

# Important changes to Insurance from 1 August 2017

On 1 August 2017, Club Super's Death & Total and Permanent Disablement (TPD) and SalarySafe (Income Protection) insurance cover policies and terms will change.

The changes will affect the cost, benefits and some of the terms and conditions, so it's important you know why this is happening, and how it will affect you.

## I'm on claim. Do these changes affect me?

You are covered by the current policies as at the date of your disablement, so these changes will not affect you in relation to your current claim. Any future claims you make where the date of your disablement is on or after 1 August 2017, however, will be covered by these new terms and conditions.

## Should you review your insurance?

If you currently hold insurance with Club Super you should review your cover to see how the changes impact you and decide what action (if any) you need to take. You can easily review your current cover via Club Super Member Online, at [secure.clubsuper.com.au/memberOnline](https://secure.clubsuper.com.au/memberOnline)

## How do these changes impact me?

The tables below provide the full details of the changes that will apply from 1 August 2017.

This information will also be in the Club Super *Additional Information – Insurance in your super* document available from 30 June 2017 which can be accessed at [clubsuper.com.au/members/publications](https://clubsuper.com.au/members/publications)

### SALARYSAFE (INCOME PROTECTION) INSURANCE

Change to	Current	New – from 1 August 2017
<b>Benefit</b>		
Superannuation Benefit Amount	12%	10%
<b>Waiting Period</b>		
Default waiting period	21 days	28 days
<b>Definitions</b>		
Loyalty bonus	N/A	After 5 years continuous cover with no claims, your benefit will be backdated to commence 7 days earlier* (i.e. to 21 days for default waiting period)  *Maximum benefit payment period remains at 104 weeks.

## SALARYSAFE (INCOME PROTECTION) INSURANCE

Change to

Current

New – from 1 August 2017

### Definitions

#### When does SalarySafe cover start?

Cover will commence from the start of the first month for which a valid employer contribution is received on your behalf, provided you are actively at work. If you are not actively at work, cover will commence when you recommence employment and are actively at work.

#### Existing members of Club Super prior to 1 August 2017

Cover will commence from the start of the first month for which a valid employer contribution is received on your behalf, provided you are actively at work.

If you are not actively at work, cover will commence when you recommence employment and are actively at work, provided an employer superannuation contribution is received from a Club Super participating employer after they recommence employment by the quarterly deadlines outlined in the superannuation guarantee legislation.

For those members where the payment is not received by the first quarterly deadline, cover shall commence from the date that the first Club Super employer superannuation contribution represents, but will be limited to New Events cover only.

#### New members of Club Super from 1 August 2017

Cover for new members of Club Super will commence from the first date that the first employer superannuation contribution represents, provided that this payment is made by the first quarterly deadline outlined in the superannuation guarantee (SG) legislation and:

- i) the member has instructed their employer to have Club Super as their superannuation fund for receiving SG payments on the commencement of new employment and the member is Actively At Work; or
- ii) the employer has nominated Club Super as the default Fund for the purpose of complying with the SG legislation and for receiving SG payments on the commencement of new employment and the member is Actively At Work.

Where all the above conditions in section (ii) are not met, cover shall commence from the first date that the first employer superannuation contribution payment made by a Club Super participating employer represents, but will be limited to New Events cover only.

## SALARYSAFE (INCOME PROTECTION) INSURANCE

Change to

Current

New – from 1 August 2017

### Definitions

**When does SalarySafe cover start?**

#### Reinstatement of Cover

For those members of Club Super where cover has ceased due to the member no longer being employed by a Club Super employer and the member later recommences employment with a Club Super employer, cover will recommence from the first date that the first employer superannuation payment made by the most recent Club Super employer represents provided that this payment is made by the first quarterly deadline outlined in the SG legislation and the member is Actively At Work on their first day of employment.

For those members where the payment was not received by the first quarterly deadline, cover will recommence from the first date that the first employer superannuation contribution payment made by a Club Super employer represents, but will be limited to New Events cover only.

‘New Events’ means an injury that first occurs or a sickness that first becomes apparent on or after the date that Club Super receives the superannuation contribution paid on behalf of the member.

