

# Total Care Plan Super

Reference Document (RD)

Dated 3 March 2008

This RD contains information about:

- **Total Care Plan Super**  
life and total and permanent disability  
insurance in the super environment.



**Important information**

This Reference Document (RD) is issued by Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 RSEL L002769 (referred to in this RD as the 'Trustee', 'we', 'us', 'our'), the Trustee of the Colonial Super Retirement Fund ABN 40 328 908 469 RSER R1067361 SFN 2933/419/40 (the Fund).

The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (referred to in this RD as 'CMLA', 'CommInsure' or 'the Insurer') is responsible for the administration of the Fund and provides insurance benefits to the Fund. To the extent that information in this RD relates to CMLA, CMLA has consented to the provision of that information. CommInsure is a registered business name of CMLA.

The Trustee's principal office of administration and contact details are:

Level 7

39 Martin Place

Sydney NSW 2000

Phone: 13 10 56 between 8am and 8pm (Sydney time), Monday to Friday

Facsimile: 02 9947 4288

The Trustee and CMLA are wholly owned but non-guaranteed subsidiaries of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.

Commonwealth Bank of Australia and its subsidiaries do not guarantee Total Care Plan Super or the performance of the Fund or the repayment of capital by the Fund. Contributions to the Fund are not deposits or other liabilities of Commonwealth Bank of Australia and its subsidiaries.

The information in this RD is general information only and does not take into account your individual objectives, financial situation or needs. You should assess whether the product is appropriate for you and consider talking to an adviser before making a decision.

While every effort has been made to ensure the information in this RD is reliable, the Fund Trust Deed and the Policy Document between the Trustee and the Insurer form the basis of the product and should also be read carefully.

In this RD, 'you' and 'your' refer to the person to be insured.

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This is the Reference Document (RD) referred to in the current Total Care Plan Super Product Disclosure Statement (PDS). The RD is valid until it is replaced by a later version. You should use the RD to obtain further information about Total Care Plan Super. The RD must be read in conjunction with the PDS and is not intended to be read as a document in its own right. The PDS gives an overview of the purpose of Total Care Plan Super, the key features and benefits available and the costs, risks and other important aspects of the product, and makes specific reference to sections of this RD.

If you do not have a PDS, it is available for viewing and printing on the CommInsure web site [comminsure.com.au/downloads.aspx](http://comminsure.com.au/downloads.aspx).

It is also available free of charge, from your adviser or from the Trustee by calling **13 10 56** from 8 am to 8 pm (Sydney time), Monday to Friday or writing to:

The Manager, Customer Communication  
CommInsure Life Insurance  
PO Box 320  
Silverwater NSW 2128

# Section 1

## Benefits and features

### 1.1 Life Care

#### 1.1.1 Life Care benefit

The Life Care benefit is not payable if death is due to suicide within twelve months of the date of commencement, reinstatement or increase of the cover (but only in relation to the increased amount).

The Life Care benefit ceases on the policy anniversary date before your 80th birthday.

#### 1.1.2 Terminal Illness Benefit

If this benefit is payable, your Life Care and TPD Cover, if applicable, will be reduced by the total benefit payable. The maximum benefit that may be paid is \$2,000,000.

This benefit will not be payable after the Life Care benefit ceases.

#### 1.1.3 Life Care Buy Back Benefit

Under a policy that includes both Life Care and TPD Cover, where a TPD Cover benefit has been paid, the Life Care amount will automatically be reduced by the total amount of TPD Cover benefit paid. However, under the Life Care Buy Back Benefit, the amount of the Life Care benefit that was reduced by the claim will be automatically reinstated, with no further medical evidence, one year from the date the TPD Cover claim was accepted.

Indexation will continue to apply during the year.

#### 1.1.4 Accidental Death Cover Option

Accidental Death Cover pays a lump sum in the event of your death by accident, provided death occurs within 90 days of the accident.

The lump sum is payable in addition to any Life Care benefit payable. The amount paid is the amount for which you are insured.

#### Limitations, exclusions and other information

- The maximum amount of Accidental Death Cover you can select is \$1,000,000.
- Accidental Death Cover will only apply while Life Care remains in force.
- Depending on your occupation, Accidental Death Cover is available to people between the ages of 17 and 69 inclusive.
- Accidental Death Cover ceases on the policy anniversary date before your 80th birthday.
- A benefit will not be paid under this option if death is caused directly or indirectly by:
  - suicide or any attempt at suicide
  - self-inflicted injury or infection
  - the taking of drugs other than prescribed by a medical practitioner
  - the taking of alcohol
  - participation in criminal activity, or
  - an act of war (whether declared or not).

