



# Making sure you're well protected – the detail

Welcome to your latest upgrades summary for:

## **MLC Protection*first* range**

- **MLC Protection – Life**
- **MLC Protection – Recovery Money**
- **MLC Protection – Flexible Recovery Money**
- **MLC Protection – Stand Alone Recovery Money**
- **MLC Protection – Income Gold**
- **MLC Protection – Income Excell, and**
- **MLC Protection – Income Daily Living**

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 Protection – Life, MLC Protection – Recovery Money, MLC Protection – Flexible Recovery Money, MLC Protection – Stand Alone Recovery Money, MLC Protection – Income Gold, MLC Protection – Income Excell and MLC Protection – Income Daily Living 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 Protection – Life**

**MLC Protection – Recovery Money**

**MLC Protection – Flexible Recovery Money**

**MLC Protection – Stand Alone Recovery Money**

**MLC Protection – Income Gold**

**MLC Protection – Income Excell, and**

**MLC Protection – Income Daily Living**

**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 Protection *first range*

This applies to the following products:

- MLC Protection – Life, and
- MLC Protection – Recovery Money

Upgrade	New policy wording				
<p><b>Terminal Illness Benefit</b></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>	<p>In the following section of the Policy Document:</p> <table border="1" data-bbox="474 680 1481 775"> <thead> <tr> <th data-bbox="474 680 719 730">Section</th> <th data-bbox="719 680 1481 730">Benefit Payment Provisions – Life Cover</th> </tr> <tr> <th data-bbox="474 730 719 775">Sub-section</th> <th data-bbox="719 730 1481 775">Terminal Illness Benefit</th> </tr> </thead> </table> <p>the existing wording under the <b>Terminal Illness Benefit</b> heading is replaced with the following:</p> <p>Where you are diagnosed as having a Terminal Illness the Death Benefit will be paid out early with the agreement of the Policy owner as a Terminal Illness Benefit.</p> <ul style="list-style-type: none"> <li>• Terminal Illness means an illness that, in the opinion of an appropriate specialist Medical Practitioner approved by us:             <ul style="list-style-type: none"> <li>– is likely to lead to death within 12 months from the date we are notified in writing by the approved Medical Practitioner.</li> </ul> </li> </ul> <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"> <li>• Terminal Illness means an illness that, even with appropriate medical treatment, in the opinion of a specialist Medical Practitioner, and where required, a further medical opinion from another specialist Medical Practitioner approved by us:             <ul style="list-style-type: none"> <li>– will cause death; and</li> <li>– is highly likely to lead to death within 24 months from the date we are notified in writing by the specialist Medical Practitioner(s).</li> </ul> </li> </ul> <p>For Superannuation policies:</p> <ul style="list-style-type: none"> <li>• Terminal Illness means an illness that, in the opinion of two Medical Practitioners, one of whom is a Specialist approved by us:             <ul style="list-style-type: none"> <li>– is likely to lead to death within 12 months from the date the Medical Practitioners certify the condition (the certification period).</li> </ul> </li> </ul> <p>We must be notified in writing of the Terminal Illness within the certification period.</p> <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"> <li>• Terminal Illness means an illness that, even with the appropriate medical treatment, in the opinion of two Medical Practitioners, one of whom is a Specialist approved by us:             <ul style="list-style-type: none"> <li>– will cause death; and</li> <li>– is highly likely to lead to death within 24 months from the date the Medical Practitioners certify the condition (the certification period).</li> </ul> </li> </ul> <p>We must be notified in writing of the Terminal Illness within the certification period.</p>	Section	Benefit Payment Provisions – Life Cover	Sub-section	Terminal Illness Benefit
Section	Benefit Payment Provisions – Life Cover				
Sub-section	Terminal Illness Benefit				

# MLC Protection *first range* (continued)

This applies to the following products:

- MLC Protection – Recovery Money
- MLC Protection – Flexible Recovery Money, and
- MLC Protection – Stand Alone Recovery Money