**When does SalarySafe cover cease?**

SalarySafe cover will cease:

- If you are leaving your employer and you are not commencing employment with another Club Super participating employer, your SalarySafe cover will cease on the date you leave your current employer;
- On your 70th birthday;
- On your death;
- When we receive written advice from you that your SalarySafe cover is to be cancelled;
- When you cease to be a member of Club Super; or
- When you become self employed and are no longer in receipt of valid employer contributions

In addition to the current terms, SalarySafe cover will cease:

- when you are employed as a casual employee with a Club Super participating employer and your last day at work was greater than 90 consecutive days; or
- when all cover for every member under this Policy ceases, subject to Financial Services Council Guidance Note No. 11 – Group Insurance Takeover Terms.

## SALARYSAFE (INCOME PROTECTION) INSURANCE

Change to

Current

New – from 1 August 2017

### Definitions

#### Actively At Work

Means you are employed by a Club Super employer and are genuinely performing all the duties of your usual occupation. A member who is on paid Annual Leave or Long Service leave shall also be considered to be actively at work provided that leave is not in connection with an injury or a sickness.

Means you are employed by a Club Super employer and, in the Insurer's opinion, are genuinely performing all the duties of your usual occupation and capable of working your usual hours without restriction. A member who is on paid leave (including annual leave, sick leave, long service leave, parental leave) and all employer-approved unpaid leave shall also be considered to be actively at work provided:

- that leave is not in connection with an injury or a sickness; and
- They were Actively At Work for their usual hours without restriction the week prior to that leave.

A member who has a permanent impairment / disablement prior to being an insured member will not be considered Actively At Work for that condition.

#### Degenerative Condition

N/A

Means any condition that has gradually developed over time affecting your musculoskeletal system (muscles, bones, ligaments and joints, including vertebral discs and cartilage).

#### Disablement

N/A

Means Total Disablement or Partial Disablement.

#### Injury

Injury means a physical injury caused by a violent, external and visible means which occurs fortuitously whilst this Insurance is in force and which results in payment of any of the Benefits specified in the Policy, within twelve (12) calendar months from the date of its occurrence, but does not include any condition which is also a sickness.

Injury means a physical injury which occurs fortuitously whilst continuous cover is in force and which results in disablement, within 12 calendar months from the date of its occurrence, and which continues for a period of not less than the waiting period but does not include any condition which is also a sickness.

If a member suffers disablement through an aggravation of an injury which occurred prior to cover, a benefit will only be payable for the duration of the aggravation and not for the underlying injury.

## SALARYSAFE (INCOME PROTECTION) INSURANCE

Change to

Current

New – from 1 August 2017

### Definitions

#### Can the SalarySafe benefit be reduced?

A reduced benefit may be payable if you suffer temporary but only partial disablement which prevents you from carrying out a substantial part of the normal duties of your usual business or occupation in Australia.

SalarySafe benefits are reduced by the amount of any statutory income benefit (e.g. Workers' Compensation), sick leave payments or other not at work related payments from your Club Super employer (that is, the employer who normally contributes to Club Super on your behalf) that you receive. If you are in receipt of these benefits, your SalarySafe benefit will be adjusted accordingly.

If your statutory benefit payments cease but you are medically unable to return to work, your SalarySafe benefit will continue up to the maximum benefit period in respect to the injury or sickness for which you were receiving the statutory benefit. The payment will be 75% of income, provided you are assessed as unable to return to work by an Independent Medical Officer.

A reduced benefit may be payable if you suffer temporary but only partial disablement which prevents you from carrying out a substantial part of your usual occupation with your Club Super employer in Australia. You must be Actively At Work at the time your injury or sickness occurs and must be under the regular care of, medically certified and acting in accordance with the instructions or professional advice of a medical practitioner other than the member.

SalarySafe benefits are reduced by the amount of any statutory income benefit (e.g. Workers' Compensation), sick leave payments or other not at work related payments from your Club Super employer (that is, the employer who normally contributes to Club Super on your behalf) that you receive. If you are in receipt of these benefits, your SalarySafe benefit will be adjusted accordingly.

If you are entitled to a benefit under SalarySafe through being unable to follow your usual occupation with your Club Super participating employer and you continue to earn an income from another source or employer then that income from that other employer will not affect the payment of a benefit under this Policy unless the total of the payment under this Policy and the income derived from the other employment exceeds the total income as at the date of occurrence of the sickness or injury. Should the total figure exceed the income then the excess portion of that income will be deducted from payments under this Policy.

Full details of any offsets which may reduce your SalarySafe are outlined in the Policy document.

