

INSURANCE GUIDE

Personal Division

This guide contains important information about your Nationwide Super insurance options.

Issued 15 October 2018



 **NATIONWIDE**
SUPER

Contents

1. Death and TPD insurance cover.....	3
2. Income Protection insurance cover	7
3. Changing your insurance cover.....	14
4. General insurance information.....	15
5. Insurance cover definitions.....	15

Nationwide Super has competitive insurance for **Death, Total and Permanent Disablement (TPD)** and/or **Income Protection** cover. When you insure yourself through Nationwide Super you are not paying any commission to advisers.

Insurance is not automatic or compulsory for Nationwide Super Personal Division members and therefore members must apply to have insurance cover.

Types of cover

Death cover pays a lump sum on your death or the diagnosis of a terminal illness.

TPD cover pays a lump sum if you become totally and permanently disabled and are unlikely to ever work again in a job which you are reasonably qualified for by education, training and experience.

Income Protection cover provides a replacement income of up to 85% (including 10% contribution to super) of your income if you are unable to work due to illness or injury. Also known as 'Salary Continuance Insurance', it provides a monthly benefit for up to 2 years or to age 65, depending on your selection and offers various waiting periods to suit your needs.

Important Information

This version of Nationwide Super's Personal Division Insurance Guide was prepared on 15 October 2018.

The information in this document forms part of the Nationwide Super Product Disclosure Statement (PDS) – Personal Division, dated 15 October 2018.

We recommend that this information be read in conjunction with the PDS. You should consider this information and the information in the PDS before making a decision to invest in Nationwide Super.

The information contained in this Guide is up to date and correct at the time of preparation, however, may be subject to change.

The purpose of this document is to provide a general summary of the important information relating to Nationwide Super's insurance cover, the premiums and eligibility for cover, as well as changing or cancelling insurance cover, conditions and exclusions, to help you make an informed insurance choice.

In all cases, this insurance cover is subject to acceptance by the insurer and to the terms and conditions of the Policy issued by the insurer. In the event of any inconsistency between the terms and conditions of the Policy and this Insurance Guide, the relevant terms and conditions in the Policy will prevail.

The following is an overview of the information contained in the Nationwide Super Group Life and Group Income Protection Insurance Policies (the Policies). The Nationwide Super Trustee has taken out the Policy with The Colonial Mutual Life Assurance Society Limited (ABN 12 004 021 809, AFSL 235035) (the Insurer, CommInsure). A copy of the Policies may be obtained by contacting Nationwide Super.

1. Death and TPD insurance cover

You can apply for Death and TPD, Death only or TPD only insurance cover that is paid for out of your Nationwide Super account, up to the following maximum limits:

- Death cover – \$10 million*; and
- TPD cover - \$3 million.

** Terminal Illness cover is included as part of Death cover, the maximum Terminal Illness benefit payment is \$3 million.*

Cover is available in multiples of \$10,000 and is offered on a fixed basis, which means your level of cover remains fixed and your premium changes with your age.

Please note that TPD cover begins decreasing from age 65, as follows:

Age	% of TPD cover held at age 65
65	100%
66	80%
67	60%
68	40%
69	20%
70	Nil

When does cover start?

Insurance cover begins once your application for insurance is accepted by the Insurer. The amount and cost of your cover will be confirmed to you in writing and subsequently detailed each year on your annual super statement.

Worldwide cover

Under the Death and TPD insurance cover, you are covered for 24 hours a day worldwide.

In the event of a TPD, Terminal Illness or Income Protection claim, you may be required to return to Australia at your own expense to be assessed.

Exclusions

No Death or TPD benefit will be paid for an illness or injury directly or indirectly caused by war outside of Australia.

The insurer will not pay any voluntary Death or TPD insurance cover benefit as a result of suicide or attempted suicide, self-inflicted injury or taking of drugs, other than prescribed, within 12 months of obtaining voluntary cover.

No benefit will be paid where the payment of such benefit would expose the Insurer, Nationwide Super or you to any sanction, prohibition or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union or the United States of America.

When does my Death and TPD insurance cover end?

Your Death and TPD insurance cover will cease, without the need for Nationwide Super or the Insurer to notify you, on the earliest date of one of the following events:

- Your 70th birthday;

- You cease to be a member of Nationwide Super;
- Nationwide Super receives your written request for cover to end (unless your request specifies a later date, in which case, the date specified in your request);
- Your Nationwide Super account has insufficient funds to pay insurance premiums. The available portion of your monthly insurance premium will be deducted from your account;
- You die;
- You are paid a TPD benefit, however the remainder of any Death cover amount that was in excess of your TPD cover amount will continue;
- You commence active duty with the armed forces of any country; or
- Nationwide Super's Group Life Insurance Policy with the Insurer ceases.

If your cover ceases and you wish to be covered again, you will need to submit a new application for insurance, which the Insurer may or may not accept, or may impose conditions.

Calculating your premium cost

The premium cost of cover depends on your age, the type of cover selected, your gender and occupation rating.

The premium rate that applies to your age, gender and cover type can be obtained from the below annual premium rates tables. You then need to adjust the annual premium rate for your occupation type, as follows:

Occupation Ratings	Multiply by:
Professional	0.85
White Collar	1.00
Standard	2.20

Death and TPD occupation ratings

You can apply to qualify as a white collar or professional worker. If you do not meet the required criteria, then you are classified as having a **standard** occupation rating.

To qualify as a **white collar** worker, you need to:

- Have occupational duties which are limited to white collar tasks (e.g. administrative, managerial, clerical);
- Perform at least 80% of your occupational duties within an office environment; and
- Not perform any manual work.

To qualify as a **professional** worker, you need to meet the above white collar requirements as well as:

- Earn at least \$100,000 per annum; and either of the following:
 - Hold a tertiary qualification or be a member of a professional institute, or registered with a government body; or
 - Be a member of your employer's executive leadership team with more than 10 years industry experience.

Death and TPD cover – annual premium rate

The annual premium rates per \$1,000 of Death and TPD cover are as follows:

Age Next Birthday	Male Death & TPD	Female Death & TPD
Up to 34	\$0.96	\$0.49
35	\$0.96	\$0.53
36	\$1.02	\$0.59
37	\$1.08	\$0.70
38	\$1.19	\$0.78
39	\$1.29	\$0.89
40	\$1.44	\$1.02
41	\$1.61	\$1.19
42	\$1.78	\$1.36
43	\$2.01	\$1.48
44	\$2.25	\$1.64
45	\$2.56	\$1.76
46	\$2.89	\$1.91
47	\$3.23	\$2.09
48	\$3.66	\$2.34
49	\$4.10	\$2.60
50	\$4.40	\$2.78
51	\$4.69	\$3.01
52	\$5.26	\$3.42
53	\$5.95	\$3.88
54	\$6.62	\$4.38
55	\$7.40	\$4.87
56	\$8.19	\$5.34
57	\$9.06	\$5.85
58	\$10.08	\$6.41
59	\$11.24	\$6.99
60	\$12.60	\$7.60
61	\$14.08	\$8.23
62	\$15.77	\$9.02
63	\$17.50	\$9.91
64	\$19.50	\$11.12
65	\$21.60	\$12.50
66	\$24.55	\$14.21
67	\$27.94	\$16.17
68	\$31.78	\$18.42
69	\$36.17	\$20.94
70	\$41.18	\$23.87
Death and TPD cover ceases at age 70 TPD definition changes at Age Next Birthday 66 Rates valid for White Collar occupation rating only – different rates apply for Standard and Professional occupation ratings		