Upgrade	New policy wording												
<p><b>We've enhanced the following definitions:</b></p> <ul style="list-style-type: none"> <li>• Coronary Artery Disease</li> <li>• Deafness</li> <li>• Dementia</li> <li>• Heart Surgery</li> <li>• Parkinson's Disease</li> </ul>	<p>In the following sections of the Policy Document:</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Definitions</th> </tr> </thead> <tbody> <tr> <td>Sub-section</td> <td>Coronary Artery Disease</td> </tr> </tbody> </table> <p>the existing definition of <b>Coronary Artery Disease</b>, is replaced with the following:</p> <p><b>Coronary Artery Disease</b></p> <p>Means the actual undergoing of Coronary Artery Angioplasty to correct a narrowing or blockage of three or more coronary arteries. This procedure can be completed in one procedure or via multiple procedures within a two month period. Angiographic evidence, indicating obstruction of three or more coronary arteries is required to confirm the need for this procedure. The procedure must be considered necessary by a cardiologist to correct or treat Coronary Artery Disease.</p> <p>A partial benefit is payable under this condition if the procedure is to treat one or two coronary arteries. The partial benefit is limited to 25% of the Sum Insured as stated on the Policy Schedule or \$50,000 whichever is the lesser. A partial benefit is only payable if the Sum Insured is \$40,000 or more.</p> <p>Partial benefits can only be paid once under this condition and the remaining Sum Insured for death, critical illness or disability benefits will be reduced by the amount paid.</p> <table border="1"> <thead> <tr> <th>Section</th> <th>Definitions</th> </tr> </thead> <tbody> <tr> <td>Sub-section</td> <td>Deafness – permanent</td> </tr> </tbody> </table> <p>the existing definition of <b>Deafness – permanent</b>, is replaced with the following:</p> <p><b>Deafness – permanent</b></p> <p>Means irreversible loss of hearing in both ears, after which the better ear:</p> <ul style="list-style-type: none"> <li>• has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification; and</li> <li>• is diagnosed and certified by an appropriate specialist Doctor, using standardised equipment.</li> </ul> <table border="1"> <thead> <tr> <th>Section</th> <th>Definitions</th> </tr> </thead> <tbody> <tr> <td>Sub-section</td> <td>Dementia – permanent and of specified severity</td> </tr> </tbody> </table> <p>the existing definition of <b>Dementia – permanent and of specified severity</b>, is replaced with the following:</p> <p><b>Dementia – permanent and of specified severity</b></p> <p>Means 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>	Section	Definitions	Sub-section	Coronary Artery Disease	Section	Definitions	Sub-section	Deafness – permanent	Section	Definitions	Sub-section	Dementia – permanent and of specified severity
	Section	Definitions											
	Sub-section	Coronary Artery Disease											
	Section	Definitions											
	Sub-section	Deafness – permanent											
	Section	Definitions											
	Sub-section	Dementia – permanent and of specified severity											

## MLC Protection *first range* (continued)

Upgrade	New policy wording	
	<b>Section</b>	<b>Definitions</b>
	<b>Sub-section</b>	<b>Heart Surgery</b>
	the existing definition of <b>Heart Surgery</b> , is replaced with the following:	
	<b>Heart Surgery</b>	
	Means the actual undergoing of any heart surgery that is considered necessary by a cardiologist to replace or correct cardiac valves as a consequence of heart valve defects, or to correct any narrowing, dissection or aneurysm of the thoracic or abdominal aorta but does not include angioplasty or other non-surgical techniques.	
	<b>Section</b>	<b>Definitions</b>
<b>Sub-section</b>	<b>Parkinson's Disease – of specified severity</b>	
the existing definition of <b>Parkinson's Disease – of specified severity</b> , is replaced with the following:		
<b>Parkinson's Disease – of specified severity</b>		
Means the unequivocal diagnosis of degenerative idiopathic Parkinson's Disease as characterised by the clinical manifestation of one or more of:		
<ul style="list-style-type: none"> <li>• rigidity</li> <li>• tremor</li> <li>• akinesia from degeneration of the nigrostriatal system</li> </ul>		
All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.		
<b>We've replaced the following definition:</b>	<b>Section</b>	<b>Definitions</b>
	<b>Sub-section</b>	<b>Intensive Care – requiring continuous mechanical ventilation for 10 days</b>
	the existing definition of Intensive care – requiring continuous mechanical ventilation for 10 days, is replaced with the following:	
	<b>Intensive care – requiring continuous mechanical ventilation for 7 days</b>	
Means 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.		
<ul style="list-style-type: none"> <li>• Intensive Care – The requirement for continuous ventilation has been reduced from 10 days to 7 days.</li> </ul>		

