve Surgery Parkinson's Disease <p>We've replaced the following definition:</p> <ul style="list-style-type: none"> You can now claim for Intensive Care if you require continuous ventilation for to 7 days. Previously it required 10 days of continuous ventilation. <p>You can now also claim for:</p> <ul style="list-style-type: none"> Parkinson-Plus Syndrome 	In the following section:				
	<table border="1"> <thead> <tr> <th>Section</th> <th>Critical Illness Plus (definitions)</th> </tr> </thead> <tbody> <tr> <td></td> <td> <p>the existing definition of Deafness – permanent, is replaced with the following:</p> <p>Deafness – permanent. Irreversible loss of hearing in both ears, after which the better ear:</p> <ul style="list-style-type: none"> has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification; and is diagnosed and certified by an appropriate specialist Doctor, using standardised equipment. <p>the existing definition of Dementia or Alzheimer's disease– permanent and of specified severity, is replaced with the following:</p> <p>Dementia or Alzheimer's disease – permanent and of specified severity. The unequivocal diagnosis of Dementia or Alzheimer's disease, by a Doctor, causing permanent failure of brain function.</p> <p>A deterioration in the life insured's Mini Mental State Examination score to 24 or less is required. Alternatively, we will consider other neuropsychometric tests acceptable to us that conclusively diagnose the condition to at least the same level of stated severity.</p> <p>the existing definition of Heart valve surgery – of specified severity, is replaced with the following:</p> <p>Heart valve surgery – of specified severity. The surgical repair or replacement of a defective heart valve or valves, as a consequence of heart valve defects or abnormalities that cannot be corrected by non-surgical techniques.</p> <p>the existing definition of Intensive care – requiring continuous mechanical ventilation for 10 days, is replaced with the following:</p> </td> </tr> </tbody> </table>	Section	Critical Illness Plus (definitions)		<p>the existing definition of Deafness – permanent, is replaced with the following:</p> <p>Deafness – permanent. Irreversible loss of hearing in both ears, after which the better ear:</p> <ul style="list-style-type: none"> has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification; and is diagnosed and certified by an appropriate specialist Doctor, using standardised equipment. <p>the existing definition of Dementia or Alzheimer's disease– permanent and of specified severity, is replaced with the following:</p> <p>Dementia or Alzheimer's disease – permanent and of specified severity. The unequivocal diagnosis of Dementia or Alzheimer's disease, by a Doctor, causing permanent failure of brain function.</p> <p>A deterioration in the life insured's Mini Mental State Examination score to 24 or less is required. Alternatively, we will consider other neuropsychometric tests acceptable to us that conclusively diagnose the condition to at least the same level of stated severity.</p> <p>the existing definition of Heart valve surgery – of specified severity, is replaced with the following:</p> <p>Heart valve surgery – of specified severity. The surgical repair or replacement of a defective heart valve or valves, as a consequence of heart valve defects or abnormalities that cannot be corrected by non-surgical techniques.</p> <p>the existing definition of Intensive care – requiring continuous mechanical ventilation for 10 days, is replaced with the following:</p>
	Section	Critical Illness Plus (definitions)			
		<p>the existing definition of Deafness – permanent, is replaced with the following:</p> <p>Deafness – permanent. Irreversible loss of hearing in both ears, after which the better ear:</p> <ul style="list-style-type: none"> has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification; and is diagnosed and certified by an appropriate specialist Doctor, using standardised equipment. <p>the existing definition of Dementia or Alzheimer's disease– permanent and of specified severity, is replaced with the following:</p> <p>Dementia or Alzheimer's disease – permanent and of specified severity. The unequivocal diagnosis of Dementia or Alzheimer's disease, by a Doctor, causing permanent failure of brain function.</p> <p>A deterioration in the life insured's Mini Mental State Examination score to 24 or less is required. Alternatively, we will consider other neuropsychometric tests acceptable to us that conclusively diagnose the condition to at least the same level of stated severity.</p> <p>the existing definition of Heart valve surgery – of specified severity, is replaced with the following:</p> <p>Heart valve surgery – of specified severity. The surgical repair or replacement of a defective heart valve or valves, as a consequence of heart valve defects or abnormalities that cannot be corrected by non-surgical techniques.</p> <p>the existing definition of Intensive care – requiring continuous mechanical ventilation for 10 days, is replaced with the following:</p>			