Death only cover – annual premium rate

The annual premium rates per \$1,000 of Death only cover are as follows:

Age Next Birthday	Male Death only	Female Death only
Up to 34	\$0.62	\$0.28
35	\$0.62	\$0.31
36	\$0.62	\$0.33
37	\$0.62	\$0.36
38	\$0.62	\$0.40
39	\$0.67	\$0.44
40	\$0.72	\$0.47
41	\$0.78	\$0.55
42	\$0.85	\$0.60
43	\$0.92	\$0.63
44	\$1.03	\$0.69
45	\$1.14	\$0.70
46	\$1.23	\$0.74
47	\$1.34	\$0.75
48	\$1.49	\$0.83
49	\$1.63	\$0.88
50	\$1.70	\$0.91
51	\$1.77	\$0.93
52	\$1.94	\$1.06
53	\$2.12	\$1.19
54	\$2.29	\$1.32
55	\$2.52	\$1.46
56	\$2.74	\$1.58
57	\$2.99	\$1.73
58	\$3.26	\$1.89
59	\$3.58	\$2.06
60	\$3.95	\$2.24
61	\$4.35	\$2.43
62	\$4.78	\$2.66
63	\$5.21	\$2.92
64	\$5.69	\$3.30
65	\$6.19	\$3.69
66	\$6.88	\$4.09
67	\$7.64	\$4.54
68	\$8.48	\$5.05
69	\$9.38	\$5.62
70	\$10.42	\$6.21
Death cover ceases at age 70 Rates valid for White Collar occupation rating only - different rates apply for Standard and Professional occupation ratings		

TPD only cover – annual premium rate

The annual premium rates per \$1,000 of TPD only cover are as follows:

Age Next Birthday	Male TPD only	Female TPD only
Up to 34	\$0.36	\$0.24
35	\$0.36	\$0.27
36	\$0.48	\$0.33
37	\$0.54	\$0.45
38	\$0.72	\$0.48
39	\$0.78	\$0.57
40	\$0.90	\$0.69
41	\$1.05	\$0.81
42	\$1.20	\$0.96
43	\$1.38	\$1.11
44	\$1.56	\$1.23
45	\$1.83	\$1.38
46	\$2.16	\$1.53
47	\$2.48	\$1.77
48	\$2.82	\$2.01
49	\$3.22	\$2.31
50	\$3.57	\$2.49
51	\$3.84	\$2.77
52	\$4.41	\$3.18
53	\$5.08	\$3.64
54	\$5.74	\$4.14
55	\$6.55	\$4.63
56	\$7.29	\$5.08
57	\$8.11	\$5.58
58	\$9.13	\$6.10
59	\$10.30	\$6.64
60	\$11.65	\$7.24
61	\$13.13	\$7.84
62	\$14.81	\$8.59
63	\$16.63	\$9.46
64	\$18.68	\$10.54
65	\$20.88	\$11.92
66	\$24.00	\$13.73
67	\$27.60	\$15.79
68	\$31.77	\$18.19
69	\$36.55	\$20.88
70	\$42.02	\$24.06
<p>TPD cover ceases at age 70 TPD definition changes at Age Next Birthday 66 Rates valid for White Collar occupation rating only - different rates apply for Standard and Professional occupation ratings</p>		

Stamp duty applies where TPD cover is greater than Death cover and on TPD only cover. This is included in the above premium rate tables.

Nationwide Super insurance cover provides you and your loved ones with peace of mind.

Nationwide Super receives a tax deduction for insurance premiums paid by members. You will benefit from this via a 15% tax rebate on your insurance premiums, credited to your account on a monthly basis. This means the after tax cost of insurance is even cheaper than the premium rates noted in this Guide!

Example

Steps	Example
Step 1	
Decide the total amount of cover you would like. Divide by 1,000 A. _____	Sally is a 27 year old Waitress who wants to apply for \$220,000 of Death and TPD cover. As premiums are per \$1,000 of cover we divide the cover amount required by 1,000. $\$220,000 \div 1,000 = 220$
Step 2	
Look up the applicable annual premium rate. B. _____	As Sally is 28 on her next birthday, the applicable annual premium rate is \$0.49.
Step 3	
Determine your occupational rating and how it impacts on your premium (i.e. occupational rating applicable to your occupation). C. _____	As Sally does not meet the White Collar or Professional occupation eligibility criteria, her occupational rating is 'Standard'. Standard workers need to multiply the annual premium rate by 2.20.
Step 4	
Determine your annual premium. A x B x C	Sally's premium will be: $220 \times \$0.49 \times 2.20$ $= \$237.16$ per annum (or \$19.76 per month)



2. Income Protection insurance cover

You can apply for Income Protection insurance cover that is paid for out of your Nationwide Super account, up to the lower of the following:

- \$30,000 per month; and
- 85% of your monthly income.

Income Protection cover provides a replacement income of up to 85% (including 10% **superannuation contribution benefit**) of your income if you are unable to work due to illness or injury. Also known as 'salary continuance insurance', it offers various waiting periods (30, 60 or 90 days) and benefit period options (2 years or through to age 65) to suit your needs.

The **waiting period*** is the number of days from which a Medical Practitioner certifies you as being disabled for which you must be disabled or partially disabled before you become eligible for benefits. Benefits are paid monthly in arrears.

The **benefit period** is the maximum period for which the Insurer will pay a disability or partial disability benefit for the same or related illness.

** Please refer to definitions within the Insurance cover definitions section for full details.*

Who can apply for Income Protection cover?

You are eligible to apply for Income Protection insurance cover if:

- You are a member of the Nationwide Super Personal Division and under age 65; and
- You are employed for at least 15 hours per week.

When does my Income Protection cover start?

Any Income Protection insurance cover begins once your application for insurance is accepted by the Insurer. The amount and cost of your cover will be confirmed to you in writing and subsequently detailed each year on your annual super statement.

When does my Income Protection cover end?

Your Income Protection insurance cover with Nationwide Super will cease on the earliest date of one of the following events:

- Your 65th birthday (please note, no notice or confirmation will be sent in this instance);
- You cease to be a member of Nationwide Super;
- Nationwide Super receives your written request for cover to end (unless your request specifies a later date, in which case, the date specified in your request);
- Your Nationwide Super account has insufficient funds to pay insurance premiums. The available portion of your monthly insurance premium will be deducted from your account;
- You die (however a Death benefit is payable if you were entitled to receive an Income Protection benefit at the time of your death);
- You commence active duty with the armed forces of any country; or
- Nationwide Super's Group Income Protection Policy with the Insurer ceases.