Please contact Club Super if you have any enquiries concerning these terms and conditions or if you need a copy of the Insurance Policy document.

## SALARYSAFE (INCOME PROTECTION) INSURANCE

Change to

Current

New – from 1 August 2017

### Definitions

**Can the SalarySafe benefit be reduced?**

#### **Statutory Benefits**

If you are in receipt of statutory benefits, you will be paid the difference between the statutory benefits and your SalarySafe benefit for as long as you are entitled to receive the statutory benefits or the end of the Maximum Benefit Period, whichever occurs first.

If your statutory benefit payments cease and you are medically able to return to work, your SalarySafe benefit will cease.

If your statutory benefit payments cease but you are medically unable to return to work, your SalarySafe benefit will continue up to the maximum benefit period in respect to the injury or sickness for which you were receiving the statutory benefit. The payment will be 75% of the benefit, provided you are assessed as unable to return to work by an Independent Medical Officer (arranged by the Insurer) who then confirms that you are medically unable to return to work.

If you reach an agreement with the relevant Workers Compensation Insurer or Authority to cease weekly statutory benefits and receives a lump sum in lieu of those benefits, the Insurer will pay you a lump sum in lieu of future weekly benefits under SalarySafe, calculated as follows:

- The lesser of, the Maximum Benefit Period, less any period of payments already made under SalarySafe cover, or the number of weeks used in the calculation of the lump sum payment by the Workers Compensation Insurer or Authority.

Once determined, the benefit payable will be that number of weeks multiplied by the last payment made under SalarySafe.

## SALARYSAFE (INCOME PROTECTION) INSURANCE

Change to	Current	New – from 1 August 2017
<b>Definitions</b>		
<b>Partial Disablement</b>	<p>If, during the period of disablement, you are able to return to work in a reduced capacity, the SalarySafe benefit will be calculated as the difference between the weekly SalarySafe benefit and the weekly earnings received from the reduced work capacity.</p> <p>If an insured member is able to return to work in a reduced capacity, and work is available but the member declines to do so then the SalarySafe benefit will be reduced to 25% of the SalarySafe benefit for total disablement.</p>	<p>If, during the period of disablement, you are able to return to work in a reduced capacity, the SalarySafe benefit will be calculated as the difference between the weekly SalarySafe benefit and the weekly earnings received from the reduced work capacity.</p> <p>If an insured member is able to return to work in a reduced capacity, and work is available but the member declines to do so or the member is no longer employed by a Club Super participating employer, then the SalarySafe benefit will be reduced to 25% of the SalarySafe benefit for total disablement.</p>
<b>Pre-existing sickness</b>	<p>No cover is available in respect of any pre-existing sickness that you have or have had treatment for, or advice for treatment for in the 6 calendar months prior to the commencement of your income protection cover under the policy. However, such a condition will still be covered provided that:</p> <p>(1) You have, with the agreement of a legally qualified medical practitioner, ceased all treatment or advice for at least 6 months during the insured policy period; or</p> <p>(2) You have had 12 months of continuous cover under SalarySafe prior to the time of your total disablement and have been actively at work prior to the total disablement which leads to the claim.</p>	<p>No cover is available in respect of any pre-existing sickness that you have or have had treatment for, or advice for treatment for in the 6 calendar months prior to the commencement of your income protection cover under the policy. However, such a condition will still be covered provided that:</p> <p>(1) You have, with the agreement of a legally qualified medical practitioner, ceased all treatment or advice for at least 6 months during continuous cover; or</p> <p>(2) You have had 2 years of continuous cover under SalarySafe prior to the time of your disablement and have been actively at work prior to the disablement which leads to the claim.</p>
<b>Reconstructive Surgery</b>	N/A	<p>Means you require reconstruction surgery, as a result of an injury or sickness which was covered under SalarySafe and continuous cover is in force, resulting in a disablement.</p> <p>If the Insurer considers that you are eligible to claim for reconstructive surgery then the claim will be considered a continuation of the earlier claim and no waiting period will be applied.</p>
<b>Sickness</b>	Means a state of being ill which interrupts paid employment and which is first contracted or which the insured person first becomes aware of while this insurance is in force and which continues for a period of not less than the waiting period and excludes any pre-existing sickness and any injury.	Means a state of being ill, including a degenerative condition resulting in disablement, which is first contracted or which the insured member first becomes aware of while continuous cover is in force and which continues for a period of not less than the waiting period and excludes any pre-existing sickness and any injury.

