

# AUSINSURE

## ENDORSEMENTS TO THE LUMLEY INSURANCE PDS & POLICY WORDING

When you are issued with your personal Schedule, it will include the following endorsements: -

### **PRE-EXISTING CONDITION DEFINITION**

The definition of Pre Existing Medical Condition is deleted and replaced with the following.

A Pre-existing Condition means any medical condition, side-effect or symptoms of a condition which the Insured Person was aware of or for which the Insured Person has received medical attention, sought or received treatment, undergone tests or taken prescribed medication in the twelve (12) month prior to that Insured Person's Effective Date of Individual Cover under this Insurance. Pre-existing conditions also include any chronic, congenital or degenerative conditions diagnosed and known to the Insured Person at the Effective Date of Individual Cover under this Insurance, whether currently being treated or not.

### **ADDITIONAL BENEFITS**

**Rehabilitation** (The Additional Benefit stated in the Lumley Insurance Policy replaced as follows)

If an Insured Person is entitled to a Weekly Benefit as a result of Accident or Sickness Underwriters will also pay for the costs incurred by the Insured Person for participation in a return to work program if considered reasonable. Rehabilitation costs may also include costs to improve the Insured Person's ability to live or assist in living as normal a life as possible.

Such expense must be as a direct result of the aforementioned Accident or Sickness, not recoverable from any other source, have prior approval and be deemed necessary to aid the return to work by the treating medical practitioner or the professional rehabilitation coordinator.

Maximum Sum Insured - \$5,000.00

**Modification** (The Additional Benefit stated in the Lumley Insurance Policy replaced as follows)

Where a Capital Benefit has been paid under Items 2-6 inclusive, Underwriters will also pay for the cost necessarily incurred by the Insured Person in the modification of a motor vehicle or home or in relocation to a suitable home. Such expense must be as a direct result of the aforementioned Accident or Sickness, not recoverable from any other source, have prior approval and be deemed necessary to aid the return to work by the treating medical practitioner.

Maximum Sum Insured - \$10,000.00

## **Funeral Benefit**

In the event an Insured Person suffers death through Injury (Condition 1 under Table of Benefits) Underwriters will pay an additional amount up to the Maximum Sum Insured for reimbursement of Funeral Expenses.

Maximum Sum Insured - \$5,000.00

## **Indexation of Benefits**

If We pay a Weekly Benefit for Temporary Total Disablement for twelve (12) continuous months, We automatically increase the amount of the Weekly Benefit by the lesser of: -

- a) 7% of the Weekly Benefit We have been paying the Insured Person, or
- b) the percentage by which the Consumer Price Index (CPI) has increased. To find out the increase We compare the most recent CPI figure published by the Australian Bureau of Statistics with that published the year before. If the CPI has decreased, We do not increase the Weekly Benefit at all.

Any increase will start to apply in the first week after the twelve (12) month period.