#### 1.1.5 Plan Protection Option

Provided you are under age 60, and have been totally disabled for more than three months, CMLA will waive all premiums that fall due after the first three months of total disability, up to the policy anniversary date before your 65th birthday.

Under this option, you are totally disabled if, due to sickness or injury, you:

- have been continually and significantly unable to perform your occupation for a period of three consecutive months
- have been, throughout the three-month period, and continue to be, under the regular care and treatment of, or following treatment prescribed by, a medical practitioner, and
- are not engaged in any occupation for wage or profit during that time.

#### Limitations and exclusions

- This option is not available to occupations CMLA categorises as heavy risk, manual or aviation.
- The option does not apply if total disability is caused directly or indirectly by any intentional self-inflicted injury or any attempt at suicide or an act of war (whether declared or not).

## 1.2 Total and Permanent Disability (TPD) Cover

### 1.2.1 TPD definitions

#### 1.2.1.1 Absent From Active Employment – ‘any occupation’

Under the ‘any occupation’ version of the Absent From Active Employment TPD definition, you are TPD if you:

- have been absent from active employment as a result of:
    - any of the following conditions as defined in Section 3: Cardiomyopathy, Primary Pulmonary Hypertension, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Paraplegia, Quadriplegia, Hemiplegia, Diplegia, Tetraplegia, Dementia and Alzheimer’s Disease, Parkinson’s Disease, Blindness, Loss of Speech, Loss of Hearing, Chronic Lung Disease, Severe Rheumatoid Arthritis, or
    - any other sickness or injury for a period of three consecutive months
- and
- during the period for which you must be absent from active employment, you have been unable to engage in (whether or not for reward) any occupation for which you are reasonably suited by education, training or experience and you have been under the regular treatment and following the advice of a medical practitioner and you are likely to be so disabled for life.

#### 1.2.1.2 Absent From Active Employment – ‘own occupation’

Under the ‘own occupation’ version of the Absent From Active Employment TPD definition, you are TPD if you:

- have been absent from active employment as a result of:
    - any of the following conditions as defined in Section 3: Cardiomyopathy, Primary Pulmonary Hypertension, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Paraplegia, Quadriplegia, Hemiplegia, Diplegia, Tetraplegia, Dementia and Alzheimer’s Disease, Parkinson’s Disease, Blindness, Loss of Speech, Loss of Hearing, Chronic Lung Disease, Severe Rheumatoid Arthritis, or
    - any other sickness or injury for a period of three consecutive months
- and
- after the period for which you must be absent from active employment, you continue to be incapacitated to such an extent that you will be unlikely to engage in your own occupation ever again and you are under the regular treatment and following the advice of a medical practitioner.

If you are unemployed or on leave without pay for twelve months or more before the event causing the claim, the definition in Section 1.2.1.1 will automatically apply even if you chose this definition at the time of applying for cover.

#### 1.2.1.3 Homemakers

If you are performing full-time domestic duties or child rearing at the time of the event causing the claim, a ‘homemakers’ TPD definition will automatically apply instead of the Absent From Active Employment TPD definition that was chosen at the time of applying for cover.

Under the ‘homemakers’ definition, you are TPD if you:

- have been unable to perform domestic duties or child rearing and have been confined to the home as a result of:
    - any of the following conditions as defined in Section 3: Cardiomyopathy, Primary Pulmonary Hypertension, Major Head Trauma, Motor Neurone Disease, Multiple Sclerosis, Muscular Dystrophy, Paraplegia, Quadriplegia, Hemiplegia, Diplegia, Tetraplegia, Dementia and Alzheimer’s Disease, Parkinson’s Disease, Blindness, Loss of Speech, Loss of Hearing, Chronic Lung Disease, Severe Rheumatoid Arthritis, or
    - any other sickness or injury for a period of three consecutive months
- and
- you are under the regular treatment, and following the advice, of a medical practitioner and you continue to be so incapacitated that you are unable to engage in (whether or not for reward) any occupation for which you are reasonably suited by education, training or experience and you are likely to be so disabled for life.

#### 1.2.1.4 Loss of Limbs or Sight/ Loss of Independent Existence

You are also TPD if you suffer:

- Loss of Limbs or Sight (as defined in Section 3.4.1), or
- Loss of Independent Existence (as defined in Section 3.4.2).