## MLC Protection *first* range (continued)

Upgrade	New policy wording	
<p><b>You can now also claim for:</b></p> <ul style="list-style-type: none"> <li>Parkinson-Plus Syndrome</li> </ul>	In the following sections of the Policy Document:	
	<b>Section</b>	<b>Benefit Payment Provisions – Recovery Money</b>
	<b>Sub-section</b>	<b>Insured events</b>
	<b>Section</b>	<b>Benefit Payment Provisions – Flexible Recovery Money</b>
	<b>Sub-section</b>	<b>Insured events</b>
	<b>Section</b>	<b>Benefit Payment Provisions – Stand Alone Recovery Money</b>
	<b>Sub-section</b>	<b>Insured events</b>
	<p><b>Parkinson-Plus Syndrome</b> has been added to list of Insured Events immediately after <b>Parkinson's Disease – of specified severity</b> as follows:</p> <ul style="list-style-type: none"> <li>Parkinson-Plus Syndrome</li> </ul>	
	<b>Section</b>	<b>Definitions</b>
	<b>Sub-section</b>	<b>Parkinson-Plus Syndrome</b>
	<p>the new definition of <b>Parkinson-Plus Syndrome</b>, has been inserted immediately after <b>Parkinson's Disease – of specified severity</b> as follows:</p> <p><b>Parkinson-Plus Syndrome</b></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"> <li>Multiple Systems Atrophy (MSA)</li> <li>Progressive Supranuclear Palsy (PSP)</li> <li>Corticobasal Degeneration/Syndrome (CBD)</li> <li>Dementia with Lewy bodies (DLB)</li> </ul> <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 Protection *first range* (continued)

Upgrade	New policy wording	
<p><b>You can now also claim a partial benefit for:</b></p> <ul style="list-style-type: none"> <li>Intensive Care that requires continuous ventilation for 5 days</li> </ul>	In the following sections of the Policy Document:	
	<b>Section</b>	<b>Other Optional Features</b>
	<b>Sub-section</b>	<b>Severe Illness Benefit</b>
	<p><b>Intensive care – requiring continuous mechanical ventilation for 5 days</b> has been added to the list of severe illness covered immediately after <b>Female Cancer – Other of specified severity</b> as follows:</p> <ul style="list-style-type: none"> <li>Intensive Care – requiring mechanical ventilation for 5 days</li> </ul>	
	<b>Section</b>	<b>Definitions</b>
	<b>Sub-section</b>	<b>Intensive Care – requiring continuous mechanical ventilation for 5 days</b>
<p>the new definition of <b>Intensive care – requiring continuous mechanical ventilation for 5 days</b> has been inserted immediately before Liver Disease of specified severity as follows:</p> <p><b>Intensive care – requiring continuous mechanical ventilation for 5 days</b></p> <p>Means 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 Protection *first range* (continued)