When is a benefit payable?

You will be eligible for an Income Protection benefit if you meet the definition of Disability or Partial Disability at the end of your waiting period. Benefits are paid monthly in arrears.

The benefit will cease being paid upon the earlier of when you:

- Are no longer disabled or partially disabled;
- Die;
- Reach age 65; or
- Reach the end of your benefit period.

Exclusions

No benefit will be paid if your disability is caused directly or indirectly by:

- Any intentional self-inflicted injury or attempt to commit suicide;
- War; or
- Normal and uncomplicated pregnancy, childbirth, caesarean birth, threatened miscarriage, participation in medically assisted fertilisation techniques or normal discomforts of pregnancy.

No benefit will be paid where the payment of such benefit would expose the Insurer, Nationwide Super or you to any sanction, prohibition or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union or the United States of America.

Worldwide cover

Under the Income Protection insurance cover, you are covered 24 hours a day, worldwide.

The maximum period for which the Insurer will pay a claim where the claimant is located outside of Australia is 12 months from the date the waiting period ends, unless the insurer believes it is not medically possible for you to return to Australia.

What benefit amount is payable?

The maximum monthly benefit that will be paid to you by the Insurer in the event of an approved claim is the lower of:

- The amount of Income Protection cover that you hold with Nationwide Super;
- 75% of your monthly pre-disability income; and
- \$30,000 per month.

If you are partially disabled, you will be paid a portion of the maximum monthly benefit. The partial disability benefit is calculated as follows:

$(A - B) \div A \times \text{monthly benefit}$

Where:

- A is your pre-disability monthly income; and
- B is the greater of the salary you are earning or are capable of earning, for the month that the disability benefit is payable.

Your benefit amount will be calculated on a daily basis and paid monthly in arrears. The benefit amount will be further increased each year where benefits have been paid continuously for 12 months by the lesser of:

- The percentage increase in the Consumer Price Index during the previous year (to the last quarter);
- 5%; or
- An amount which increases your benefit to \$30,000 per month.

The Insurer may reduce any benefit payable by any amounts payable to you as a result of your disability:

- As sick leave payments;
- Through workers' compensation or any similar legislation or any settlement under common law;
- Under social security, statutory or other government payments;
- Any amounts payable in respect of loss of income;
- Under any statutory accident compensation scheme; or
- By any other disability, injury or accident policy (other than lump sum TPD).

Any income described above that is received in the form of a lump sum or is exchanged for a lump sum will be apportioned as a monthly income equivalent of 1/60th of the lump sum (i.e. the lump sum is amortised over a period of 60 months).

How is my pre-disability income determined?

Your income is defined differently depending on whether you are a permanent employee, not employed permanently or self-employed at the time your injury or illness first occurred.

For **permanent employees**, your income is the total monthly regular income received from your employer for personal exertion for your usual occupation. Your income includes salary sacrifice and commissions, but excludes overtime, profit distributions, director fees and other non-regular payments. Commissions and bonuses will be averaged over a 3 year period.

For those **not employed permanently**, your income is the average of your regular income over the previous 12 months or the actual period if less (minimum 6 months).

For the **self-employed**, your income is the average gross revenue generated by the business as a result of your personal exertion less eligible business expenses over the previous 12 months. Your income excludes investment income and mandated superannuation contributions.

Your amount of Income Protection cover held with Nationwide Super will not increase automatically if your income increases. You will need to submit an application for increased cover.

Superannuation contribution benefit

The superannuation contribution benefit may be payable in addition to the monthly benefit amount in the event of a claim, where your Income Protection cover held with Nationwide Super is greater than 75% of your pre-disability income.

The amount payable is up to 10% of your pre-disability income. Any superannuation contribution benefit will be paid to your Nationwide Super account as an employer contribution.

Death benefit

If you were entitled to receive an Income Protection benefit at the date of your death, a Death benefit equal to 3 times the amount of your monthly Income Protection cover will be paid.

Rehabilitation program

A range of Rehabilitation and recovery programs are available at no expense, including return to work and wellness programs.



Calculating your Income Protection premium cost

The premium cost of Income Protection depends on your age, the type of cover (i.e. waiting period and benefit period selected), your gender and occupation rating.

The premium rate that applies to your age, gender and cover type (waiting and benefit periods) can be obtained from the below annual premium rates tables shown on pages 10 -12. You then need to adjust the annual premium rate for your occupation type, as follows:

Occupation Ratings	Multiply by:
Professional	0.80
White Collar	1.00
Light Manual	1.88
Heavy Manual	3.50

Income Protection occupation ratings

Occupation ratings are based on the classification that the Insurer applies to the nature of your occupation. The below descriptions may assist you determine which occupation rating applies to you. You can contact Nationwide Super to determine which occupation rating is applicable to you.

Occupation Rating	Description	Examples
White Collar	<p>To qualify as a white collar worker, you need to:</p> <ul style="list-style-type: none"> • Have occupational duties which are limited to white collar tasks (e.g. administrative, managerial, clerical); • Perform at least 80% of your occupational duties within an office environment; and • Not perform any manual work. 	Receptionist, IT worker, Accounts clerk
Professional	<p>To qualify as a professional worker, you need to meet the above white collar requirements as well as:</p> <ul style="list-style-type: none"> • Earn at least \$100,000 per annum; and either of the following: <ul style="list-style-type: none"> • Hold a tertiary qualification or be a member of a professional institute, or registered with a government body; or • Be a member of your employer's executive leadership team with more than 10 years industry experience. 	Pharmacist, Qualified Accountant (CA, CPA), Lawyer
Light Manual	Light manual workers include skilled workers and qualified tradespeople involved in non-hazardous industries doing light-manual work.	Carpenter, Café owner, Travelling salesperson
Heavy Manual	Heavy manual workers include workers without qualifications or those who work in higher risk occupations.	Warehouse worker, Labourer, Bricklayer

Income Protection with a 30 day waiting period – annual premium rate

The annual premium rates per \$100 of monthly Income Protection benefit with a 30 day waiting period are as follows:

Age Next Birthday	Male - 2 year benefit period	Female - 2 year benefit period	Male - up to age 65 benefit period	Female - up to age 65 benefit period
16	\$2.37	\$2.90	\$6.73	\$8.41
17	\$2.42	\$3.00	\$6.97	\$8.70
18	\$2.51	\$3.08	\$7.18	\$8.98
19	\$2.53	\$3.14	\$7.26	\$9.12
20	\$2.57	\$3.18	\$7.45	\$9.31
21	\$2.65	\$3.36	\$7.64	\$9.85
22	\$2.56	\$3.35	\$7.62	\$9.98
23	\$2.53	\$3.39	\$7.68	\$10.34
24	\$2.50	\$3.41	\$7.70	\$10.60
25	\$2.45	\$3.46	\$7.79	\$10.94
26	\$2.42	\$3.50	\$7.88	\$11.29
27	\$2.45	\$3.63	\$8.12	\$11.90
28	\$2.50	\$3.76	\$8.42	\$12.61
29	\$2.53	\$3.92	\$8.82	\$13.31
30	\$2.62	\$4.12	\$9.29	\$14.15
31	\$2.71	\$4.33	\$9.70	\$15.11
32	\$2.80	\$4.53	\$10.26	\$16.03
33	\$2.94	\$4.79	\$10.84	\$17.12
34	\$3.08	\$5.07	\$11.48	\$18.31
35	\$3.22	\$5.33	\$12.19	\$19.50
36	\$3.39	\$5.62	\$12.96	\$20.76
37	\$3.56	\$5.97	\$13.75	\$22.24
38	\$3.78	\$6.35	\$14.69	\$23.84
39	\$3.98	\$6.71	\$15.60	\$25.34
40	\$4.23	\$7.14	\$16.70	\$27.12
41	\$4.48	\$7.56	\$17.80	\$28.86
42	\$4.74	\$8.03	\$18.91	\$30.74
43	\$5.04	\$8.52	\$20.11	\$32.70
44	\$5.35	\$9.06	\$21.47	\$34.79
45	\$5.71	\$9.60	\$22.82	\$36.89
46	\$6.07	\$10.22	\$24.17	\$39.22
47	\$6.46	\$10.85	\$25.69	\$41.48
48	\$6.90	\$11.53	\$27.23	\$43.90
49	\$7.35	\$12.22	\$28.90	\$46.12
50	\$7.88	\$13.04	\$30.65	\$48.71
51	\$8.44	\$13.88	\$32.42	\$51.29
52	\$9.06	\$14.78	\$34.30	\$53.83
53	\$9.71	\$15.76	\$36.56	\$55.61
54	\$10.44	\$16.84	\$38.94	\$57.25
55	\$11.27	\$18.03	\$41.36	\$58.84
56	\$12.18	\$19.31	\$43.42	\$60.78
57	\$13.20	\$20.78	\$44.06	\$61.60
58	\$14.29	\$22.35	\$44.74	\$61.54
59	\$15.57	\$24.12	\$44.76	\$60.60
60	\$16.98	\$26.09	\$43.93	\$58.60
61	\$18.69	\$28.51	\$40.54	\$53.35
62	\$20.63	\$31.26	\$37.76	\$49.19
63	\$22.87	\$34.42	\$33.68	\$44.60
64	\$21.61	\$32.34	\$30.34	\$39.61
65	\$11.87	\$17.77	\$18.06	\$22.54

Income Protection with a 60 day waiting period – annual premium rate

The annual premium rates per \$100 of monthly Income Protection benefit with a 60 day waiting period are as follows:

Age Next Birthday	Male - 2 year benefit period	Female - 2 year benefit period	Male - up to age 65 benefit period	Female - up to age 65 benefit period
16	\$1.62	\$1.92	\$5.75	\$7.10
17	\$1.67	\$1.96	\$5.94	\$7.33
18	\$1.72	\$2.03	\$6.11	\$7.56
19	\$1.77	\$2.06	\$6.16	\$7.72
20	\$1.78	\$2.07	\$6.34	\$7.85
21	\$1.82	\$2.20	\$6.49	\$8.32
22	\$1.75	\$2.17	\$6.49	\$8.42
23	\$1.71	\$2.18	\$6.56	\$8.75
24	\$1.67	\$2.18	\$6.56	\$8.95
25	\$1.62	\$2.21	\$6.62	\$9.26
26	\$1.59	\$2.22	\$6.73	\$9.53
27	\$1.59	\$2.30	\$6.89	\$10.04
28	\$1.62	\$2.40	\$7.18	\$10.63
29	\$1.64	\$2.47	\$7.48	\$11.24
30	\$1.68	\$2.59	\$7.91	\$11.96
31	\$1.73	\$2.70	\$8.26	\$12.77
32	\$1.79	\$2.81	\$8.71	\$13.54
33	\$1.87	\$2.96	\$9.24	\$14.48
34	\$1.96	\$3.12	\$9.79	\$15.47
35	\$2.05	\$3.26	\$10.37	\$16.46
36	\$2.17	\$3.46	\$11.04	\$17.56
37	\$2.28	\$3.65	\$11.71	\$18.79
38	\$2.43	\$3.89	\$12.50	\$20.11
39	\$2.57	\$4.13	\$13.28	\$21.41
40	\$2.76	\$4.39	\$14.23	\$22.91
41	\$2.92	\$4.69	\$15.14	\$24.38
42	\$3.14	\$5.01	\$16.09	\$25.98
43	\$3.36	\$5.36	\$17.15	\$27.62
44	\$3.60	\$5.74	\$18.28	\$29.39
45	\$3.88	\$6.17	\$19.44	\$31.15
46	\$4.15	\$6.59	\$20.59	\$33.12
47	\$4.48	\$7.07	\$21.86	\$35.05
48	\$4.83	\$7.59	\$23.20	\$37.08
49	\$5.21	\$8.11	\$24.61	\$38.98
50	\$5.62	\$8.70	\$26.10	\$41.15
51	\$6.10	\$9.32	\$27.62	\$43.33
52	\$6.62	\$10.01	\$29.22	\$45.49
53	\$7.20	\$10.73	\$31.13	\$46.97
54	\$7.83	\$11.51	\$33.14	\$48.38
55	\$8.56	\$12.37	\$35.23	\$49.69
56	\$9.32	\$13.30	\$36.96	\$50.27
57	\$10.20	\$14.31	\$37.62	\$50.75
58	\$11.17	\$15.38	\$38.17	\$50.18
59	\$12.25	\$16.60	\$38.12	\$48.88
60	\$13.45	\$17.91	\$37.33	\$46.62
61	\$14.91	\$19.51	\$34.24	\$41.59
62	\$16.58	\$21.31	\$31.73	\$37.50
63	\$18.43	\$23.39	\$28.14	\$32.16
64	\$16.91	\$21.35	\$25.06	\$28.07
65	\$8.19	\$10.67	\$14.15	\$14.99

Income Protection with a 90 day waiting period – annual premium rate

The annual premium rates per \$100 of monthly Income Protection benefit with a 90 day waiting period are as follows:

Age Next Birthday	Male - 2 year benefit period	Female - 2 year benefit period	Male - up to age 65 benefit period	Female - up to age 65 benefit period
16	\$1.04	\$1.17	\$3.30	\$4.27
17	\$1.05	\$1.18	\$3.37	\$4.32
18	\$1.09	\$1.22	\$3.48	\$4.52
19	\$1.10	\$1.24	\$3.52	\$4.56
20	\$1.10	\$1.24	\$3.53	\$4.67
21	\$1.14	\$1.32	\$3.61	\$4.92
22	\$1.05	\$1.28	\$3.52	\$4.79
23	\$0.99	\$1.24	\$3.41	\$4.79
24	\$0.95	\$1.23	\$3.30	\$4.90
25	\$0.90	\$1.23	\$3.23	\$4.90
26	\$0.85	\$1.22	\$3.20	\$4.97
27	\$0.83	\$1.24	\$3.28	\$5.12
28	\$0.83	\$1.30	\$3.32	\$5.50
29	\$0.83	\$1.33	\$3.37	\$5.65
30	\$0.83	\$1.34	\$3.53	\$5.80
31	\$0.85	\$1.38	\$3.65	\$6.11
32	\$0.87	\$1.42	\$3.86	\$6.31
33	\$0.90	\$1.48	\$3.97	\$6.62
34	\$0.95	\$1.53	\$4.19	\$6.85
35	\$0.98	\$1.56	\$4.34	\$6.94
36	\$1.05	\$1.66	\$4.63	\$7.52
37	\$1.10	\$1.72	\$4.93	\$7.81
38	\$1.22	\$1.86	\$5.36	\$8.58
39	\$1.30	\$1.98	\$5.82	\$9.26
40	\$1.42	\$2.16	\$6.41	\$10.01
41	\$1.56	\$2.33	\$7.02	\$10.88
42	\$1.71	\$2.57	\$7.67	\$12.00
43	\$1.89	\$2.84	\$8.39	\$13.12
44	\$2.07	\$3.12	\$9.22	\$14.24
45	\$2.32	\$3.47	\$10.08	\$15.80
46	\$2.55	\$3.78	\$11.00	\$17.06
47	\$2.82	\$4.14	\$12.06	\$18.55
48	\$3.15	\$4.57	\$13.21	\$20.26
49	\$3.51	\$5.02	\$14.48	\$21.95
50	\$3.89	\$5.48	\$15.86	\$23.68
51	\$4.35	\$6.01	\$17.44	\$25.44
52	\$4.84	\$6.54	\$19.00	\$27.19
53	\$5.42	\$7.11	\$20.84	\$28.34
54	\$6.04	\$7.72	\$22.85	\$29.46
55	\$6.75	\$8.37	\$24.96	\$30.40
56	\$7.53	\$9.06	\$27.12	\$30.95
57	\$8.40	\$9.77	\$29.21	\$31.30
58	\$9.35	\$10.51	\$30.19	\$31.60
59	\$10.40	\$11.28	\$31.07	\$31.52
60	\$11.58	\$12.11	\$31.30	\$30.86
61	\$13.00	\$13.11	\$29.44	\$27.13
62	\$14.58	\$14.17	\$28.09	\$24.82
63	\$16.38	\$15.46	\$27.01	\$23.40
64	\$14.24	\$13.05	\$23.68	\$19.50
65	\$5.16	\$4.72	\$12.16	\$8.71

Income Protection - Example

Steps to calculate Income Protection premium	Example
<p>Step 1</p> <p>Decide the total amount of cover you would like per month. You can have cover up to 85% of your monthly salary. Divide by 100</p> <p>A. _____</p>	<p>Fiona is 36 and earning \$5,583 each month as an Executive Assistant. Fiona wants to apply for maximum cover of \$4,745 per month (85% of \$5,583 per month). As premiums are per \$100 of monthly cover we divide the monthly benefit required by 100. $\\$4,745 \div 100 = 47.45$</p>
<p>Step 2</p> <p>Look up the applicable annual premium rate</p> <p>B. _____</p>	<p>Fiona chooses a waiting period of 60 days and a benefit period to age 65. As Fiona is 37 on her next birthday, the applicable annual premium rate is \$18.79.</p>
<p>Step 3</p> <p>Determine your occupational rating and how it impacts on your premium (i.e. occupational rating applicable to your occupation).</p> <p>C. _____</p>	<p>As Fiona meets the White Collar Occupation eligibility criteria, her occupational rating is 'White Collar'. White Collar workers do not need to multiply the annual premium rate by an occupation rating factor. However, if Fiona was a Shop Assistant (i.e. a Light Manual worker), she would need to multiply the annual premium rate by 1.88, e.g. $\\$18.79 \times 1.88 = \\35.33 for Light Manual.</p>
<p>Step 4</p> <p>Determine your annual premium.</p> <p>A x B x C</p>	<p>Fiona's premium as a White Collar worker will be: $47.45 \times \\$18.79 \times 1.00$ $= \\$891.59$ per annum (or \$74.30 per month)</p>

3. Changing your insurance cover

Applying for cover

You can apply for Death and TPD, Death only, TPD only or Income Protection insurance cover that is paid for out of your Nationwide Super account, up to the following maximum limits:

- Death cover - \$10 million*;
- TPD cover - \$3 million; and
- Income Protection cover - \$30,000 per month (and up to 85% of your income).

* Terminal Illness cover is included as part of Death cover, the maximum Terminal Illness benefit payment is \$3 million.

How to apply for cover

To apply for Death, TPD or Income Protection insurance cover, you need to complete an application for insurance cover by:

- Applying online by logging in to your account at nationwidesuper.com.au/login;
- Downloading an *Application for Insurance* form from nationwidesuper.com.au/forms; or
- Requesting an *Application for Insurance* form to be sent out to you, by calling Nationwide Super or specifying on your Application Form when joining Nationwide Super.

You will be required to complete a Personal Statement as evidence of your health, income, occupation, lifestyle and pastimes. Before agreeing to provide you with insurance, the Insurer may require you to have a medical examination, depending on your health, and the amount of insurance cover you seek. The Insurer may accept your application, decline to issue cover or may impose special terms such as loadings, restrictions or exclusions.

Interim accident cover

Once the Insurer has received your completed application for insurance cover, you are provided with interim accident cover equal to the amount of insurance you have applied for, up to the following amounts:

- Death or TPD - \$2 million; and
- Income Protection cover - \$20,000 per month.

Interim accident cover provides insurance in the event you suffer an accident which results in your death, total and permanent disablement or disability (depending on the type of cover applied for).

Interim accident cover ends at the earlier of:

- The date the Insurer makes a decision on your application;
- You withdrawing your application for cover;
- 180 days have passed since the Insurer received your application.

Interim income protection accident cover is payable for a maximum benefit period of two years.

Other ways to increase your cover

Transferring cover from another regulated super fund

You can apply to match any existing similar insurance cover you hold through another super fund when transferring your entire account balance with the other fund to Nationwide Super, up to the following limits:

- \$2 million for Death and/or TPD cover; and
- \$20,000 per month for Income Protection cover.

These limits include any existing insurance cover that you hold with Nationwide Super.

To apply to transfer your existing insurance cover held with another super fund, you will need to request a transfer of your cover by completing a *Request to Transfer Insurance Cover* form, answering a few short health questions and providing a recent statement or letter showing your existing insurance cover.

Upon acceptance of your request to transfer cover from another super fund, your new insurance cover will be treated as follows:

- Any exclusions or premium loadings that apply to your cover held with another super fund will also be applied to your new cover with Nationwide Super;
- Your Death and/or TPD insurance cover will be rounded up to the nearest \$10,000;
- For Income Protection insurance cover, where your existing waiting period is different to Nationwide Super's available options, your new waiting period will be the next longest available; and
- For Income Protection insurance cover, where your existing benefit period is different to Nationwide Super's available options, your new benefit period will be the next shortest available.