## SALARYSAFE (INCOME PROTECTION) INSURANCE

Change to

Current

New – from 1 August 2017

### Definitions

#### When will a benefit not be payable?

Not previously outlined in the Club Super *Additional Information – Insurance in your super document*.

A benefit shall not be payable:

- a) For the waiting period;
- b) In excess of the maximum benefit period in respect of any one injury or sickness;
- c) Beyond the date of the member's death;
- d) If the member fails to provide the requested medical information;
- e) If the member fails to follow medical treatment or advice. Any number of days where the member fails to follow medical treatment or advice will be deducted off the maximum benefit period;
- f) If a fraudulent claim is made in respect of the member;
- g) If the member is serving a prison sentence. Any number of days where the member is incarcerated will be deducted off the maximum benefit period;
- h) If the member agrees to commute their claim;
- i) If the member has previously accepted a TPD settlement for the same or related condition;
- j) If at the time of disablement, the member is not employed by Club Super participating employer (subject to Extended Cover terms below);
- k) Under more than one of the Benefits in respect of the same period of time;
- l) Once the member is deemed fit to return to work by a medical practitioner;
- m) For an injury that first occurs or a sickness that first becomes apparent prior to the date the member of the Club Super participating employer provided an instruction to their employer to have Club Super as their chosen superannuation fund; or
- n) If the member suffers a work-related injury/sickness by another employer who is not a Club Super participating employer.



## SALARYSAFE (INCOME PROTECTION) INSURANCE

Change to

Current

New – from 1 August 2017

### Definitions

#### Recurrence of Total or Partial Disablement

If you suffer a recurrence of Total or Partial Disablement from the same or related cause, the subsequent period of disablement will be deemed a continuation of the prior period and the waiting period shall be waived. This will apply unless, between such periods, you have worked on a full-time basis for at least six consecutive months, in which case the subsequent period of disablement shall be deemed to have resulted from a new injury or sickness and a new waiting period shall apply.

If you suffer a recurrence of disablement from the same or related cause, the subsequent period of disablement will be deemed a continuation of the prior period and the waiting period shall be waived.

The Insurer will not liable to pay a benefit relating to any further disablement caused by the same or related injury or sickness once the Maximum Benefit Period expires.

#### Extended cover

If you are leaving your employer to join another employer that participates in Club Super, extended cover may be available. In this case, SalarySafe cover continues for no longer than 30 days from the date you cease employment with your current employer, provided you have accepted a position with another employer that contributes to Club Super before you cease your current employment.

If you are leaving your employer to join another employer that participates in Club Super, extended cover may be available. In this case, SalarySafe cover continues for no longer than 30 days from the date you cease employment with your current employer, provided you have accepted a position with another employer that contributes to Club Super within those 30 days.

Cover may also continue for up to 7 days where a member has had medical treatment and advice within 30 days prior to ceasing employment with a Club Super participating employer. The member will be covered for an injury or sickness whilst continuous cover was in place and suffers a disablement for that condition within that 7 day period.

## DEATH & TPD INSURANCE

Change to	Current	New – from 1 August 2017
<b>Definitions</b>		
<b>Retaining Death cover</b>	N/A	Members with more Death cover than TPD cover can retain their additional Death cover once a TPD benefit has been paid.  Insurance fees will remain payable for the remaining Death cover.
<b>Terminal Illness</b>	An illness or injury which, despite medical treatment, is likely to lead to your death within 12 months.	An illness or injury which, despite medical treatment, is likely to lead to your death within 24 months.
<b>TPD Cover for Spouse Members</b>	TPD and Income Protection cover is not available to Spouse members.	TPD cover is available to Spouse members. This cover is subject to the satisfactory completion and assessment of a Personal Statement by the Fund's insurer.  Income Protection cover is not available to Spouse members.
<b>TPD definition</b>	Refer to the Club Super <i>Additional Information – Insurance in your super</i> document for the complete current TPD definition	You must be off work for six consecutive months, and have two doctors complete forms provided by the Fund's Insurer.  An Insured Member is Totally and Permanently Disabled if: <ul style="list-style-type: none"> <li>• their date of disablement occurs while they have cover in force under this policy;</li> <li>• they have reached maximum medical improvement related to the illness or injury that is the principal cause of Total and Permanent Disablement for which a claim is made;</li> <li>• they have undertaken any rehabilitation plan or program that is deemed reasonable; and</li> </ul>

