

Insurance matters.

Important updates to your insurance

Insurance through super is a safety net and is intended to support you and your loved ones if you get very sick or injured and can't work, or if, sadly, you pass away.

We've worked with our insurer to keep **our premiums as low as possible** for all of our members, and are able to provide cover at attractive premiums because we buy as a group. And, in some instances, we provide types of cover for members that may not otherwise be available through other providers. These changes are being applied across all our membership. Overall, these changes allow us to maintain and improve our insurance offer to you, while managing the cost of insurance to keep it sustainable for you and all our members.

With this in mind, we've made a number of changes to some of the conditions for your insurance cover, which will come into effect from **1 November 2017**.

Overall, these changes are intended to give you more certainty about your insurance cover.

Several conditions have also been tightened to make the claims process more consistent.



Types of insurance cover available in Qantas Super

- **Income protection** – designed to provide income if you're temporarily unable to work due to illness or injury.
- **Total and permanent disablement (TPD)** – designed to pay you income or a lump sum, depending on your cover, if you are permanently unable to work (refer to the member disclosure material for your division, available at www.qantasuper.com.au, for details of the specific definition of TPD that applies to you).
- **Death** – designed to provide a lump sum to support your beneficiaries should you die before you retire.



These changes allow us to maintain and improve our insurance offer while managing the cost of insurance.

Insurance brings you peace of mind

As a Qantas Super member:

- ✓ **YOUR EMPLOYER PAYS MOST, IF NOT ALL, OF THE INSURANCE PREMIUMS FOR YOUR STANDARD COVER.**
- ✓ You are automatically covered 24 hours a day, seven days a week for death and total and permanent disablement, and income protection if that applies.
- ✓ You receive access to flexible insurance cover that's tailored to Qantas Super members.
- ✓ You have access to the free medical advice service, **Best Doctors**.
- ✓ You can choose to purchase extra insurance cover up to certain limits without having to provide evidence of good health, whether you're employed with the Qantas Group or not.

Did you know?

\$123 million has been paid out to Qantas Super members in insurance cover for death and disablement claims in the last four years.



1 Conditions or definitions which have changed

This table sets out the changes that have been made to either a definition or to a condition of your insurance cover, whether that's your automatic cover (Standard) or Voluntary Cover.

Change	Applies to	Current situation	From 1 November 2017
Updated definition	All cover	<p>Doctor means:</p> <ul style="list-style-type: none"> ■ a registered medical practitioner who is acceptable to the Insurer and who is not you or your spouse, family member, business partner, employer or employee. 	<p>'Doctor' or 'Medical Practitioner' means:</p> <p>For the purpose of the Home Duties definition of TPD and at least one of the treating Doctor reports required for TPD claim applications:</p> <ul style="list-style-type: none"> ■ a registered medical practitioner who is qualified in an appropriate speciality, and who is not you or your spouse, family member, business partner, employee or employer; or ■ if the claimed condition is a psychological condition diagnosed in accordance with the latest edition of the Diagnostic and Statistical Manual of Mental Disorders: <ul style="list-style-type: none"> – a person who is registered as a medical practitioner with a speciality of psychiatry on the register of practitioners that is maintained by the Australian Health Practitioners Regulation Agency; and – who is not you or your spouse, family member, business partner, employee or employer. <p>In all other cases:</p> <ul style="list-style-type: none"> ■ a registered medical practitioner who is not you or your spouse, family member, business partner, employee or employer.
Updated definition	All cover (except death)	N/A	<p>A benefit will not be payable for any illness or injury arising directly or indirectly out of the commission or attempted commission of a Criminal Act for which you:</p> <ul style="list-style-type: none"> ■ have a conviction recorded; and ■ are serving, or have served a term of imprisonment as a result of a conviction for a Criminal Act. <p>If you have been charged with a Criminal Act which may be punishable by a term of imprisonment we may:</p> <ul style="list-style-type: none"> ■ delay making a decision whether to accept or decline the claim; or ■ cease payment of income protection benefits; <p>until the conclusion of criminal proceedings, including sentencing, and we have sufficient information to determine if this exclusion clause applies.</p> <p>Criminal Act means any summary or indictable offence within the meaning of relevant State or Commonwealth legislation or an offence with a similar meaning under foreign law.</p>

Need advice?

If you need help with making a decision about your super, including insurance cover, just call us and we'll put you in touch with a financial adviser. Simple advice over the phone is included as part of your membership so there's no extra cost.



Change	Applies to	Current situation	From 1 November 2017
Updated definition	New Voluntary Cover	Currently if you apply for Voluntary Cover for death and take up the one-off offer of up to \$750,000 without providing medical evidence, then a death benefit is not payable if you die directly or indirectly within 12 months of taking out the cover from any cause relating to a Pre-Existing Condition.	For new Voluntary Cover applied for from 1 November 2017, this exclusion period will be extended from 12 to 24 months. If you've already been accepted for Voluntary Cover, the current exclusion period of 12 months will continue to apply.
Extra eligibility requirement	New Voluntary Cover	N/A	For new Voluntary Cover applied for from 1 November 2017, you'll need to be At Work as at the date we receive your completed application form. If not, Limited Cover will apply until you return to work and have been At Work for 30 consecutive days.
New definition	Voluntary Cover	N/A	At Work means: <ul style="list-style-type: none"> ■ where the person's Occupation is not classified as home duties, the person is at work for the normal daily hours of work and is actively performing the full, unrestricted or unmodified duties of their normal Occupation for which they were Employed or would have been had the day not been a day of leave (other than due to illness or injury), public holiday or weekend day; and ■ where the person's Occupation is classified as home duties, the person is actively performing the full, unrestricted or unmodified duties of their normal physical domestic household duties for their normal daily hours of those duties.
New definition	Voluntary Cover	N/A	Limited Cover means you are covered only for claims arising from: <ul style="list-style-type: none"> ■ an illness which first became apparent; or ■ an injury which first occurred; on or after the date you first became eligible for cover.

Contact us: Phone 1300 362 967 (within Australia) +61 3 8687 1866 (outside Australia)



The information in this document is of a general nature and is not intended to constitute personal financial product advice as it has not been prepared taking account of your objectives, financial situation or needs. The Trustee recommends that before acting on any information contained in this document, you consider its appropriateness and seek financial advice tailored to your personal circumstances from a licensed financial adviser.

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