You must transfer your entire super benefit and cancel your insurance cover with your other super fund to be eligible for transferring your insurance cover. If it is found that you have continued the insurance cover held with your other super fund, any benefit payable to you under the Nationwide Super Policy will be reduced by the amount of cover that was continued.

Increasing cover for life events

You can request an increase of your existing Death and/or TPD cover when you experience one of the following life events:

- Marriage or commencement of a de facto relationship;
- Birth or adoption of a child;
- Taking out or increasing a home mortgage;
- Completing an undergraduate degree;
- Death of a spouse;
- Divorce or termination of a de facto relationship;
- Becoming a carer of a family member;
- Child commencing primary or secondary school; or
- A salary increase of at least 15%.

To apply for additional cover under the life events feature, you will need to complete a *Request to Increase Insurance - Life Event* form, answering a few short health questions and provide sufficient evidentiary proof of the life event.

Cancelling or reducing your cover

You can reduce or cancel your insurance cover at any time by completing a *Request to Change Insurance* form or by sending your request to Nationwide Super in writing.

Before cancelling any cover, you should carefully consider whether it is in your best interest to have no insurance cover and the impact this may have on you or your family if something were to happen to you. You should consider obtaining personal advice about your insurance needs from a licensed financial planner.

4. General insurance information

What do I need to know about Nationwide Super's insurance cover?

Notice of changes

Members will be given written notice of any changes to standard premium rates or levels of cover that are applicable across the entire Fund. This written notice may be in the form of a letter, a note on your annual super statement or in Nationwide Super's Annual Report.

Any amendments will also be reflected in the Personal Division Product Disclosure Statement which is available at nationwidesuper.com.au/PDS or by contacting Nationwide Super.

How do I make a claim?

You must advise Nationwide Super of any potential claim as soon as reasonably possible for you to do so. You should contact the Nationwide Super team, who can assist you in understanding your insurance cover and send out preliminary claim paperwork.

If you are a family member or executor of a Nationwide Super member who has passed away, you should contact the Nationwide Super team as soon as possible to advise us.

Where to find more information

For further detailed information about Nationwide Super's insurance cover, see the Nationwide Super Group Life Insurance Policy and Nationwide Super Group Income Protection Policy. A copy of the Policies may be obtained by contacting the Nationwide Super team on 1800 025 241.

5. Insurance cover definitions

Active Employment means a member who is Employed and in the Insurer's opinion is capable of performing their identifiable duties without restriction by an Illness or Injury for at least 30 hours per week (whether or not they are actually working those hours).

Australian Resident means a person who resides in Australia and is either an Australian citizen or is a holder of a permanent visa as identified by the Australian Department of Immigration and Citizenship.

Carer means a person who provides daily care and attention to someone who is disabled, suffers a medical condition, or is frail aged where the daily care and attention is required for 7 or more hours per day.

Date of Disablement means the later of the date on which a Medical Practitioner examines and certifies in writing that the covered member is Disabled and when the member ceases all work.

Consumer Price Index or CPI means the consumer price index (weighted average of 8 capital cities combined) as published by the Australian Bureau of Statistics as at the relevant date. If the Index is not published the increase shall be calculated by reference to such other retail price index which in the Insurer's opinion most closely replaces it.

Death by Accident means death as a result of Injury where death occurs within 365 days of the Injury.

Dependant means the definition outlined in the Superannuation Industry (Supervision) Act, 1993 (Cth):

- A spouse whether married, de facto, or same gender but does not include any former spouse;
- A child either by birth, ex-nuptial or adopted, regardless of age;

- A financial dependant; or
- Any person with whom there is an interdependency relationship.

Disability Income means any income earned or in the Insurer's opinion capable of being earned by an insured member from personal exertion while Disabled or Partially Disabled when the Income is from their Occupation, or any other occupation.

Disabled (for Income Protection cover) means solely as a result of Illness or Injury occurring whilst this Policy is in force if an insured member has ceased to be gainfully employed and is:

- (a) unable to perform at least one Income Producing Duty of his or her Occupation;
- (b) not working in any occupation, whether or not for reward; and
- (c) under the regular care and following the advice of a Medical Practitioner.

Domestic Duties means duties normally performed by a person who remains at home who is not working in regular employment for income; these duties include cleaning the home, laundry, shopping for food, cooking meals, and, where applicable, looking after a Dependant.

Employed means being engaged by an employer under a contract of employment or under an award, Australian workplace agreement or certified agreement; or being Self-Employed.

Fixed Cover means insurance cover that is fixed and for the premium to adjust each year on the insured member's birthday using the applicable premium rate for this cover.

Incident Date means date of disablement, date of death or the date we agree the insured member is certified to have a Terminal Illness.

Illness means sickness, disease or disorder.

Income means:

<i>Employed in Permanent Employment:</i>	The total monthly regular income received from an employer for personal exertion for their usual occupation (including salary sacrifice amounts but excluding overtime, profit distributions, directors fees and any other non-regular payments); where this income includes commission and bonuses these components will be averaged over a three year period.
<i>Not Employed in Permanent Employment or not Employed:</i>	The average of their regular income as defined above over the previous 12 months or the actual period if less, subject to a minimum averaged period of 6 months.
<i>Self-Employed:</i>	Earnings include the gross revenue generated by the business as a result of the person's exertion less eligible business expenses. Earnings exclude investment income, business expenses and mandated superannuation contributions. Monthly income is the average over the previous 12 months for such individuals.
<i>Employed but absent from Employment due to being on leave without pay:</i>	The total monthly regular income received from an employer (as defined in Employed in Permanent Employment), immediately before leave without pay commencing.

Income Producing Duty means a duty of the insured member's Occupation that generates at least 20% of the member's Monthly Income.

Injury means bodily injury which is caused solely and directly by external, violent and accidental means and is independent of any other cause.

Limited Cover means the insured member is only covered for an Illness that first becomes apparent, or an Injury that first occurs, on or after the date cover commenced.

Medical Practitioner means a person who is registered and practicing as a medical practitioner in Australia other than:

- (a) the member;
- (b) the member's, family member;
- (c) the member's manager, employee or colleague
- (d) the member's business partner or associate sharing business interests.

Monthly Income is the pre-disability Income earned by the insured member in one calendar month.

Occupation means the employment or activity in which the insured member is principally employed.

Partially Disabled (for Income Protection cover) means an insured member:

- (a) has been Disabled for at least 14 days;
- (b) is unable to work in their Occupation at full capacity as a result of the Illness or Injury resulting in Disability;
- (c) is working in their Occupation or any other occupation but only in a reduced capacity;
- (d) is earning a monthly Disability Income less than their Monthly Income; and
- (e) is under the regular care and following the advice of a Medical Practitioner.