Other changes	New policy wording	
<p><b>We've clarified the following definitions:</b></p> <p><b>Occupationally Acquired Hepatitis B or C option</b></p> <p><b>Occupationally Acquired HIV Infection</b></p> <p>We've clarified that you will be covered for Occupationally Acquired HIV, Hepatitis B or C infections even though you've taken the preventative vaccine or an approved treatment.</p>	In the following sections of the Policy Document:	
	<b>Section</b>	<b>Definitions</b>
	<b>Sub-section</b>	<b>Occupationally Acquired Hepatitis B and Hepatitis C</b>
	<p>the existing definition of <b>Occupationally Acquired Hepatitis B and Hepatitis C</b>, is replaced with the following:</p> <p><b>Occupationally Acquired Hepatitis B and Hepatitis C</b></p> <p>Means Hepatitis B or Hepatitis C where the virus was acquired due to an accident occurring while engaging in your normal occupation and proof of seroconversion from:</p> <ul style="list-style-type: none"> <li>• Hepatitis B surface antigen negative to Hepatitis B surface antigen positive; or</li> <li>• Hepatitis C antibody negative to Hepatitis C antibody positive,</li> </ul> <p>being demonstrated by testing within six months of the accident. Hepatitis B or Hepatitis C acquired in any other manner is excluded.</p> <p>Any accident that potentially may give rise to a claim must be treated in accordance with the relevant infection control guidelines for the relevant practice body or state health service, including, at a minimum, baseline screening with regular screening at six weeks, 12 weeks and six months post event. This screening will require a supporting negative Hepatitis B or Hepatitis C test performed on material taken after the accident date. Blood product will need to be made available for independent testing.</p> <p><b>Exclusion</b></p> <p>No payment will be made where:</p> <ul style="list-style-type: none"> <li>• the infection is intentionally self inflicted, or</li> <li>• a Cure has become available prior to the event causing the infection. This exclusion will not apply if you undertake the treatment Cure and it isn't successful, or</li> <li>• you have elected not to take any Vaccine available prior to the accident. This exclusion will not apply if you have taken the Vaccine and it fails to prevent infection, or</li> <li>• you have become positive to Hepatitis B surface antigen within six months from the commencement of the benefit or within six months of the reinstatement of the benefit.</li> </ul> <p>"Cure" means any Australian Government approved treatment which renders Hepatitis B or Hepatitis C inactive and non-infectious.</p> <p>"Vaccine" means any antigenic preparation approved by the Australian Government and recommended by a government authority for prophylactic use to produce immunity to Hepatitis B or Hepatitis C.</p>	

## MLC Protection *first range* (continued)

Other changes	New policy wording	
	<b>Section</b>	<b>Definitions</b>
	<b>Sub-section</b>	<b>Occupationally Acquired HIV Infection</b>
	<p>the existing definition of <b>Occupationally Acquired HIV Infection</b>, is replaced with the following:</p> <p><b>Occupationally Acquired HIV Infection</b></p> <p>Means Human Immunodeficiency Virus contracted where the virus was acquired due to an accident occurring while engaging in your normal occupation and the seroconversion to the HIV infection being demonstrated by testing within six months of the accident. HIV infection acquired in any other manner is excluded.</p> <p>Any accident that potentially may give rise to a claim must be treated in accordance with the relevant infection control guidelines for the relevant practice body or state health service, including, at a minimum, baseline screening with regular screening at six weeks, 12 weeks and six months post event. This screening will require a supporting negative HIV Test performed on material taken after the accident date. Blood product will need to be made available for independent testing.</p> <p><b>Exclusion</b></p> <p>No payment will be made where:</p> <ul style="list-style-type: none"> <li>• a Cure has become available prior to the accident causing the infection. This exclusion will not apply if you undertake the treatment Cure and it isn't successful, or</li> <li>• you have elected not to take any Vaccine available prior to the accident. This exclusion will not apply if you have taken the Vaccine and it fails to prevent infection.</li> </ul> <p>"Cure" means any Australian Government approved treatment which renders HIV inactive and non-infectious.</p> <p>"Vaccine" means any antigenic preparation approved by the Australian Government and recommended by a government authority for prophylactic use in your occupation to produce immunity to the Human Immunodeficiency Virus.</p>	