MLC Personal Protection Portfolio

Critical Illness Plus insurance

Critical Illness Plus (Stand Alone) insurance (*continued*)

Upgrade	New policy wording
	<p>Intensive care – requiring continuous mechanical ventilation for 7 days. Mechanical ventilation by means of tracheal intubation for 7 consecutive days (24 hours per day) in an intensive care unit of an acute care hospital.</p> <p>the existing definition of Parkinson's disease – of specified severity, is replaced with the following:</p> <p>Parkinson's disease – of specified severity. The unequivocal diagnosis of degenerative idiopathic Parkinson's disease, as characterised by the clinical manifestation of one or more of:</p> <ul style="list-style-type: none"> • rigidity • tremor • akinesia from degeneration of the nigrostriatal system. <p>All other types of Parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p> <p>the new definition of Parkinson-Plus Syndrome, has been inserted immediately after Parkinson's Disease – of specified severity:</p> <p>Parkinson-Plus Syndrome. The unequivocal diagnosis by a Neurologist of one of the following Parkinson-Plus (atypical parkinsonian) Syndromes:</p> <ul style="list-style-type: none"> • Multiple Systems Atrophy (MSA) • Progressive Supranuclear Palsy (PSP) • Corticobasal Degeneration/Syndrome (CBD) • Dementia with Lewy bodies (DLB) <p>The conditions stated above must be irreversible.</p> <p>All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p>

MLC Personal Protection Portfolio

Critical Illness Plus insurance

Critical Illness Plus (Stand Alone) insurance (*continued*)

Upgrade	New policy wording	
<p>Critical Illness Plus Extra Benefits Option (definitions)</p> <p>We've enhanced the following definition:</p> <ul style="list-style-type: none"> Specified Complications of Pregnancy <p>You can now also claim a partial benefit for:</p> <ul style="list-style-type: none"> Intensive Care that requires continuous ventilation for 5 days 	<p>In the following section:</p>	
	Section	Critical Illness Plus Extra Benefits Option (definitions)
	<p>the existing definition of Specified complications of pregnancy, is replaced with the following:</p> <p>Specified complications of pregnancy. The Life Insured is diagnosed with one of the following:</p> <ol style="list-style-type: none"> Disseminated Intravascular Coagulation (DIC) where there is a pregnancy related cause of the DIC which has resulted in a life threatening haemorrhage from multiple sites. Ectopic pregnancy – pregnancy in which implantation of a fertilised ovum occurs outside the uterine cavity. The ectopic pregnancy must be terminated by laparotomy or laparoscopic surgery. Hydatidiform mole – the development of fluid-filled cysts in the uterus after the degeneration of the chorion during pregnancy which results in death of the embryo. Stillbirth – the birth of an infant after at least 20 completed weeks of gestation or of 400 grams or more of birth weight, which shows no signs of life after birth. Elective termination of pregnancy is specifically excluded. <p>Benefits are not payable if payment has been made under 'Death of a Child'.</p> <p>the new definition of Intensive care - requiring continuous mechanical ventilation for 5 days (partial benefit), has been inserted immediately after Inability of a Child to gain independence – of specified severity:</p> <p>Intensive Care - requiring continuous mechanical ventilation for 5 days (partial benefit) Mechanical ventilation by means of tracheal intubation for 5 consecutive days (24 hours per day) in an intensive care unit of an acute care hospital.</p>	

MLC Personal Protection Portfolio

Income Protection Plus insurance (professional and clerical occupations)

Income Protection Plus insurance (general occupations)

Income Protection Plus insurance (special risk occupations)