### 1.2.2 Limitations, exclusions and other information

- TPD Cover ceases on the policy anniversary date before your 65th birthday.
- No TPD Cover benefit is payable if total and permanent disablement is caused directly or indirectly by any intentional self-inflicted injury or any attempt at suicide.
- If a TPD Cover benefit is payable, the Life Care benefit will be reduced by the amount of TPD Cover benefit payable. The Life Care benefit then becomes subject to the Buy Back Benefit described in Section 1.1.3.

# Section 1

## Benefits and features

### 1.3 Standard features in Total Care Plan Super

#### 1.3.1 Severe Hardship Booster Benefit

Under the Severe Hardship Booster Benefit the amount of benefit payable will generally be doubled, if:

- your death or terminal illness is due to Meningococcal Disease, Legionnaires' Disease or Motor Neurone Disease and a Life Care benefit or Terminal Illness Benefit is payable, or
- you suffer Loss of Limbs or Sight (as defined in Section 3.4.1) as a direct result of injury and the TPD Cover benefit is payable in respect of that disability.

For example,

- if your Life Care benefit is \$200,000 and you are entitled to this booster benefit on your death, CMLA will pay a benefit of \$400,000 instead of a benefit of \$200,000
- if your Life Care benefit is \$500,000, your TPD Cover benefit is \$200,000 and you are entitled to this booster benefit on your TPD, CMLA will pay a benefit of \$400,000 instead of a benefit of \$200,000.

#### Limitations

- Each boosted benefit is limited to a maximum of \$250,000.
- Under Life Care, the Severe Hardship Booster Benefit will only apply to either terminal illness or death – the benefit will not be boosted twice.
- This benefit cannot boost your TPD Cover benefit above your Life Care benefit.

#### 1.3.2 Loyalty Bonus Benefit

After your cover has been in place for five years or more, any Life Care or TPD Cover benefit which becomes payable will automatically be increased by 5%. For example, if your Life Care benefit is \$200,000 and you are entitled to this bonus benefit on your death, CMLA will pay a benefit of \$210,000 instead of a benefit of \$200,000.

#### 1.3.3 Indexation

Each year CMLA will provide you with an automatic increase in cover to ensure your insurance keeps pace with movements in the Consumer Price Index (CPI). If the CPI increases by less than 3%, CMLA will increase your cover by 3%. Your premium will also be adjusted to allow for the higher level of cover. You can elect not to accept the increase in any year by advising CMLA in writing. Indexation will not apply while premiums are waived under the Plan Protection Option.

# Section 2

## Costs of cover

### 2.1 Premium rate options

#### 2.1.1 Change in your level of cover under the Level Premium Rate option

Where the Level Premium Rate option applies and your cover is increased due to indexation, the premium payable for the increase in cover will be calculated based on your age next birthday at the time your Application for cover was accepted by CMLA.

Where, however, you decide to increase your cover, the premium payable for the increase in cover will be calculated based on your age next birthday at the date of the increase, while the premium payable for your existing cover will continue to be based on your age next birthday at the time your Application for that cover was accepted by CMLA.

#### 2.1.2 Change in your level of cover under the Stepped Premium Rate option

Where the Stepped Premium Rate option applies and you increase your cover or it is increased as a result of indexation, the premium payable for the increase in cover will be calculated based on your age next birthday at the date of the increase.

If you want to change from the Stepped Premium Rate to the Level Premium Rate, you will have to ask the Trustee to apply for a new Total Care Plan Super policy. However, to reduce the inconvenience of doing this, a short form application has been developed for this purpose and is available by contacting one of our Customer Service Consultants on **13 10 56**.

### 2.2 Premium calculation

Depending on the cover applied for, the factors affecting the cost of insurance include:

Factor	How it may affect the cost of your cover
Age	Generally, the older you are, the higher the cost of your cover will be.
Health	The better the state of your health, the cheaper your cover will be.
Gender	Mortality and illness rates differ between men and women, resulting in differing premium rates.
Occupation	Each occupation group has different duties associated with it. The greater the risk associated with the general duties of that occupation group, the greater the cost of cover for that occupation group.
Smoker status	Smoker premiums are generally higher than the premiums for a non-smoker.
Sporting or recreational activities	Certain sporting or recreational activities carry more risk than others, therefore the riskier the sporting or recreational activities that you undertake, the higher the cost of your cover will be.
Policy features you select	Generally, the more policy features you select, the higher the cost of your cover will be.
The premium rate option you select	Premiums vary depending on the premium rate option selected. The effect of each option on the premiums you pay is described above.
Combination of cover	The more cover types you include in your policy, the higher the cost of your cover will be.
Type and amount of cover	The cost of your cover depends on the cost of the type of cover you select. Generally, the greater your cover amount, the more expensive your cover will be.
Any options selected	Optional extras generally provide you with additional cover or benefits at an extra cost.
Stamp duty	Where charged, stamp duty increases the cost of your cover because it is included in your premium.
Any loadings applied to the policy	Loadings increase the cost of your cover.

