

# New insurance guide definitions

Significant Event Notice effective 1 April 2020

These will be included as new definitions that apply from 1 April 2020

## Active employment

Active employment means a person is:

- Is in *Gainful Employment* and not absent from work or on leave, due to illness or injury; and
- actively performing or capable of performing all duties of their occupation for at least 35 hours per week (even if not working 35 hours per week), free from any limitation due to illness or injury; and
- not in receipt of, or entitled to claim, Income Support Benefits from any source including, but not limited, to workers' compensation benefits, statutory motor accident benefits or disability income benefits (including government income support benefits of any kind).

## Degenerative Condition

- Parkinson's Disease
- Dementia
- Arthritis including Rheumatoid Arthritis
- Osteoporosis
- Motor Neurone Disease
- Multiple Sclerosis
- Muscular Dystrophy

## Gainful Employment

*Gainful Employment* means employment or self-employment for gain or reward in any business, trade, profession, vocation, calling occupation or employment.

## Income Support Benefits

Income Support Benefits means monetary benefits which are paid or entitled to be paid to replace a person's loss of income or income earning capacity as a result of injury or illness.

## New Events Cover

New events cover means the person is only covered for an Illness that first becomes apparent, or an Injury that first occurs, on or after the date cover commenced, recommenced, or reinstated.

## Terminal Illness

Terminal Illness means:

- a. two Medical Practitioners, one of whom specialises in your Illness, certifies in writing that despite reasonable medical treatment, the illness will lead to your death within 24 months of the date of the certification; and
- b. we are satisfied, on medical or other evidence, that despite reasonable medical treatment, the Illness will lead to your death within 24 months of the latest date of the certifications referred to in paragraph (a).

The Illness from which you suffer must occur, and the date of the certification referred to in paragraph (a) must be made while you are insured through the Fund and must be current at the time the claim is lodged.

## Valid Election

Valid election means a written election made by an eligible person in writing that the Policy Owner deems satisfactory in accordance with Sections 68AAA(2), 68AAB(2) and 68AAC(2) of the Superannuation Industry (Supervision) Act 1993 (Cth) for insurance to be provided for that person. An election will only be valid in relation to the type of insurance cover that is covered by that election.

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