## MLC Protection *first range* (continued)

This applies to the following products:

- MLC Protection – Income Gold,
- MLC Protection – Income Excell, and
- MLC Protection – Income Daily Living

Upgrade	New policy wording	
<p><b>We've enhanced the following definition:</b></p> <ul style="list-style-type: none"> <li>• Deafness</li> </ul>	In the following sections of the Policy Document:	
	<b>Section</b>	<b>Definitions</b>
	<b>Sub-section</b>	<b>Deafness – permanent</b>
	<p>the existing definition of <b>Deafness – permanent</b>, is replaced with the following:</p> <p><b>Deafness – permanent</b></p> <p>Means irreversible loss of hearing in both ears, after which the better ear:</p> <ul style="list-style-type: none"> <li>• has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification; and</li> <li>• is diagnosed and certified by an appropriate specialist Doctor, using standardised equipment.</li> </ul>	
<p><b>We've replaced the following definition:</b></p> <ul style="list-style-type: none"> <li>• Intensive Care – The requirement for continuous ventilation has been reduced from 10 days to 7 days</li> </ul>	<b>Section</b>	<b>Definitions</b>
	<b>Sub-section</b>	<b>Intensive Care – requiring continuous mechanical ventilation for 10 days</b>
		<p>the existing definition of <b>Intensive care – requiring continuous mechanical ventilation for 10 days</b>, is replaced with the following:</p> <p><b>Intensive care – requiring continuous mechanical ventilation for 7 days</b></p> <p>Means 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 Protection *first range* (continued)

This applies to the following products:

- MLC Protection – Income Gold, and
- MLC Protection – Income Daily Living

Upgrade	New policy wording				
<p><b>We've enhanced the following definition:</b></p> <ul style="list-style-type: none"> <li>• Coronary Artery Disease</li> <li>• Heart Surgery</li> <li>• Parkinson's Disease</li> </ul>	In the following sections of the Policy Document:				
	<table border="1"> <thead> <tr> <th>Section</th> <th>Definitions</th> </tr> </thead> <tbody> <tr> <td>Sub-section</td> <td>Coronary Artery Disease</td> </tr> </tbody> </table>	Section	Definitions	Sub-section	Coronary Artery Disease
	Section	Definitions			
	Sub-section	Coronary Artery Disease			
	the existing definition of <b>Coronary Artery Disease</b> , is replaced with the following:				
	<p><b>Coronary Artery Disease</b></p> <p>Means the actual undergoing of Coronary Artery Angioplasty to correct a narrowing or blockage of three or more coronary arteries. This procedure can be completed in one procedure or via multiple procedures within a two month period.</p> <p>Angiographic evidence, indicating obstruction of three or more coronary arteries is required to confirm the need for this procedure. The procedure must be considered necessary by a cardiologist to correct or treat Coronary Artery Disease.</p>				
	<table border="1"> <thead> <tr> <th>Section</th> <th>Definitions</th> </tr> </thead> <tbody> <tr> <td>Sub-section</td> <td>Heart Surgery</td> </tr> </tbody> </table>	Section	Definitions	Sub-section	Heart Surgery
	Section	Definitions			
	Sub-section	Heart Surgery			
	the existing definition of <b>Heart Surgery</b> , is replaced with the following:				
<p><b>Heart Surgery</b></p> <p>Means the actual undergoing of any heart surgery that is considered necessary by a cardiologist to replace or correct cardiac valves as a consequence of heart valve defects, or to correct any narrowing, dissection or aneurysm of the thoracic or abdominal aorta but does not include angioplasty or other non-surgical techniques.</p>					
<table border="1"> <thead> <tr> <th>Section</th> <th>Definitions</th> </tr> </thead> <tbody> <tr> <td>Sub-section</td> <td>Parkinson's Disease – of specified severity</td> </tr> </tbody> </table>	Section	Definitions	Sub-section	Parkinson's Disease – of specified severity	
Section	Definitions				
Sub-section	Parkinson's Disease – of specified severity				
the existing definition of <b>Parkinson's Disease – of specified severity</b> , is replaced with the following:					
<p><b>Parkinson's Disease – of specified severity</b></p> <p>Means 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"> <li>• rigidity</li> <li>• tremor</li> <li>• akinesia from degeneration of the nigrostriatal system</li> </ul> <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 Protection *first range* (continued)