## Section 2

### Costs of cover

### 2.3 Sample premiums

The following premiums are samples only, and apply as at the date of this RD. A basic quote is provided, then the effect of altering one factor is shown to give you an indication of how premiums vary.

Total Care Plan Super	
Basic quote	
<ul style="list-style-type: none"> <li>• 35-year-old</li> <li>• male</li> <li>• non-smoker</li> <li>• accountant</li> <li>• Life Care of \$200,000</li> </ul>	Stepped Premium Rate option \$25.00 per month*  Level Premium Rate option \$36.67 per month
<ul style="list-style-type: none"> <li>• 35-year-old</li> <li>• male</li> <li>• non-smoker</li> <li>• accountant</li> <li>• Life Care of \$500,000</li> </ul>	Stepped Premium Rate option \$32.11 per month  Level Premium Rate option \$62.32 per month
<ul style="list-style-type: none"> <li>• 35-year-old</li> <li>• male</li> <li>• non-smoker</li> <li>• accountant</li> <li>• Life Care of \$200,000</li> <li>• TPD Cover of \$200,000</li> </ul>	Stepped Premium Rate option \$28.77 per month  Level Premium Rate option \$53.62 per month
<ul style="list-style-type: none"> <li>• 45-year-old</li> <li>• male</li> <li>• non-smoker</li> <li>• accountant</li> <li>• Life Care of \$200,000</li> </ul>	Stepped Premium Rate option \$33.42 per month  Level Premium Rate option \$61.37 per month
<ul style="list-style-type: none"> <li>• 35-year-old</li> <li>• female</li> <li>• non-smoker</li> <li>• accountant</li> <li>• Life Care of \$200,000</li> </ul>	Stepped Premium Rate option \$25.00 per month*  Level Premium Rate option \$27.90 per month

\* Minimum premium applies.

#### Please note

- Unless otherwise stated, no optional benefits have been included in these premium calculations.
- Where TPD Cover is included, it is assumed that the 'any occupation' definition applies.
- The premium calculations include the policy fee and frequency charge.
- The premium calculations assume no loadings are applied due to health, occupation or pastime risks.

# Section 3

## Medical conditions

### 3.1 Heart Disorders

#### 3.1.1 Cardiomyopathy

Condition of impaired ventricular function of variable aetiology (often not determined) resulting in significant physical impairment, i.e. Class 3 on the New York Heart Association classification of cardiac impairment.

#### 3.1.2 Primary Pulmonary Hypertension

Primary Pulmonary Hypertension associated with right ventricular enlargement established by cardiac catheterisation resulting in significant permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.

### 3.2 Nervous System Disorders

#### 3.2.1 Major Head Trauma

Injury to the head resulting in neurological deficit causing either:

- a permanent loss of at least 25% whole person function (as defined in the edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current as at the date of this RD), or
- the permanent and irreversible inability to perform without the assistance of another person any one of the 'Activities of Daily Living' (as defined under Loss of Independent Existence in Section 3.4.2), as certified by a consultant neurologist.

#### 3.2.2 Motor Neurone Disease

Motor Neurone Disease diagnosed by a consultant neurologist.

#### 3.2.3 Multiple Sclerosis

The unequivocal diagnosis of Multiple Sclerosis as confirmed by a consultant neurologist and characterised by demyelination in the brain and spinal cord evidenced by Magnetic Resonance Imaging or other investigations acceptable to CMLA. There must have been more than one episode of well defined neurological deficit with persisting neurological abnormalities.

#### 3.2.4 Muscular Dystrophy

The unequivocal diagnosis of Muscular Dystrophy by a consultant neurologist.

#### 3.2.5 Paraplegia

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

#### 3.2.6 Quadriplegia

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

#### 3.2.7 Hemiplegia

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

#### 3.2.8 Diplegia

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

#### 3.2.9 Tetraplegia

The total and permanent loss of use of both arms and both legs, together with loss of head movement, due to brain sickness or injury, or spinal cord sickness or injury.