## DEATH & TPD INSURANCE

Change to

Current

New – from 1 August 2017

### Definitions

#### TPD definition

- you satisfy the Fund's insurance policy definition of TPD which is as follows:

Status of member immediately prior to the date of disablement	Relevant TPD Definitions which apply		
	A	B	C
Member is aged less than 65 years and has in the preceding 3 months been continuously working for 15 hours or more per week	✓	✓	
Member is aged 65 years or more or has not in the preceding 3 months been continuously working for 15 or more hours per week		✓	
Member with an occupation classified as "Home Duties"		✓	✓

- (A) An Insured Member having been absent from his or her Occupation solely through injury or Illness for a period of six consecutive months and is incapacitated to such an extent that, in our opinion, after consideration of medical and other relevant evidence, the Insured Member was, at the end of the period of six consecutive months absence from employment, unlikely to ever engage in or work for reward in any occupation for which he or she is or may become reasonably suited by education, training or experience and will never be able to do so again. In making the determination as to whether an Insured Member is unlikely ever to engage in or work for reward in any occupation we will have regard to any possible reasonable retraining and any rehabilitation that could reasonably be undertaken by the Insured Member.

## DEATH & TPD INSURANCE

Change to	Current	New – from 1 August 2017
<b>Definitions</b>		
<b>TPD definition</b>		<p>(B) An Insured Member having been absent from his or her Occupation solely through injury or Illness for a period of six consecutive months and is incapacitated to such an extent that, in our opinion, after consideration of medical and other relevant evidence, the Insured Member was, at the end of the six consecutive months absence from employment, unlikely to ever be able to perform at least two Activities of Daily Living without the physical help of someone else.</p> <p>Activities of Daily Living means:</p> <ul style="list-style-type: none"> <li>• Dressing – the ability to put on and take off clothing;</li> <li>• Bathing – the ability to wash or shower;</li> <li>• Toileting – the ability to use the toilet, including getting on and off;</li> <li>• Mobility – the ability to get in and out of bed or a chair; or</li> <li>• Feeding – the ability to get food from a plate into the mouth.</li> </ul> <p>(C) Where an Insured Member's Occupation is classified as 'Home Duties', an Insured Member having been absent from his or her Occupation solely through injury or Illness for a period of six consecutive months and is incapacitated to such an extent that, in our opinion, after consideration of medical and other relevant evidence, the Insured Member was, at the end of the period of six consecutive months absence from employment, unlikely to ever again attend to at least two Normal Physical Domestic Household Duties.</p> <p>If the Insured Member is able to perform the Normal Physical Domestic Household Duties with the assistance of another person or with the use of assistive devices, they are deemed to be able to perform these duties. The Insured Member must be under the regular care and attention and following the advice of a Doctor for that injury or Illness.</p> <p>Evidence that the Insured Member carried out the duties on a daily basis prior to their period of disability will be required.</p> <p>In forming an opinion in relation to Definitions A, B or C above the Insurer will have regard to all evidence available to them for the period up to the time they form an opinion.</p>

## DEATH & TPD INSURANCE

Change to

Current

New – from 1 August 2017

### Definitions

#### Eligibility Conditions – When does automatic insurance cover start?

You are effectively covered from the date you start work with a Club Super contributing employer, provided your employer makes a contribution on your behalf within 6 months of the date you commenced employment. You will receive Limited Cover from the time your cover starts until you have been in Active Employment for two consecutive months, at which time full cover will apply. Limited Cover means you will only be covered for claims arising from an illness that first became apparent, or an injury which first occurred, on or after the date your cover last started, restarted or increased under this policy.

You are effectively covered from the date you start work with a Club Super contributing employer, provided your employer makes a contribution on your behalf within 6 months of the date you commenced employment. You will receive Limited Cover from the time your cover starts until you have been in Active Employment for 14 consecutive days, at which time full cover will apply. Limited Cover means you will only be covered for claims arising from an illness that first became apparent, or an injury which first occurred, on or after the date your cover last started, restarted or increased under this policy.

#### Eligibility Conditions

(Previous Terminal  
Illness benefit)

N/A

A member will not be eligible for automatic cover if they have previously received, or are eligible to receive, a terminal illness payment, or a payment made in similar circumstances, from a superannuation fund or insurance policy whether that policy be owned by the member or another person (including Club Super or another superannuation scheme).