Partial Disability Monthly Benefit means a Benefit payable in accordance with the following formula:

$$\frac{\text{Monthly Income} - \text{Disability Income}}{\text{Monthly Income}} \times \text{Disability Monthly Benefit}$$

Participating Employer means an employer who contributes to the Fund in respect of employees who are admitted as members of the Fund.

Permanent Employment means a person is Employed by an employer under a single and ongoing contract that:

- (a) is of indefinite duration or is for a fixed term of no less than 6 months;
- (a) requires the person to perform identifiable duties;
- (b) requires the person to work a regular number of hours each week;
- (c) provides for paid annual leave, sick leave and long service leave; and
- (e) is not employed on a casual basis.

Professional means a person is able to satisfy the White Collar definition and:

- (a) is earning in excess of \$100,000 per annum; and
- (b) holds a tertiary qualification or is a member of a professional institute or registered by a government body; or
- (c) is a member of the executive leadership team of the employer with more than 10 years' experience in the applicable industry.

Self-Employed means an individual who directly or indirectly owns part or all of the business or professional practice from which the person earns a regular income.

Terminal Illness means:

- (a) two Medical Practitioners, one of whom specialises in the member's Illness, certifies in writing that despite reasonable medical treatment the Illness or Injury is likely to result in the member's death within 24 months of the date of the certification; and
- (b) the Insurer is satisfied, on medical or other evidence, that despite reasonable medical treatment the Illness or Injury is likely to result in the member's death within 24 months of the date of the certification referred to in paragraph (a).

The Illness or Injury from which the member suffers must occur, and the date of the certification referred to in paragraph (a) must be made while the member is covered under this Policy and the Policy must be current at the time the claim is lodged.

If an insured member suffers a Terminal Illness, a Terminal Illness benefit will be paid, which is an advanced payment of the Death benefit (up to \$3 million).

Total and Permanent Disablement (TPD) means

A

When an insured member is under age 65 and was Employed in regular remunerative employment for at least 15 hours per week within the 12 months prior to their Date of Disablement if all of the following applies:

The member has, solely due to Illness or Injury, been unable to work (whether or not for reward) for three consecutive months commencing from the Date of Disablement and due to that same Illness or Injury also satisfies the following:

- a) has continued to remain absent from all work (whether or not for reward) since the Date of Disablement;
- b) is under Regular and Ongoing Care; and
- c) the Insurer determines that:
 - i. as at the Date of Disablement; and
 - ii. for the following 3 consecutive months; and
 - iii. continuously since then the member is unlikely to ever engage in or work, whether or not for reward, in any occupation or work for which he or she is or may become reasonably suited by education, training or experience irrespective of where the occupation or work is located and in making this determination, the Insurer will consider any past or future retraining or rehabilitation that the member could reasonably undertake or has undertaken.

B

Applies to all insured members, (i.e. where they cannot meet the criteria for other TPD definitions)

The member satisfies (i), (ii) and (iii) below:

- i. Solely as a result of Illness or Injury, the member is permanently unable to perform the basic activities normally undertaken as part of everyday life. The insurer must be satisfied that the member is permanently and irreversibly unable to perform without the assistance of another person any two of the following activities:
 - Bathing – to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means
 - Dressing – to put on, take off all garments and if needed any braces, artificial limbs or other medical apparatus
 - Feeding – the ability to feed him or herself when food has been prepared and made available
 - Mobility – to get out of a bed and into an upright chair or a wheelchair and back again
 - Maintain Personal Hygiene – the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bladder and bowel function.If the member can perform the activity by using special equipment they will be considered able to undertake that activity; and
- ii. the member is under Regular and Ongoing Care of a Medical Practitioner who specialises in the Illness or Injury; and
- iii. the member is unlikely to ever engage in or work, whether or not for reward, in any occupation or work for which he or she is or may become reasonably qualified by education, training or experience, irrespective of where the occupation or work is located and in making this determination the Insurer will consider any future retraining or rehabilitation that the member could reasonably undertake or has undertaken.

C

When an insured member is under age 65 and was engaged in unpaid Domestic Duties at own residence.

The member satisfies (i), (ii) and (iii) below:

- i. Solely as a result of Illness or Injury, the member has become permanently unable to perform the domestic duties normally undertaken as part of everyday life for three consecutive months. The insurer must be satisfied that that the member is permanently and irreversibly unable to perform without the assistance of another person all of the following activities:
 - Cleaning the usual place of dwelling
 - Purchasing household food and items used for cleaning
 - Preparing meals for the household
 - Performing the household laundry services such as washing or ironing
 - Driving or transporting family to and from school, sport, work or social events (where applicable)
 - Taking care of a child or family dependents (where applicable)
- ii. the Insured Member is under Regular and Ongoing Care of a Medical Practitioner who specialises in the Illness or Injury;
- iii. the member is unlikely to ever engage in or work, whether or not for reward, in any occupation or work for which he or she is or may become reasonably qualified by education, training or experience, irrespective of where the occupation or work is located and in making this determination the Insurer will consider any future retraining or rehabilitation that the member could reasonably undertake or has undertaken.

D

When an insured member is under age 65 and was Employed in regular remunerative employment for at least 15 hours per week within the 12 months prior to their Date of Disablement and suffers from a specified medical condition

The member has, solely due to Illness or Injury, been unable to work as a result of suffering cardiomyopathy, primary pulmonary hypertension, major head trauma, motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, tetraplegia, dementia and Alzheimer's disease, Parkinson's disease, blindness, loss of speech, loss of hearing, chronic lung disease, severe burns or severe rheumatoid arthritis (each as defined); and due to that same Illness or Injury also satisfies the following:

- a) has continued to remain absent from all work (whether or not for reward) since the Date of Disablement;
- b) is under Regular and Ongoing Care; and
- c) the member is unlikely to ever engage in or work, whether or not for reward, in any occupation or work for which he or she is or may become reasonably qualified by education, training or experience irrespective of where the occupation or work is located and in making this determination the Insurer will consider any past or future retraining or rehabilitation that the Insured Member could reasonably undertake or has undertaken.

Regular and Ongoing Care means the Insured member:

- a) is under the regular and ongoing care of a Medical Practitioner who specialises in the Illness or Injury;
- b) is complying with reasonable medical advice and all treatment options; and
- c) has, in the insurer's opinion, reached maximum medical improvement possible despite reasonable treatment options based on their Illness or Injury.

Regular remunerative employment means the person is working on a regular basis in any employment, business, profession or occupation, for reward or hope of reward. A person who is on employer approved leave (including leave without pay) will be considered to be in regular remunerative employment.