Upgrade	New policy wording					
<p>No prior Total Disability required for certain specified conditions</p> <p>You can now also claim for:</p> <ul style="list-style-type: none"> • Parkinson-Plus Syndrome 	<p>In the following section:</p> <table border="1" data-bbox="467 723 1481 819"> <thead> <tr> <th data-bbox="467 723 719 772">Section</th> <th data-bbox="719 723 1481 772">Other Benefits</th> </tr> <tr> <th data-bbox="467 772 719 819">Sub section</th> <th data-bbox="719 772 1481 819">No prior Total Disability required for certain specified conditions</th> </tr> </thead> </table> <p>the third paragraph is replaced as follows:</p> <p>The specified conditions (which are defined in detail below) are:</p> <ul style="list-style-type: none"> • Motor neurone disease • Muscular dystrophy – unequivocal diagnosis • Multiple sclerosis – of specified severity • Parkinson’s disease – of specified severity • Parkinson-Plus Syndrome <p>the existing definition of Parkinson’s disease – of specified severity is replaced as follows:</p> <p>Parkinson’s disease – of specified severity. The unequivocal diagnosis of degenerative idiopathic Parkinson’s disease, as characterised by the clinical manifestation of one or more of:</p> <ul style="list-style-type: none"> • rigidity • tremor • akinesia from degeneration of the nigrostriatal system. <p>All other types of Parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p> <p>the new definition of Parkinson-Plus Syndrome has been inserted immediately after Parkinson’s Disease – of specified severity:</p> <p>Parkinson-Plus Syndrome. The unequivocal diagnosis by a Neurologist of one of the following Parkinson-Plus (atypical parkinsonian) Syndromes:</p> <ul style="list-style-type: none"> • Multiple Systems Atrophy (MSA) • Progressive Supranuclear Palsy (PSP) • Corticobasal Degeneration/Syndrome (CBD) • Dementia with Lewy bodies (DLB) <p>The conditions stated above must be irreversible.</p> <p>All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p>		Section	Other Benefits	Sub section	No prior Total Disability required for certain specified conditions
Section	Other Benefits					
Sub section	No prior Total Disability required for certain specified conditions					

MLC Personal Protection Portfolio

Income Protection Plus insurance (professional and clerical occupations)

Income Protection Plus insurance (general occupations)

Income Protection Plus insurance (special risk occupations) (*continued*)

Upgrade	New policy wording	
<p>Child Support Income Benefit Conditions</p> <p>We've replaced the following definition:</p> <ul style="list-style-type: none"> You can now claim for Intensive Care if you require continuous ventilation for up to 7 days. Previously it required 10 days of continuous ventilation. 	In the following section:	
	Section	Child Support Income Benefit
	Sub section	Child Support Income Benefit Conditions
	<p>Intensive care – requiring continuous mechanical ventilation for 10 days is replaced with the following:</p> <ul style="list-style-type: none"> Intensive care – requiring continuous mechanical ventilation for 7 days 	

Upgrade	New policy wording	
<p>Child Critical Illness Conditions (definitions)</p> <p>We've enhanced the following definitions:</p> <ul style="list-style-type: none"> Deafness Heart Valve Surgery <p>We've replaced the following definition:</p> <ul style="list-style-type: none"> You can now claim for Intensive Care if you require continuous ventilation for up to 7 days. Previously it required 10 days of continuous ventilation. 	In the following section:	
	Section	Child Support Income Benefit
	Sub section	Child Critical Illness Conditions (definitions)
	<p>the existing definition of Deafness – permanent, is replaced with the following:</p> <p>Deafness - permanent. Irreversible loss of hearing in both ears, after which the better ear:</p> <ul style="list-style-type: none"> has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification; and is diagnosed and certified by an appropriate specialist Doctor, using standardised equipment. <p>the existing definition of Heart valve surgery – of specified severity, is replaced with the following:</p> <p>Heart valve surgery – of specified severity. The surgical repair or replacement of a defective heart valve or valves, as a consequence of heart valve defects or abnormalities that cannot be corrected by non-surgical techniques.</p> <p>the existing definition of Intensive care – requiring continuous mechanical ventilation for 10 days, is replaced with the following:</p> <p>Intensive care – requiring continuous mechanical ventilation for 7 days. Mechanical ventilation by means of tracheal intubation for 7 consecutive days (24 hours per day) in an intensive care unit of an acute care hospital.</p>	

MLC Personal Protection Portfolio

Income Protection Plus insurance (professional and clerical occupations)

Income Protection Plus insurance (general occupations)

Income Protection Plus insurance (special risk occupations) (*continued*)