#### 3.2.10 Dementia and Alzheimer's Disease

Clinical diagnosis of Dementia (including Alzheimer's Disease) as confirmed by a consultant neurologist, psycho-geriatrician, psychiatrist or geriatrician. The diagnosis must confirm permanent, irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified. Significant cognitive impairment means a deterioration in the life insured's Mini-Mental State Examination scores to 24 or less, and deterioration would continue but for any effective treatment. Dementia related to alcohol, drug abuse or AIDS is excluded.

#### 3.2.11 Parkinson's Disease

The unequivocal diagnosis of Parkinson's Disease by a consultant neurologist where the consultant neurologist confirms that the condition:

- is the established cause of two or more of the following:
  - i) muscular rigidity
  - ii) resting tremor
  - iii) bradykinesiaand
- has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit.

The life insured must be following the advice and treatment of a specialist neurologist.

### 3.3 Body Organ Disorders

#### 3.3.1 Blindness

The permanent loss of sight in both eyes, whether aided or unaided, due to sickness or injury to the extent that visual acuity is 6/60 or less in both eyes, or to the extent that the visual field is reduced to 20 degrees or less of arc, as certified by an ophthalmologist.

#### 3.3.2 Loss of Speech

The total and irrecoverable loss of the ability to produce intelligible speech as a result of sickness or injury which causes permanent damage to the larynx or its nerve supply or the speech centres of the brain. The loss must be certified by an appropriate medical specialist.

## Section 3

### Medical conditions

#### 3.3.3 Loss of Hearing

Complete and irrecoverable loss of hearing, both natural and assisted, from both ears as a result of sickness or injury, as certified by a specialist CMLA considers appropriate.

#### 3.3.4 Chronic Lung Disease

Permanent end stage respiratory failure, with FEV1 test results of consistently less than one litre, requiring continuous permanent oxygen therapy.

#### 3.3.5 Severe Rheumatoid Arthritis

The unequivocal diagnosis of Severe Rheumatoid Arthritis by a rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria:

- at least a six-week history of Severe Rheumatoid Arthritis which involves three or more of the following joint areas:
  - i) proximal interphalangeal joints in the hands
  - ii) metacarpophalangeal joints in the hands
  - iii) metatarsophalangeal joints in the foot, wrist, elbow, knee, or ankle
- simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone)
- typical rheumatoid joint deformity

and at least two of the following criteria:

- morning stiffness
- rheumatoid nodules
- erosions seen on X-ray imaging
- the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of Severe Rheumatoid Arthritis.

Degenerative osteoarthritis and all other arthritides are excluded.

## 3.4 Other Events

#### 3.4.1 Loss of Limbs or Sight

The life insured has sustained, as a direct result of injury or sickness:

- the complete and irrecoverable loss of use of both hands, or
- the complete and irrecoverable loss of use of both feet, or
- the complete and irrecoverable loss of use of one hand and one foot, or
- blindness in both eyes, whether aided or unaided, or
- the complete and irrecoverable loss of use of one foot and blindness in one eye, whether aided or unaided, or
- the complete and irrecoverable loss of use of one hand and blindness in one eye, whether aided or unaided.

For the purpose of this definition, 'blindness' means the permanent loss of sight to the extent that visual acuity is 6/60 or less, or to the extent that the visual field is reduced to 20 degrees or less of arc.

#### 3.4.2 Loss of Independent Existence

As a result of sickness or injury:

- there is permanent and irreversible inability to perform without the assistance of another person any two of the 'Activities of Daily Living' or all of the 'Defined Home Duties', or
- the life insured suffers cognitive impairment that results in the life insured requiring permanent and constant supervision for a continuous period of at least six months. The life insured's impairment must be established by a medical practitioner nominated by us.

Loss of Independent Existence due to alcohol or drug abuse or AIDS is excluded.

#### Activities of Daily Living

1. Dressing – putting on and taking off clothing.
2. Toileting – using the toilet, including getting on and off.
3. Mobilising – getting in and out of bed and a chair.
4. Maintaining Continence – having good control of bowel and bladder function.
5. Feeding – getting food from a plate into the mouth.

#### Defined Home Duties

- Cleaning the usual place of dwelling.
- Purchasing household food and items used for cleaning.
- Preparing meals for the household.
- Performing for the household laundry services such as washing or ironing.

**13 10 56**

8 am–8 pm (Sydney time)

Monday to Friday

**[comminsure.com.au](http://comminsure.com.au)**

Write to: Manager, Customer Communication, Comminsure Life Insurance, PO Box 320, Silverwater NSW 2128.