#### Limited Cover

If you join Club Super outside 6 months of starting work with a participating Club Super employer, and where the other conditions relating to commencement have been met, you will still receive cover but it will be Limited Cover until you complete a Personal Statement which is assessed and accepted by the Fund's Insurer.

If you join Club Super outside 6 months of starting work with a participating Club Super employer, and where the other conditions relating to commencement have been met, you will still receive cover but it will be Limited Cover for 2 years. Following the end of that 2 year period, Limited Cover will apply until:

- you are first in Active Employment for at least 14 consecutive days; or
- for members who have had continuous cover with Club Super - you were first At Work for at least 14 consecutive days.

## DEATH & TPD INSURANCE

Change to	Current	New – from 1 August 2017
<b>Definitions</b>		
<b>When does cover cease?</b> (Reinstatement of cover)	<p>If your Death and TPD cover ceases because there are insufficient funds in your account to meet insurance fee payments and your cover first commenced within 180 days, your cover can be reinstated if your employer makes a contribution within 180 days from the date the cover ended. The employer contribution should be sufficient to cover the full insurance fees payable. Otherwise, cover can only be reinstated by providing evidence of health which is assessed and accepted by the Fund's Insurer.</p>	<p>In addition to the current terms the following will apply:</p> <p>Any cover reinstated will be Limited Cover until:</p> <ul style="list-style-type: none"> <li>(a) you have been in Active Employment for at least 14 consecutive days from the date cover was reinstated; or</li> <li>(b) you have been continuously covered by Club Super for 5 years prior to any reinstatement and were At Work for at least 14 consecutive days from the date cover was reinstated.</li> </ul> <p>However, if a member has satisfied the above requirements they will be treated as having had full cover from the date cover was reinstated.</p>
<b>Active Employment</b>	<p>Means that you:</p> <ul style="list-style-type: none"> <li>a) are employed to carry out identifiable duties;</li> <li>b) are actually performing those duties; and</li> <li>c) in the Insurer's opinion, you are not restricted by injury or illness from being capable of working and performing those identifiable duties and any other duties of your usual occupation on a full time basis (even if not then working on a full time basis).</li> </ul> <p>For the purposes of the definition of "Active Employment", full time basis means at least 35 hours per week.</p> <p>For the purposes of the definition of "Active Employment", capable of working means:</p> <p>In the Insurer's opinion you are not restricted by illness or injury from being capable of actively performing all the duties and work hours of your usual occupation and are not entitled to or receiving income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits.</p>	<p>Means that you:</p> <ul style="list-style-type: none"> <li>(a) are employed to carry out identifiable duties;</li> <li>(b) are actively performing those duties;</li> <li>(c) in the Insurer's opinion, you are not restricted by injury or illness from being capable of actively performing those identifiable duties and any other duties of your Usual Occupation on a full time basis (even if not then working on a full time basis); and</li> <li>(d) are not receiving or entitled to receive Income Support Benefits.</li> </ul> <p>Full time basis means at least 35 hours per week.</p>