Upgrade	New policy wording	
<p>Up to 6 months of Double Benefits for specified conditions</p> <p>We've enhanced the following definitions:</p> <ul style="list-style-type: none"> • Deafness • Dementia or Alzheimer's Disease • Heart Valve Surgery • Parkinson's Disease <p>You can now also claim for:</p> <ul style="list-style-type: none"> • Parkinson-Plus Syndrome 	In the following section:	
	Section	Income Protection Extra Benefits Option
	Sub section	Up to 6 months of Double Benefits for specified conditions
	in the second paragraph Parkinson-Plus Syndrome is inserted immediately after Parkinson's disease – of specified severity:	
	<ul style="list-style-type: none"> • Parkinson-Plus Syndrome 	
	In the following section:	
	Section	Income Protection Extra Benefits Option
	Sub section	Condition must meet definition
	<p>the existing definition of Deafness – permanent, is replaced with the following:</p> <p>Deafness - permanent. Irreversible loss of hearing in both ears, after which the better ear:</p> <ul style="list-style-type: none"> • has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification; and • is diagnosed and certified by an appropriate specialist Doctor, using standardised equipment. <p>the existing definition of Dementia or Alzheimer's disease – permanent and of specified severity, is replaced with the following:</p> <p>Dementia or Alzheimer's disease – permanent and of specified severity. The unequivocal diagnosis of Dementia or Alzheimer's disease, by a Doctor, causing permanent failure of brain function.</p> <p>A deterioration in the life insured's Mini Mental State Examination score to 24 or less is required. Alternatively, we will consider other neuropsychometric tests acceptable to us that conclusively diagnose the condition to at least the same level of stated severity.</p> <p>the existing definition of Heart valve surgery – of specified severity, is replaced with the following:</p> <p>Heart valve surgery – of specified severity. The surgical repair or replacement of a defective heart valve or valves, as a consequence of heart valve defects or abnormalities that cannot be corrected by non-surgical techniques.</p> <p>the existing definition of Parkinson's disease – of specified severity, is replaced with the following:</p> <p>Parkinson's disease – of specified severity. The unequivocal diagnosis of degenerative idiopathic Parkinson's disease, as characterised by the clinical manifestation of one or more of:</p> <ul style="list-style-type: none"> • rigidity • tremor • akinesia from degeneration of the nigrostriatal system. <p>All other types of Parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p>	

MLC Personal Protection Portfolio

Income Protection Plus insurance (professional and clerical occupations)

Income Protection Plus insurance (general occupations)

Income Protection Plus insurance (special risk occupations) (*continued*)

Upgrade	New policy wording
	<p>the new definition of Parkinson-Plus Syndrome, has been inserted immediately after Parkinson's Disease – of specified severity:</p> <p>Parkinson-Plus Syndrome. The unequivocal diagnosis by a Neurologist of one of the following Parkinson-Plus (atypical parkinsonian) Syndromes:</p> <ul style="list-style-type: none"> • Multiple Systems Atrophy (MSA) • Progressive Supranuclear Palsy (PSP) • Corticobasal Degeneration/Syndrome (CBD) • Dementia with Lewy bodies (DLB) <p>The conditions stated above must be irreversible.</p> <p>All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p>

MLC Personal Protection Portfolio

Income Protection Plus insurance (Farmer Package)

Upgrade	New policy wording				
<p>Child Support Income Benefit Conditions</p> <p>We've replaced the following definition:</p> <ul style="list-style-type: none"> You can now claim for Intensive Care if you require continuous ventilation for up to 7 days. Previously it required 10 days of continuous ventilation. 	In the following section:				
	<table border="1"> <thead> <tr> <th>Section</th> <th>Child Support Income Benefit</th> </tr> <tr> <th>Sub section</th> <th>Child Support Income Benefit Conditions</th> </tr> </thead> </table>	Section	Child Support Income Benefit	Sub section	Child Support Income Benefit Conditions
	Section	Child Support Income Benefit			
Sub section	Child Support Income Benefit Conditions				
<p>Intensive care – requiring continuous mechanical ventilation for 10 days is replaced with the following:</p> <ul style="list-style-type: none"> Intensive care – requiring continuous mechanical ventilation for 7 days 					

Upgrade	New policy wording				
<p>Child Critical Illness Conditions (definitions)</p> <p>We've enhanced the following definitions:</p> <ul style="list-style-type: none"> Deafness Heart Valve Surgery <p>We've replaced the following definition:</p> <ul style="list-style-type: none"> You can now claim for Intensive Care if you require continuous ventilation for up to 7 days. Previously it required 10 days of continuous ventilation. 	In the following section:				
	<table border="1"> <thead> <tr> <th>Section</th> <th>Child Support Income Benefit</th> </tr> <tr> <th>Sub section</th> <th>Child Critical Illness Conditions (definitions)</th> </tr> </thead> </table>	Section	Child Support Income Benefit	Sub section	Child Critical Illness Conditions (definitions)
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MLC Personal Protection Portfolio