Upgrade	New policy wording		
<p><b>You can now also claim for:</b></p> <ul style="list-style-type: none"> <li>Parkinson-Plus Syndrome</li> </ul>	<p>In the following sections of the Policy Document:</p>		
	<table border="1"> <tr> <th data-bbox="467 701 718 750">Section</th> <th data-bbox="718 701 1481 750">Additional Features and Options – MLC Protection – Income Gold only</th> </tr> </table>	Section	Additional Features and Options – MLC Protection – Income Gold only
	Section	Additional Features and Options – MLC Protection – Income Gold only	
	<table border="1"> <tr> <th data-bbox="467 750 718 799">Sub-section</th> <th data-bbox="718 750 1481 799">Critical Conditions Benefit</th> </tr> </table>	Sub-section	Critical Conditions Benefit
	Sub-section	Critical Conditions Benefit	
	<p><b>Parkinson-Plus Syndrome</b> has been added to list of Critical Conditions immediately after <b>Parkinson's Disease – of specified severity</b> as follows:</p> <ul style="list-style-type: none"> <li>Parkinson-Plus Syndrome</li> </ul>		
	<table border="1"> <tr> <th data-bbox="467 938 718 987">Section</th> <th data-bbox="718 938 1481 987">MLC Protection – Income Daily Living</th> </tr> </table>	Section	MLC Protection – Income Daily Living
	Section	MLC Protection – Income Daily Living	
	<table border="1"> <tr> <th data-bbox="467 987 718 1037">Sub-section</th> <th data-bbox="718 987 1481 1037">Critical Conditions Benefit</th> </tr> </table>	Sub-section	Critical Conditions Benefit
	Sub-section	Critical Conditions Benefit	
<p><b>Parkinson-Plus Syndrome</b> has been added to list of Critical Conditions immediately after <b>Parkinson's Disease – of specified severity</b> as follows:</p> <ul style="list-style-type: none"> <li>Parkinson-Plus Syndrome</li> </ul>			
<table border="1"> <tr> <th data-bbox="467 1176 718 1225">Section</th> <th data-bbox="718 1176 1481 1225">Definitions</th> </tr> </table>	Section	Definitions	
Section	Definitions		
<table border="1"> <tr> <th data-bbox="467 1225 718 1274">Sub-section</th> <th data-bbox="718 1225 1481 1274">Parkinson-Plus Syndrome</th> </tr> </table>	Sub-section	Parkinson-Plus Syndrome	
Sub-section	Parkinson-Plus Syndrome		
<p>the new definition of <b>Parkinson-Plus Syndrome</b>, has been inserted immediately after <b>Parkinson's Disease – of specified severity</b> as follows:</p> <p><b>Parkinson-Plus Syndrome</b></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"> <li>Multiple Systems Atrophy (MSA)</li> <li>Progressive Supranuclear Palsy (PSP)</li> <li>Corticobasal Degeneration/Syndrome (CBD)</li> <li>Dementia with Lewy bodies (DLB)</li> </ul> <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 Protection *first range* (continued)

