

# Making sure you're well protected

## Enhancing your insurance

We've improved the terms of your policy under MLC Personal Protection Portfolio and MLC Life Cover Super.

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.

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.

To see which upgrades are relevant to you, please refer to your most recent policy schedule.

## This is an important document

Please keep this flyer with your policy document. This is a summary only and should be read in conjunction with the full policy terms. For the new policy wording, please go to [mlcinsurance.com.au/using-your-insurance/documents-and-forms/product-disclosure-statements](http://mlcinsurance.com.au/using-your-insurance/documents-and-forms/product-disclosure-statements). Alternatively, please call us on **13 65 25** to request a paper copy of the new wording.

## If you need help




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

### Postal address:

PO Box 200  
North Sydney NSW 2059

## Upgrades – apply from 1 November 2019

There are a number of upgrades that have been passed on to you (depending on your insurance cover) and the table below summarises what they are.

Types of insurance this applies to:	Upgrade	How this upgrade affects you	Where available
All Life Cover insurances	Terminal Illness Benefit Terminal Illness Support insurance	The Terminal Illness benefit has been extended. We will now consider paying a Terminal Illness benefit if death is highly likely to occur within 24 months.	
Premium Waiver insurance	Total Disability	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.	
<ul style="list-style-type: none"> <li>All Life Cover insurances</li> <li>Terminal Illness Support insurance</li> <li>All Total and Permanent Disability (TPD) and Loss of Independence insurances</li> <li>All Critical Illness insurances</li> </ul>	Financial Planning Benefit	We've increased the time limit to claim this benefit from 6 months to 12 months.	

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Types of insurance this applies to:	Upgrade	How this upgrade affects you	Where available
Critical Illness Plus insurance (including Stand-Alone)	Critical Illness definitions	<p>We've enhanced the following definitions<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• Deafness</li> <li>• Heart Valve Surgery</li> <li>• Dementia or Alzheimer's Disease</li> <li>• Parkinson's Disease</li> <li>• You can now claim for Intensive Care if you require continuous mechanical ventilation for 7 days. Previously it required 10 days of continuous mechanical ventilation.</li> </ul> <p>We've added an additional way to claim the benefit<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• Parkinson-Plus Syndrome</li> </ul>	
Critical Illness Plus insurance (including Stand-Alone)	Child Support Benefit	<p>We've enhanced the following definitions<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• Deafness</li> <li>• Heart Valve Surgery</li> <li>• You can now claim for Intensive Care if you require continuous mechanical ventilation for 7 days. Previously it required 10 days of continuous mechanical ventilation.</li> </ul>	
Critical Illness Plus insurance (including Stand-Alone)	Extra Benefits Option – additional critical conditions for which a partial benefit is payable	<p>We've enhanced the following definition<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• Specified Complications of Pregnancy</li> </ul> <p>We've added an additional way to claim the benefit<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• A partial payment where the Intensive Care requires continuous mechanical ventilation for 5 days</li> </ul>	
All Income Protection insurances	No preceding Total Disability required for certain specified conditions	<p>We've added an additional way to claim the benefit<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• Parkinson-Plus Syndrome</li> </ul>	
Income Protection Plus insurance only	Child Support Income Benefit	<p>We've enhanced the following definitions<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• Deafness</li> <li>• Heart Valve Surgery</li> <li>• You can now claim for Intensive Care if you require continuous mechanical ventilation for 7 days. Previously it required 10 days of continuous mechanical ventilation.</li> </ul>	
Extra Benefits Option under: • Income Protection Plus insurance only	Critical Illness Benefit	<p>We've enhanced the following definitions<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• Deafness</li> <li>• Dementia or Alzheimer's Disease</li> <li>• Heart Valve Surgery</li> <li>• Parkinson's Disease</li> </ul> <p>We've added an additional way to claim the benefit<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>• Parkinson-Plus Syndrome</li> </ul>	
Occupational HIV, Hepatitis B or C Lump Sum Benefit under: • Income Protection Plus insurance only	When won't a benefit be paid?	<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>	

<sup>1</sup> For further information please go to [mlcinsurance.com.au/using-your-insurance/documents-and-forms/product-disclosure-statements](https://mlcinsurance.com.au/using-your-insurance/documents-and-forms/product-disclosure-statements)