Income Protection Plus insurance (Farmer Package) (continued)

Upgrade	New policy wording				
<p>Up to 6 months of Double Benefits for specified conditions</p> <p>We've enhanced the following definitions:</p> <ul style="list-style-type: none"> • Deafness • Dementia or Alzheimer's Disease • Heart Valve Surgery • Parkinson's Disease <p>You can now also claim for:</p> <ul style="list-style-type: none"> • Parkinson-Plus Syndrome 	<p>In the following section:</p>				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #333; color: white;">Section</th> <th style="background-color: #333; color: white;">Income Protection Extra Benefits Option</th> </tr> </thead> <tbody> <tr> <td style="background-color: #f4a460;">Sub section</td> <td style="background-color: #f4a460;">Up to 6 months of Double Benefits for specified conditions</td> </tr> </tbody> </table>	Section	Income Protection Extra Benefits Option	Sub section	Up to 6 months of Double Benefits for specified conditions
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	Sub section	Up to 6 months of Double Benefits for specified conditions			
<p>in the second paragraph Parkinson-Plus Syndrome is inserted immediately after Parkinson's disease – of specified severity:</p> <ul style="list-style-type: none"> • Parkinson – Plus Syndrome 					
<p>In the following section:</p>					
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #333; color: white;">Section</th> <th style="background-color: #333; color: white;">Income Protection Extra Benefits Option</th> </tr> </thead> <tbody> <tr> <td style="background-color: #f4a460;">Sub section</td> <td style="background-color: #f4a460;">Condition must meet definition</td> </tr> </tbody> </table>	Section	Income Protection Extra Benefits Option	Sub section	Condition must meet definition
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MLC Personal Protection Portfolio

Income Protection Plus insurance (Farmer Package) *(continued)*

Upgrade	New policy wording
	<p>the new definition of Parkinson-Plus Syndrome, has been inserted immediately after Parkinson's Disease – of specified severity:</p> <p>Parkinson-Plus Syndrome.</p> <p>The unequivocal diagnosis by a Neurologist of one of the following Parkinson-Plus (atypical parkinsonian) Syndromes:</p> <ul style="list-style-type: none">• Multiple Systems Atrophy (MSA)• Progressive Supranuclear Palsy (PSP)• Corticobasal Degeneration/Syndrome (CBD)• Dementia with Lewy bodies (DLB) <p>The conditions stated above must be irreversible.</p> <p>All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p>

MLC Personal Protection Portfolio

Income Protection Standard insurance (professional and clerical occupations)

Income Protection Standard insurance (general occupations)

Income Protection Standard insurance (special risk occupations)

Upgrade	New policy wording					
<p>No prior total Disability required for certain specified conditions</p> <p>You can now also claim for:</p> <ul style="list-style-type: none"> • Parkinson-Plus Syndrome 	<p>In the following section:</p> <table border="1" data-bbox="467 723 1481 819"> <thead> <tr> <th data-bbox="467 723 719 772">Section</th> <th data-bbox="719 723 1481 772">Other Benefits</th> </tr> <tr> <th data-bbox="467 772 719 819">Sub section</th> <th data-bbox="719 772 1481 819">No prior Total Disability required for certain specified conditions</th> </tr> </thead> </table> <p>the third paragraph is replaced as follows:</p> <p>The specified conditions (which are defined in detail below) are:</p> <ul style="list-style-type: none"> • Motor neurone disease • Muscular dystrophy – unequivocal diagnosis • Multiple sclerosis – of specified severity • Parkinson’s disease – of specified severity • Parkinson-Plus Syndrome <p>the existing definition of Parkinson’s disease – of specified severity is replaced as follows:</p> <p>Parkinson’s disease – of specified severity. The unequivocal diagnosis of degenerative idiopathic Parkinson’s disease, as characterised by the clinical manifestation of one or more of:</p> <ul style="list-style-type: none"> • rigidity • tremor • akinesia from degeneration of the nigrostriatal system. <p>All other types of Parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p> <p>the new definition of Parkinson-Plus Syndrome has been inserted immediately after Parkinson’s Disease – of specified severity:</p> <p>Parkinson-Plus Syndrome. The unequivocal diagnosis by a Neurologist of one of the following Parkinson-Plus (atypical parkinsonian) Syndromes:</p> <ul style="list-style-type: none"> • Multiple Systems Atrophy (MSA) • Progressive Supranuclear Palsy (PSP) • Corticobasal Degeneration/Syndrome (CBD) • Dementia with Lewy bodies (DLB) <p>The conditions stated above must be irreversible.</p> <p>All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.</p>		Section	Other Benefits	Sub section	No prior Total Disability required for certain specified conditions
Section	Other Benefits					
Sub section	No prior Total Disability required for certain specified conditions					