Specified Medical Conditions

Cardiomyopathy	Condition of impaired ventricular function of variable aetiology (often not determined) resulting in significant physical impairment, i.e. Class 3 on the New York Heart Association classification of cardiac impairment.
Primary Pulmonary Hypertension	Primary Pulmonary Hypertension associated with right ventricular enlargement established by cardiac catheterisation resulting in significant permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.
Major Head Trauma	Injury to the head resulting in neurological deficit causing either: (a) a permanent whole person impairment of at least 25% (as defined in the 6th edition of the American Medical Association's publication 'Guides to the Evaluation of Permanent Impairment'); or (b) the permanent and irreversible inability to perform without the assistance of another person any one of the activities of daily living, as certified by a consultant neurologist.
Motor Neurone Disease	Motor Neurone Disease diagnosed by a consultant neurologist.
Multiple Sclerosis	The unequivocal diagnosis of Multiple Sclerosis as confirmed by a consultant neurologist and characterised by demyelination in the brain and spinal cord evidenced by Magnetic Resonance Imaging or other investigations acceptable to Us. There must have been more than one episode of well-defined neurological deficit with persisting neurological abnormalities.
Muscular Dystrophy	The unequivocal diagnosis of muscular dystrophy by a consultant neurologist.
Paraplegia	The permanent loss of use of both legs or both arms, resulting from spinal cord illness or injury.
Quadriplegia	The permanent loss of use of both arms and both legs resulting from spinal cord illness or injury.
Hemiplegia	The total loss of function of one side of the body due to illness or injury, where such loss of function is permanent.
Diplegia	The total loss of function of both sides of the body due to illness or injury where such loss of function is permanent.
Tetraplegia	The total and permanent loss of use of both arms and both legs, together with loss of head movement, due to brain illness or injury or spinal cord illness or injury.
Dementia and Alzheimer's Disease	Clinical diagnosis of dementia (including Alzheimer's disease) as confirmed by a consultant neurologist, psycho-geriatrician, psychiatrist or geriatrician. The diagnosis must confirm permanent, irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified. Significant cognitive impairment means a deterioration in the person's Mini-Mental State Examination scores to 24 or less and deterioration would continue but for any effective treatments. Dementia related to alcohol or drug abuse is excluded.
Parkinson's Disease	The unequivocal diagnosis of Parkinson's Disease by a consultant neurologist where the consultant neurologist confirms that the condition: <ul style="list-style-type: none"> • is the established cause of two or more of the following: <ul style="list-style-type: none"> • muscular rigidity • resting tremor • bradykinesia; and • has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit. The person must be following the advice and treatment of a specialist neurologist.

Blindness	The permanent loss of sight in both eyes, whether aided or unaided, due to illness or injury to the extent that visual acuity is 6/60 or less in both eyes or to the extent that the visual field is reduced to 20 degrees or less of arc, as certified by an ophthalmologist.
Loss of Speech	The total and irrecoverable loss of the ability to produce intelligible speech as a result of permanent damage to the larynx or its nerve supply or the speech centres of the brain. The loss must be certified by an appropriate medical specialist.
Loss of Hearing	Complete and irrecoverable Loss of Hearing from both ears as a result of illness or injury, as certified by a specialist We consider appropriate. This definition is not met if the person's hearing has been restored through any natural or assisted means, unless the assisted means is a device implanted in the cochlea.
Chronic Lung Disease	Permanent end stage respiratory failure with FEV1 test results of consistently less than one litre, requiring continuous permanent oxygen therapy.
Severe Burns	<p>Tissue injury caused by thermal, electrical or chemical agents causing deep (third degree) burns to:</p> <ul style="list-style-type: none"> • 20% or more of the body surface area as measured by the age appropriate use of the 'The Rule of Nines' or the Lund and Browder Body Surface Chart or • Both hands, requiring surgical debridement and/or grafting or • The face, requiring surgical debridement and/or grafting.
Severe Rheumatoid Arthritis	<p>The life insured meets one of the following:</p> <p>(a) Diagnosis of severe rheumatoid arthritis by an appropriate medical specialist where all of the following applies:</p> <ul style="list-style-type: none"> • the diagnosis has been confirmed by appropriate radiology and blood tests • the Insured Member has undergone all reasonable treatment regimens, including immunosuppressive and biological agents, as recommended by the Insured Member's medical specialist for the rheumatoid arthritis • despite undergoing the recommended treatment regimes, the rheumatoid arthritis has caused the Insured Member's permanent impairment of at least 25% (as defined in the 6th edition of the American Medical Association's publication 'Guides to the Evaluation of Permanent Impairment'); or <p>(b) The unequivocal diagnosis of severe rheumatoid arthritis by a rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ul style="list-style-type: none"> • at least a six week history of severe rheumatoid arthritis which involves three or more of the following joint areas: <ul style="list-style-type: none"> • proximal interphalangeal joints in the hands • metacarpophalangeal joints in the hands • metatarsophalangeal joints in the foot, wrist, elbow, knee or ankle • simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone) • typical rheumatoid joint deformity and at least two of the following criteria: <ul style="list-style-type: none"> • morning stiffness • rheumatoid nodules • erosions seen on x-ray imaging • the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of severe rheumatoid arthritis. <p>Degenerative osteoarthritis and all other arthritides are excluded.</p>

Total and Permanent Disablement by Accident means Total and Permanent Disablement as a result of Injury, where the Date of Disablement occurs within 365 days of the Injury.

Waiting Period means the continuous period of days, commencing from the date a Medical Practitioner examines and certifies that an insured member is Disabled and for which an insured member has to be Disabled or Partially Disabled before a benefit starts to accrue under this Policy, subject to the following requirements:

- (a) the insured member must be Disabled for at least the first 7 days of the waiting period to qualify for a benefit; and
- (b) if the insured member returns to work at full capacity during the waiting period, the waiting period starts again unless the insured member returns to work only once and it is for a period of no more than 5 consecutive days. If the insured member returns to work only once for a period of 5 consecutive days or less, the number of days worked will be added to the waiting period.

War includes an act of war (whether declared or not), revolution, invasion, rebellion or civil unrest.

White Collar means duties of a person's occupation are limited to professional, managerial, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment (excluding travel time from one office environment to another).

Notice of the duty of disclosure from our Life Insurer to you

Duty of Disclosure

Before a person enters into a life insurance contract in respect of their life or the life of another person, they have a duty to tell the insurer anything that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms.

The person entering into the contract has this duty of disclosure until the insurance is provided.

The person who has entered into the contract has the same duty before they extend, vary or reinstate the contract.

The person entering into the contract does not need to tell the insurer anything that:

- reduces the risk of the insurance; or
- is common knowledge; or
- the insurer knows or should know as an insurer; or
- the insurer waives his or her duty to tell them about.

If the insurance is for the life of another person and that person does not tell the insurer something that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to comply with their duty of disclosure.

If the person entering into the contract does not tell us something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If the insurer does, it may apply the following rights separately to each type of cover.

If the person entering into the contract does not tell the insurer anything they are required to, and the insurer would not have provided the insurance if they had been told, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if the person entering the contract had told the insurer everything they should have. However, if the contract has a surrender value or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if the person entering the contract had told the insurer everything they should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

CommInsure's Privacy Policy

CommInsure's Privacy Policy can be found at commbank.com.au or upon request at any Commonwealth Bank Australia (CBA) branch. It describes their handling practices, information on how to make a complaint and how they deal with your complaint.





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