



Making sure you're well protected

Updates to MLC Protectionfirst range

Effective from 16 November 2024

We've reviewed the MLC Protectionfirst range and made some changes. Details of the changes are set out below.

To see which of these changes are relevant to you, please refer to your most recent Policy Schedule.

Please keep this flyer with your Policy Document. The flyer only describes the updates to your policy and should be read in conjunction with the full policy terms. This flyer can be found at www.mlcinsurance.com.au/upgrades. Alternatively, you can call us on **13 65 25** to request a paper or digital copy of the new wording.

Medical definition review

Following a recent review, we have updated some medical definitions. In the unlikely event that you are disadvantaged by the change, we will apply the prior definition, provided it has not become obsolete (because it is no longer in use or is incapable of being applied in Australian health practice). We have also corrected a small, but important spelling error for a definition.

The changes will only apply to you if you have the insurance listed in the table below. To see if these updates are relevant to you, please refer to your Policy Document and most recent Policy Schedule.

The updated definitions apply to future claims only. They don't apply to any claims that are caused by health conditions or events that occurred before 16 November 2024, the effective date of the update.

Insurance	Update	New policy wording
MLC Protection – Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money: Critical Illness Benefit	Coronary Artery Disease We have updated the definition with reference to current medical diagnostic techniques.	Coronary Artery Disease Means the actual undergoing of coronary artery angioplasty to correct a narrowing or blockage of three or more different 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 different 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. A partial benefit is payable under MLC Protection - Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money for 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. 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.

MLC Limited
ABN 90 000 000 402
AFSL 230694

PO Box 23455
Docklands Victoria 3008

Tel 13 65 25
www.mlcinsurance.com.au

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Insurance	Update	New policy wording
MLC Protection – Income Gold and Income Daily Living: Critical Conditions Benefit	<p>Coronary Artery Disease</p> <p>We have updated the definition with reference to current medical diagnostic techniques.</p>	<p>Coronary Artery Disease</p> <p>means the actual undergoing of coronary artery angioplasty to correct a narrowing or blockage of three or more different 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 different 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>
MLC Protection – Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money: Severe Illness Benefit	<p>Diabetes – Other of specified severity</p> <p>We've updated the definition in line with current medical diagnostic techniques.</p>	<p>Diabetes – Other of specified severity</p> <p>means the diagnosis after age 30 of type 1 (autoimmune) diabetes, confirmed by development of diabetes associated islet autoantibodies and requiring insulin to manage the condition.</p>
MLC Protection – Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money: Critical Illness Benefit MLC Protection – Income Gold and Income Daily Living: Critical Conditions Benefit	<p>Diabetes – of specified severity</p> <p>We have corrected the word 'dependant' to 'dependent' in the definition.</p>	<p>(Correction)</p> <p>Diabetes – of specified severity</p> <p>means severe diabetes mellitus, either insulin or non-insulin dependent, as certified by a consultant endocrinologist and resulting in at least two of the following criteria:</p> <ul style="list-style-type: none"> • severe diabetic retinopathy resulting in visual acuity uncorrected and corrected of 6/36 or worse in both eyes, • severe diabetic neuropathy causing motor and/or autonomic impairment, • diabetic gangrene leading to surgical intervention, or • severe diabetic nephropathy causing chronic irreversible renal impairment as measured by a corrected creatinine less than 28ml/min (CKD stage 4, International Chronic Kidney Disease classification)
MLC Protection – Life: Child Critical Illness Benefit MLC Protection – Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money: Child Critical Illness Benefit, Critical Illness Benefit, Child Support Benefit MLC Protection – Income Gold and Income Daily Living: Critical Conditions Benefit, Child Income Benefit MLC Protection – Income Excell: Child Income Benefit	<p>Out Of Hospital Cardiac Arrest</p> <p>We have updated the definition with reference to current medical diagnostic techniques.</p>	<p>Out of Hospital Cardiac Arrest</p> <p>means Cardiac Arrest which is not associated with any medical procedure and is documented by an electrocardiogram (ECG), occurs out of hospital and is due to cardiac asystole or ventricular fibrillation with or without ventricular tachycardia.</p> <p>If an ECG is not available, we will reasonably consider other evidence which unequivocally confirms a cardiac arrest has occurred. Such evidence may include Automated External Defibrillator (AED) data, ambulance or hospital medical records, documented administration of cardiopulmonary resuscitation (CPR) by an attending ambulance officer or hospital clinical staff.</p>
MLC Protection – Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money: Severe Illness Benefit	<p>Partial Deafness – permanent</p> <p>We have updated the definition with reference to current medical diagnostic techniques.</p>	<p>Partial Deafness – permanent</p> <p>means the irreversible and irreparable loss of hearing in one ear, where the ear has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification.</p>

Insurance	Update	New policy wording
MLC Protection – Recovery Money, Flexible Recovery Money and Stand Alone Recovery Money: Severe Illness Benefit	<p>Severe Burns – of specified severity</p> <p>We have updated the definition with reference to current medical diagnostic techniques.</p>	<p>Severe Burns – of specified severity</p> <p>means tissue injury caused by thermal, electrical or chemical agents causing full thickness burns to:</p> <ul style="list-style-type: none"> the whole of one hand or 50% or more of the surface area of both hands combined, requiring surgical debridement and/or grafting; or the whole of one foot or 50% or more of the surface area of both feet combined, requiring surgical debridement and/or grafting.

Changes to Income Protection insurance in super

We have made changes to the definition of Disability (Total Disability and Partial Disability), and the payment terms for Total Disability Benefit and Partial Disability Benefit. We have removed the need to meet Temporary Incapacity in the Disability definition. Instead, you will now need to meet the SIS definition of Temporary Incapacity for the insurance benefit to be paid. The impact of these changes is that the requirement for Temporary Incapacity will no longer affect or delay the start of your waiting period.

To see if these changes are relevant to you, please refer to your Policy Document and most recent Policy Schedule.

Insurance	Changes to existing policy wording	New policy wording
MLC Protection - Income Excell	<p>In the definitions of Total Disability and Totally Disabled and Partial Disability and Partially Disabled, the below wording has been removed:</p> <p>For super policies where the insurance first commenced after 30 June 2014, you must also have satisfied a period of Temporary Incapacity.</p>	<p>In the definitions of Total Disability Benefit and Partial Disability Benefit, the below wording has been added:</p> <p>For super policies that first commenced after 30 June 2014, you must also have satisfied the SIS definition of Temporary Incapacity before any Benefits are payable.</p> <p>A new definition has now been added, under the Definitions section:</p> <p>SIS definition of Temporary Incapacity means in relation to a member who has ceased to be gainfully employed (including a member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the member to be gainfully employed), means ill-health (whether physical or mental) that caused the member to cease to be gainfully employed but does not constitute permanent incapacity.</p>

We're here to help

If you have any questions, please speak with your financial adviser or call us on **13 65 25** between 8.30am and 6pm (AEST/AEDT), Monday to Friday, or visit our website www.mlcinsurance.com.au

Postal address:

MLC Limited
PO Box 23455
Docklands VIC 3008