MLC Personal Protection Portfolio

Occupational HIV, Hepatitis B or C Infection insurance

Other changes	New policy wording				
<p>Exclusions</p> <p>We've clarified that you will be covered for HIV, Hepatitis B or C infections even though you've taken the preventative vaccine or an approved treatment.</p>	<p>In the following section:</p> <table border="1" data-bbox="467 723 1479 1003"><thead><tr><th data-bbox="467 723 722 772">Section</th><th data-bbox="722 723 1479 772">Exclusions</th></tr></thead><tbody><tr><td data-bbox="467 772 722 1003"></td><td data-bbox="722 772 1479 1003"><p>the last two bullet points are replaced with the following:</p><ul style="list-style-type: none">infection after the appropriate Government body has recommended a preventative vaccine for use in the Life Insured's occupation, but only if the Life Insured has not taken this vaccine; orinfection after the appropriate Government body has approved a treatment which makes infection inactive and non-infectious but only if the Life Insured does not undertake the available treatments.</td></tr></tbody></table>	Section	Exclusions		<p>the last two bullet points are replaced with the following:</p> <ul style="list-style-type: none">infection after the appropriate Government body has recommended a preventative vaccine for use in the Life Insured's occupation, but only if the Life Insured has not taken this vaccine; orinfection after the appropriate Government body has approved a treatment which makes infection inactive and non-infectious but only if the Life Insured does not undertake the available treatments.
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MLC Personal Protection Portfolio

Premium Waiver insurance

Upgrade	New policy wording		
<p>Total Disability</p> <p>We've removed the requirement that you need to also hold Income Protection insurance with us to be assessed under Total Disability for a temporary waiver of premiums.</p>	<p>In the following section:</p>		
	<table border="1"> <thead> <tr> <th data-bbox="474 732 719 770">Section</th> <th data-bbox="719 732 1481 770">Premium Waiver Insurance</th> </tr> </thead> </table>	Section	Premium Waiver Insurance
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<p>the existing wording for Total Disability is replaced with the following:</p> <p>Total Disability. If the Life Insured is Totally Disabled for more than 6 months, we will not charge any Premium that becomes due under this Policy after the first 6 months of Total Disability.</p> <p>This Premium Waiver insurance ends on the earliest of:</p> <ul style="list-style-type: none"> • the end of the Total Disability; • the Life Insured's death; or • the Termination Date shown in the Schedule for this type of insurance. <p>Note that Premium Waiver insurance will apply only to any Premium that becomes due under the Policy from the end of 6 months after the disability begins.</p> <p>In the following section:</p>			
<table border="1"> <thead> <tr> <th data-bbox="474 1281 719 1319">Section</th> <th data-bbox="719 1281 1481 1319">Premium Waiver Insurance</th> </tr> </thead> </table>	Section	Premium Waiver Insurance	
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Sub section	Definitions		
<p>the existing definition of Totally Disabled is replaced with the following:</p> <p>Totally Disabled. Total Disability and Totally Disabled means that solely due to Injury or sickness, the Life Insured is:</p> <ul style="list-style-type: none"> • continuously unable to do at least one of the important Duties of their occupation, and • not working for Earnings, payment or profit, and • being regularly treated or monitored (as appropriate to their condition) by an appropriately qualified Doctor. 			