Other changes	New policy wording	
<p><b>We've clarified the following definitions:</b></p> <p><b>Occupationally Acquired Hepatitis B and Hepatitis C</b></p> <p><b>Occupationally Acquired HIV Infection</b></p> <ul style="list-style-type: none"> <li>We've clarified that you will be covered for Occupationally Acquired HIV infection even though you've taken the preventative vaccine or an approved treatment.</li> </ul>	<p>In the following sections of the Policy Document:</p>	
	<b>Section</b>	<b>Definitions</b>
	<b>Sub-section</b>	<b>Occupationally Acquired Hepatitis B and Hepatitis C</b>
	<p>the existing definition of <b>Occupationally Acquired Hepatitis B and Hepatitis C</b>, is replaced with the following:</p> <p><b>Occupationally Acquired Hepatitis B and Hepatitis C</b></p> <p>Means Hepatitis B or Hepatitis C where the virus was acquired due to an accident occurring while engaging in your normal occupation and proof of seroconversion from:</p> <ul style="list-style-type: none"> <li>Hepatitis B surface antigen negative to Hepatitis B surface antigen positive; or</li> <li>Hepatitis C antibody negative to Hepatitis C antibody positive, being demonstrated by testing within six months of the accident. Hepatitis B or Hepatitis C acquired in any other manner is excluded.</li> </ul> <p>Any accident that potentially may give rise to a claim must be treated in accordance with the relevant infection control guidelines for the relevant practice body or state health service, including, at a minimum, baseline screening with regular screening at six weeks, 12 weeks and six months post event. This screening will require a supporting negative Hepatitis B or Hepatitis C test performed on material taken after the accident date. Blood product will need to be made available for independent testing.</p> <p><b>Exclusion</b></p> <p>No payment will be made where</p> <ul style="list-style-type: none"> <li>the infection is intentionally self inflicted, or</li> <li>a Cure has become available prior to the event causing the infection. This exclusion will not apply if you undertake the Cure and it isn't successful, or</li> <li>you have elected not to take any Vaccine available prior to the accident. This exclusion will not apply if you have taken the Vaccine and it fails to prevent infection, or</li> <li>you have become positive to Hepatitis B surface antigen within six months from the commencement of the benefit or within six months of the reinstatement of the benefit.</li> </ul> <p>'Cure' means any Australian Government approved treatment which renders Hepatitis B or Hepatitis C inactive and non-infectious.</p> <p>'Vaccine' means any antigenic preparation approved by the Australian Government and recommended by a government authority for prophylactic use to produce immunity to the Hepatitis B or Hepatitis C Virus.</p>	

## MLC Protection *first range* (continued)

Other changes	New policy wording	
	Section	Definitions
	Sub-section	Occupationally Acquired HIV Infection
	<p>the existing definition of <b>Occupationally Acquired HIV Infection</b>, is replaced with the following::</p> <p><b>Occupationally Acquired HIV Infection</b></p> <p>Means Human Immunodeficiency Virus contracted where the virus was acquired due to an accident occurring while engaging in your normal occupation and the seroconversion to the HIV infection being demonstrated by testing within six (6) months of the accident. HIV infection acquired in any other manner is excluded.</p> <p>Any accident that potentially may give rise to a claim must be treated in accordance with the relevant infection control guidelines for the relevant practice body or state health service, including, at a minimum, baseline screening with regular screening at six weeks, 12 weeks and six months post event. This screening will require a supporting negative HIV Test performed on material taken after the accident date. Blood product will need to be made available for independent testing.</p> <p><b>Exclusions</b></p> <p>No payment will be made where:</p> <ul style="list-style-type: none"> <li>• a Cure has become available prior to the accident causing the infection. This exclusion will not apply if you undertake the Cure and it isn't successful, or</li> <li>• you have elected not to take any Vaccine available prior to the accident. This exclusion will not apply if you have take the Vaccine and it fails to prevent infection.</li> </ul> <p>'Cure' means any Australian Government approved treatment which renders the HIV inactive and non-infectious.</p> <p>'Vaccine' means any antigenic preparation approved by the Australian Government and recommended by a government authority for prophylactic use in your occupation to produce immunity to the Human Immunodeficiency Virus.</p>	



## **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.

If you are outside Australia, please call **+61 2 9121 6500**.

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