## DEATH & TPD INSURANCE

Change to	Current	New – from 1 August 2017
<b>Definitions</b>		
<b>At Work</b>	N/A	Means that you: <ul style="list-style-type: none"> <li>(a) are actively performing the duties of your Usual Occupation or, if not actively performing the duties of your Usual Occupation, capable of doing so; and</li> <li>(b) are not in receipt of, or entitled to claim, Income Support Benefits from any source.</li> </ul>
<b>Usual Occupation</b>	N/A	Means: <ul style="list-style-type: none"> <li>(a) for a member who is employed by an employer, the role you are performing for your employer.</li> </ul> <p>If, however, there has been a change to that role due to illness or injury within the 12 months before the date cover starts or recommences with the result that your position description is changed or your duties and/or hours were reduced in that period, the usual occupation is the role you were performing for the employer before such illness or injury occurred;</p> <ul style="list-style-type: none"> <li>(b) for a member who is self-employed, the role in which the you are engaged in your business which generates the greatest amount of income for the business;</li> <li>(c) for a member who is neither employed with an employer nor self-employed but who is performing Normal Physical Domestic Household Duties on a full-time basis your normal domestic duties; or</li> <li>(d) for a member who is unemployed, the main occupation engaged in immediately prior to being unemployed.</li> </ul>
<b>Normal Physical Domestic Household Duties</b>  This definition is unchanged and is included for reference only.	Means: <ul style="list-style-type: none"> <li>• cleaning the family home;</li> <li>• shopping for food and household items;</li> <li>• meal preparation and laundry services;</li> <li>• leaving the house without the assistance of another person;</li> <li>• looking after dependent child/children under 16 years of age or in full time secondary education, where applicable; or</li> <li>• providing full time care for a disabled person(s) who is a member of their immediately family, where applicable.</li> </ul>	
<b>Income Support Benefit</b>	N/A	Means monetary benefits which are paid or entitled to be paid to replace a member's loss of income or income earning capacity as result of illness or injury and include, but are not limited to, the following categories of benefits: <ul style="list-style-type: none"> <li>(a) benefits payable under Commonwealth or State legislation to replace loss of income or income earning capacity due to disability;</li> <li>(b) benefits payable under an insurance policy to replace loss of income due to disability, whether or not those benefits are payable directly to member;</li> <li>(c) benefits payable under a superannuation fund in respect of the member's temporary incapacity.</li> </ul>

## DEATH & TPD INSURANCE

Change to	Current	New – from 1 August 2017
<b>Definitions</b>		
<b>Suicide Exclusion</b>	<p>A 13 month suicide exclusion will apply to any additional cover (excluding individual transfers of cover) if:</p> <p>(a) you have been accepted for additional cover, either through the Short form underwriting Form or via the “Key Life Events” option; or</p> <p>(b) you have “Limited Cover” as a result of receiving your first employer contribution more than six (6) months after the date you commenced employment with your participating employer.</p> <p>If the 13 month suicide exclusion applies, no benefit will be payable upon:</p> <p>(a) death, terminal illness or total and permanent disablement, if in the Insurer’s opinion it arises, directly or indirectly, as a result of:</p> <p>(i) suicide or attempt at suicide, whether sane or insane; or</p> <p>(ii) self-inflicted injury, action or infection, whether sane or insane; and it occurs within 13 months of the cover commencing, recommencing or increasing (as applicable).</p>	<p>A 12 month suicide exclusion will apply to any additional cover (excluding individual transfers of cover) if:</p> <p>(a) you have been accepted for additional cover, either through the Short form underwriting Form or via the “Key Life Events” option; or</p> <p>(b) you have “Limited Cover” as a result of receiving your first employer contribution more than six (6) months after the date you commenced employment with your participating employer.</p> <p>If the 12 month suicide exclusion applies, no benefit will be payable upon:</p> <p>(a) death, terminal illness or total and permanent disablement, if in the Insurer’s opinion it arises, directly or indirectly, as a result of:</p> <p>(i) suicide or attempt at suicide; or</p> <p>(ii) self-inflicted injury or action; and it occurs within 12 months of the cover commencing, recommencing or increasing (as applicable).</p>

**Please note:** The policy wording in this notice is not final and some minor differences may exist between this notice and the final Insurance Policies. If there are any inconsistencies between the terms of the Club Super Trust Deed or the Insurance Policies and this notice, the terms of the Trust Deed and Insurance Policies prevail. To obtain a copy of the Trust Deed or Insurance Policies, email [info@clubsuper.com.au](mailto:info@clubsuper.com.au) or call **1300 369 330** from 1 August 2017.

### Club Super is here to help

Some members may feel uncertain about the implications of these changes and the consequences they might have on your superannuation or income stream accounts. Club Super wish to assure you that you can call our Client Contact Centre on **1300 369 330** or email [info@clubsuper.com.au](mailto:info@clubsuper.com.au) with all queries. Club Super also has a dedicated team of Client Services Managers who can assist members from the comfort of their workplace.

If you need more detailed advice, Club Super also offers access to personal financial planning through Club Super Financial Planning (Club Super FP). Club Super FP can offer advice across both super and non-super related issues by phone or face-to-face. Your initial consultation with a financial adviser is free of charge and free of any obligation. Fees may be charged for the provision of personal advice, but where the advice relates to your superannuation, these costs may be deducted from your superannuation account. To book an appointment with Club Super FP, please call our Client Contact Centre on **1300 369 330** or send an email to [info@clubsuper.com.au](mailto:info@clubsuper.com.au)