MLC Life Cover Super

MLC Life Cover Super Policy – General terms and conditions

Upgrade	New policy wording	
<p>Terminal Illness definition</p> <p>The Terminal Illness benefit has been enhanced. The benefit may now be payable if death is highly likely to occur within 24 months.</p>	In the following section:	
	Section	A guide to understanding this Policy
	Sub section	Definitions
	<p>the existing definition of Terminal Illness is replaced with the following:</p> <ul style="list-style-type: none"> • Terminal Illness means an illness that, in the opinion of two Doctors, one of whom is an appropriate specialist in the relevant medical field approved by MLC: <ul style="list-style-type: none"> – is likely to lead to death within 12 months from the date the Doctors certify the condition (the certification period). <p>MLC must be notified in writing of the Terminal Illness within the certification period.</p> <p>If the above criteria is not met, MLC will also consider Terminal Illness under the following definition:</p> <ul style="list-style-type: none"> • Terminal Illness means an illness that, even with the appropriate medical treatment, in the opinion of two Doctors, one of whom is an appropriate specialist in the relevant medical field approved by MLC: <ul style="list-style-type: none"> – will cause death; and – is highly likely to lead to death within 24 months from the date the Doctors certify the condition (the certification period). <p>MLC must be notified in writing of the Terminal Illness within the certification period.</p> 	

MLC Life Cover Super

Life Cover Plus insurance
(including Terminal Illness and Accidental Injury Benefit)

Life Cover Standard insurance
(including Terminal Illness Benefit)

Upgrade	New policy wording	
<p>Terminal Illness</p> <p>The Terminal Illness benefit has been enhanced. The benefit may now be payable if death is highly likely to occur within 24 months.</p>	In the following section:	
	Section	Terminal Illness
	Sub section	When MLC will pay
	<p>the existing wording is replaced with the following:</p> <p>If the Member is diagnosed as having a Terminal Illness whilst this Policy is in force, MLC will pay the Trustee the Life Cover Benefit.</p> <ul style="list-style-type: none"> • Terminal Illness means an illness that, in the opinion of two Doctors, one of whom is an appropriate specialist in the relevant medical field approved by MLC: <ul style="list-style-type: none"> – is likely to lead to death within 12 months from the date the Doctors certify the condition (the certification period). <p>MLC must be notified in writing of the Terminal Illness within the certification period.</p> <p>If the above criteria is not met, MLC will also consider Terminal Illness under the following definition:</p> <ul style="list-style-type: none"> • Terminal Illness means an illness that, even with the appropriate medical treatment, in the opinion of two Doctors, one of whom is an appropriate specialist in the relevant medical field approved by MLC: <ul style="list-style-type: none"> – will cause death; and – is highly likely to lead to death within 24 months from the date the Doctors certify the condition (the certification period). <p>MLC must be notified in writing of the Terminal Illness within the certification period.</p> 	

MLC Life Cover Super

Terminal Illness Support insurance

Upgrade	New policy wording	
<p>Terminal Illness Support insurance</p> <p>The Terminal Illness benefit has been enhanced. The benefit may now be payable if death is highly likely to occur within 24 months.</p>	In the following section:	
	Section	Terminal Illness Support insurance
	Sub section	When MLC will pay – up to (but excluding) the Review Date after age 65
<p>the existing wording in the third paragraph is replaced with the following:</p> <p>The Trustee, or the Member does not have to return to MLC the money paid if the Member survives the Terminal Illness.</p>		

MLC Life Cover Super

Premium Waiver insurance

Upgrade	New policy wording	
<p>Total Disability</p> <p>We've removed the requirement that you need to also hold Income Protection insurance with us to be assessed under Total Disability for a temporary waiver of premiums.</p>	In the following section:	
	Section	Premium Waiver Insurance
	Sub section	When MLC will not charge Policy Premiums
	<p>the existing wording for Total Disability is replaced with the following:</p> <p>Total Disability. If the Member is Totally Disabled for more than 6 months, we will not charge any Premium that becomes due under this Policy after the first 6 months of Total Disability.</p> <p>This Premium Waiver insurance ends on the earliest of:</p> <ul style="list-style-type: none"> • the end of the Total Disability; • the Member's death; or • the Termination Date shown in the Schedule for this type of insurance. <p>Note that Premium Waiver insurance will apply only to any Premium that becomes due under the Policy from the end of 6 months after the disability begins.</p> <p>In the following section:</p>	
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	Sub section	Definitions
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If you need help

For more information call us from anywhere in Australia on **13 65 25** between 8.30am and 6pm (Melbourne/Sydney time), Monday to Friday or contact your financial adviser.

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