

Terms and conditions



Changes to City of Melbourne DB, Parks Victoria DB
and the Transport Super Scheme DB

Our Insurer has reviewed existing terms and conditions in the insurance policies. As a result of this review, changes will be made to the terms and conditions, effective 1 January 2023 (unless specified otherwise below), including updating definitions that may be relevant to the assessment of total and permanent disablement and income protection claims (depending on a member's circumstances).

Gender-specific policy references have been removed throughout and there has been an update to provide greater clarity by giving much more specific expectations on all the claims information required and all the assessments the claimant needs to attend as part of the claims assessment process.

These changes to the terms and conditions, and other changes outlined below, are not considered to be detrimental to members and, in some cases, may help clarify the intended application of existing policy provisions.

The changes are detailed below:

Changes relating to Death (including Terminal Illness) and/or Total and Permanent Disablement cover (applicable to City of Melbourne DB, Parks Victoria DB and the Transport Super Scheme DB)

Change	Revised policy wording Deletions are shown in red by strike through text; additions are shown with a blue highlight.
<p>Update to medical condition definitions relevant to the assessment of total and personal disablement claims</p> <p>The policy will be changed to update the definitions of various medical conditions to reflect modern medical practice, terminology and testing regimes which may be relevant when assessing a total and permanent disablement claim. The definitions are contained in a Schedule of Medical Conditions.</p> <p>Please note that because of the way these medical definitions are used, it is still possible to be accepted for a total and permanent disablement claim on or after 1 January 2023 even though the claimant does not meet one of these medical condition definitions.</p>	<p>Schedule of medical condition definitions</p> <p><i>dementia and Alzheimer's disease</i></p> <p>The unequivocal diagnosis of Dementia or Alzheimer's disease, by a Doctor, causing permanent failure of brain function.</p> <p>A deterioration in the life insured's Mini-Mental State Examination score to 24 or less is required. Alternatively, we will consider other neuropsychometric tests acceptable to us that conclusively diagnose the condition to at least the same stated level of severity.</p> <p>Clinical diagnosis of dementia (including Alzheimer's disease) as confirmed by a consultant neurologist, psycho-geriatrician, psychiatrist or geriatrician. The condition must be the predominant cause for significant cognitive impairment as determined by any internationally acceptable medical criteria that is acceptable to us. Dementia related to alcohol, drug abuse or AIDS is excluded.</p>

Change

Revised policy wording

Deletions are shown in red by strike through text; additions are shown with a blue highlight.

~~diplegia~~ paralysis

Total and permanent loss of the function of two or more limbs caused by damage to the nervous system.

~~The total loss of function of both sides of the body due to illness or injury where such loss of function is permanent.~~

~~hemiplegia~~

~~The total loss of function of one side of the body due to illness or injury, where such loss of function is permanent.~~

motor neurone disease

The progressive weakening and wasting of the muscles of the body. The unequivocal diagnosis of motor neurone disease must be certain and supported by neurological investigations.

~~Motor neurone disease diagnosed by a consultant neurologist. The condition must be the predominant cause for significant functional impairment as determined by any internationally acceptable medical criteria that is acceptable to us.~~

~~paraplegia~~

~~The permanent loss of use of both legs or both arms, resulting from spinal cord illness or injury.~~

Parkinson's disease

The unequivocal diagnosis of degenerative idiopathic Parkinson's disease, as characterised by the clinical manifestations of one or more of:

- rigidity
- tremor
- akinesia from degeneration of the nigrostriatal system.

OR

The unequivocal diagnosis by a Neurologist of one of the following Parkinson-Plus (atypical parkinsonian) Syndromes:

- Multiple Systems Atrophy (MSA)
- Progressive Supranuclear Palsy (PSP)
- Corticobasal Degeneration/Syndrome (CBD)
- Dementia with Lewy bodies (DLB)

The conditions stated above must be irreversible.

All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded.

~~The unequivocal diagnosis of Parkinson's disease by a consultant neurologist in circumstances where:~~

- ~~• the person is following the advice and treatment of a specialist neurologist, but~~
- ~~• despite that advice and treatment, the condition is progressive and has caused functional impairment, as determined by any internationally acceptable medical criteria that we approve~~

~~quadriplegia/ tetraplegia~~

The permanent paralysis of all four limbs.

Change

Revised policy wording

Deletions are shown in red by strike through text; additions are shown with a blue highlight.

Becoming unemployed whilst on claim

The total and partial disability definitions will be reworded to improve clarity where a member becomes unemployed whilst on claim.

partially disabled/ partial disability

A person is *partially disabled* if ~~he or she is~~ they are not *totally disabled* but, because of illness or injury, he or she they:

- (a) has ~~s~~ been *totally disabled* for at least 7 days out of 12 consecutive days;
- (b) ~~are~~ is unable to work in ~~his or her~~ their own occupation at full capacity immediately after ~~he or she~~ they became *totally disabled* because of the illness or injury that caused ~~his or her~~ their total disability;
- (c) (i) while a person is employed, ~~are~~ is working or capable of working in ~~his or her~~ their own occupation in a reduced capacity, or is ~~are~~ working in another occupation, or
(ii) while a person is ~~where~~ not employed, ~~are~~ is capable of working in any occupation for which they are reasonably suited by education, training and experience;
- ~~(e)~~(d) earns or ~~are~~ is capable of earning a *monthly income* that is less than ~~his or her~~ their *pre-disability income*;
- ~~(d)~~(e) ~~is~~ are under the regular care of, and following the advice of, a *medical practitioner*; and
- ~~(e)~~(f) ~~is~~ are participating and ~~continues~~ to participate in an *approved rehabilitation program* or retraining program.

totally disabled/ total disability

A person is *totally disabled* if, because of illness or injury, ~~he or she has~~ they have ceased to be *gainfully employed* and ~~are~~ is:

- (a) (i) while a person is employed, unable to perform the *regular duties* of ~~his or her~~ their own occupation;
- (ii) ~~where the~~ while a person is not employed, ~~they are~~ unable to perform the *regular duties* of any occupation for which they are reasonably suited by education, training and experience;
- (b) under the regular care of, and following the advice of, a *medical practitioner*;
- (c) participating and ~~continues~~ to participate in an *approved rehabilitation program* or retraining program; and
- (d) not working in any occupation, whether or not for reward.

Further information

If you would like further information, contact us on 1300 300 820.